North Bushey Baptist Church

Trustees Report

Year Ending 2025

218 Park Avenue, North Bushey, WD23 2BD.
Office - 07974 979346 Church - 01923 255417
contactus@northbusheybaptist.org.uk
www.northbusheybaptist.org.uk
Charity Number: 1201858

Reference and administration details

Charity Name:	North Bushey Free Church (Baptist)
Address:	218 Park Avenue, North Bushey, WD23 4HJ
Telephone:	Church 01923 255417 Office 07974 979346
Website:	www.northbusheybaptist.org.uk
Email:	contactus@northbusheybaptist.org.uk
Charity Number:	1201858
Trustees:	Mr Owen Harvey Chairman / Treasurer Mrs Jayne Entwistle-Thomas Secretary
Property Trustees:	The Baptist Union Corporation Ltd Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT
Affiliations:	North Bushey Baptist Church is a member of the Baptist Union of Great Britain

Bankers:	Santander Business Banking Operations, Sunderland, SR43 4FW
Independent Examiner:	Mr Paul Hayler 60 Northfield Gardens, Watford, WD24 7RE

Ethos and Values

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

Our Vision Statement

A welcoming church, working to deepen our faith, while sharing the love, hope and certainty of Jesus, with the community.

Structure, Governance and Management

Members are accepted according to the Church Constitution. While Baptism by Immersion is the normal mode of entry into a Baptist Church, the church applies an open membership policy whereby persons who have not been baptised, as described in the Union's Declaration of Principle, may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Charites Trustees are the deacons including the Church Secretary and Treasurer. The church employs a part time administrator. The church currently has no minister and is being led by the deaconate.

Church meetings are held a minimum of 5 times a year when the church members meet to discuss and make decisions together about the life of the church. Anyone from the church can attend these meetings and raise points of discussion, however, only members are permitted to vote. Meetings are governed by rules laid out in the constitution.

Objectives and Activities

The principal objective, as defined in the constitution, is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church does this in a number of ways through different activities for the membership and regular worshippers as well as members of the local community. The church hosts regular public worship at 10:30 am with an average of 20-30 attendees.

In addition to this we host weekly discussion and prayer meetings. The church hosts thriving groups for both seniors and toddlers as well as a local community library.

The church also hosts a number of groups and activities including a toddlers group for child minders, music tuition, children's tuition, parent & baby classes, baby massage classes, theatre group craft sessions and more. Pine Ridge Housing Association hire the hall for occasional meetings. The building is also used as a polling station about once a year.

The Watford School's Trust Charity is now based at the church and has a Portakabin office within the church grounds and a shed to store their resources.

All staff and volunteers who are in contact with children and young people are appropriately vetted with regard to the Criminal Records Bureau. The church also has a "Safe to Grow Policy" (Child Protection Policy) in place which is shared with all who work in the various activities provided.

We are grateful to God for all the facilities we have at North Bushey Baptist including our church, hall, patio and gardens, which are easily accessible and allow us to reach out to our local community. We rely heavily on volunteers for cleaning maintenance and providing refreshments for all our members and visitors.

The Church also provides prayer and monetary support to missionaries in Malawi through the SIM (Serving in Mission) organisation, the Baptist Missionary Society and through the Central Baptist Association. We also support local charities including Watford Schools Trust and New Hope (Watford).

Financial Responsibilities

Trustees are required to provide financial statements for each year and present these for examination.

The Trustees aim to keep reserves in line with Charity Commission guidance of approximately three months running costs which is currently circa £12,000.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approvals

This report was approved by the trustees and signed on their behalf by:

Owen Harvey (Treasur  Date: 08/01/26

Jayne Entwistle-Thomas (Secretary)  Date: 10/01/26

North Bushey Free Church (Baptist)

Annual Accounts 2025

218 Park Avenue, North Bushey, Herts WD23 2BD
contactus@northbusheybaptist.org.uk
www.northbusheybaptist.org.uk

Complied by Alison and Owen Harvey January 2025

Independently Examined by Paul Hayler

Income Expenditure Summary 2025

Income	
Cash	£4,780.50
Cheques	£800.00
Standing Orders / BACS	£10,849.35
Gift Aid Tax Refund	£5,155.87
Toddlers, Playtime & Library	£1,471.10
Hall Hire	£15,148.88
InPost Box	£1,000.00
Website & SumUp	£492.62
Other	£3,256.42
Interest from 7 Day account	£73.94
Interest from 3 month account	£429.12
Total	**£43,457.80**

Expenditure	
Ministerial & Admin Costs (inc pension)	£5,272.50
Church	£9,969.32
Donations	£1,400.00
Running Costs	£32,758.73
Total	**£49,400.55**

Difference	**-£5,942.75**

(Income - Expenditure)

Accounts Summary 2025

7 Day savings Account

Date	Details	Withdrawl	Deposit	Balance
01/01/2025	Opening Balance			£7,922.44
31/03/2025	Interest		£28.00	£7,950.44
31/06/2025	Interest		£21.84	£7,972.28
31/09/2025	Interest		£17.09	£7,989.37
14/08/2025	Withdrawal	£5,000.00		£2,989.37
31/12/2025	Interest		£7.01	£2,996.38
	Balance Carried Forward			**£2,996.38**
			Difference	**-£4,926.06**

3 Month savings Account

Date	Details	Withdrawl	Deposit	Balance
01/01/2025	Opening Balance			£14,041.21
31/03/2025	Interest		£118.87	£14,160.08
31/06/2025	Interest		£109.49	£14,269.57
30/09/2025	Interest		£102.52	£14,372.09
31/12/2025	Interest		£98.24	£14,470.33
	Balance Carried Forward			**£14,470.33**
			Difference	**£429.12**

Current Account

01/01/2025	Opening Balance			£4,365.56
31/12/2025	**Balance Carried Forward**			£2,919.75
			Difference	**-£1,445.81**

North Bushey Baptist Church Assets 31/12/25

7 Day Account	£2,996.38
3 Month Account	£14,470.33
Current Account	£2,919.75
Total Assets 31/12/25	**£20,386.46**
Total Assets at the beginng of the year 01/01/2025	**£26,329.21**
Difference in Assets during 2025	**-£5,942.75**

North Bushey Baptist Church

Current Spending to the end of December 2025

	Budget	Total Spent 2025	Balance
Ministerial			
Salary (Visiting Preachers)	£2,300.00	£1,800.00	**£500.00**
Salary (Alison)	£2,000.00	£1,989.00	£11.00
Pension (Alison)	£200.00	£252.06	**-£52.06**
Salary (Bernie)	£900.00	£850.93	£49.07
Pension (Bernie)	£100.00	£88.20	**£11.80**
Baptist Pension	£25.00	£0.00	£25.00
Payroll Fee	£380.00	£292.31	**£87.69**
Minister's Expenses	£0.00	£0.00	**£0.00**
Church			
CCLI (Copyright License)	£400.00	£495.86	**-£95.86**
Electricity	£6,300.00	£6,913.44	**-£613.44**
Insurance	£1,500.00	£1,495.87	£4.13
Subscriptions	£200.00	£157.00	£43.00
Telephone & Broadband	£600.00	£351.30	£248.70
Web Hosting	£250.00	£180.00	£70.00
Water	£425.00	£375.85	£49.15
Donations			
CBA (Home Mission)	£750.00	£250.00	£500.00
BMS	£750.00	£250.00	£500.00
SIM (Fazakerley's)	£750.00	£250.00	£500.00
Misc Donations	£750.00	£650.00	£100.00
Running Costs			
Sunday Club	£50.00	£54.34	**-£4.34**
Worship Group	£50.00	£18.79	£31.21
Services	£1,000.00	£882.95	£117.05
Outreach	£1,000.00	£697.35	**£302.65**
Catering & Cleaning	£1,200.00	£1,162.11	**£37.89**
Stationary Supplies	£400.00	£383.07	£16.93
Pastoral	£100.00	£220.39	**-£120.39**
Building Maintainance	£15,000.00	£29,339.73	**-£14,339.73**
Total	£37,380.00	£49,400.55	**-£12,020.55**

Itemised Expenditure over £50

Services

Sound Cloud	£75.00

Stationary

A3 printer	£292.80

Building Maintainance

Green Bin (per annum)	£50.00
Cladding church front, trees cut, concrete path	£7,150.00
pillars clad by entrance	£1,500.00
30 new chairs for the church hall	£1,044.00
10 litres brown sadolin paint	£139.98
34 old chairs collected (recycle) & old printer	£130.00
Bench plaques	£125.47
2 benches for new garden area	£902.27
Battery Grass Trimmer	£229.99
Equipment for outside services	£287.42
4 new fans for church	£156.00
New fences in car park	£1,230.00
Tree cutting	£750.00
Water Feature in new garden	£279.00
Garden area trellis, plant pots, mulch & soil	£389.23
Painting church, soffits, concrete and cables	£5,270.00
Replacing all flat roofs, gutter and drainage	£9,330.00

Outreach

Easter books and craft activities - toddlers	£105.65
Prayer cards and stands	£117.47
Prayer Board for Answers to prayer	£55.75
Christmas Books for toddlers	£72.19

Catering & Cleaning

Vacuum flask	£56.63
36 soup/serving bowls	£85.00
Spare hoover battery	£141.81

Some items we got at a bargain price!

Gazebo replacement	£299.00
4 kettles	£83.00
Heating Timer	£45.95

North Bushey Baptist Church

Current Assets at the end of December 2025

	November	December
Balance Brought Forward	**£19,786.00**	**£19,993.23**
Income		
Interest on Savings		£503.06
Income into current account	£2,153.23	£4,007.77
Money transferred from current account		
Expenditure		
Expenditure from current account	£1,946.00	£4,117.60
Money transferred into savings		
Actual Income	£2,153.23	£4,510.83
Expenditure	£1,946.00	£4,117.60
Monthly surplus/Deficit	**£207.23**	**£393.23**
Balance	**£19,993.23**	**£20,386.46**

Banked Assets

Current Account	£3,029.58	£2,919.75
Savings Account - 7 Day	£2,922.44	£2,996.38
Including interest of:		£73.94
Savings Account - 3 Months	£14,041.21	£14,470.33
Including interest of:		£429.12
Total to be carried forward	**£19,993.23**	**£20,386.46**

Non-Banked Assets

Sub Total

Total	**£19,993.23**	**£20,386.46**

Income 2025

	Amount		
Cash			
Gift Aidable Donations	£1,000.00	Named donations	
Gift Aidable Small Donations Scheme	£3,780.50	Anonymous donations under £20	
Non GASDS	£0.00	Anonymous donations over £20	
Cheques			
Gift Aided	£800.00		
Non Gift Aided	£0.00		
Direct Payments			
Standing Orders / BACS	£10,849.35		
Other Income			
SUM UP	£492.62		
Gift Aid Refund	£5,155.87		
Toddlers	£201.00		
Playtime	£1,075.00		
Library	£195.10		
Hall Hire	£15,148.88	AA	£624.00
		WST	£600.00
		Centralian Players	£546.00
		Dotted Note	£6,267.93
		PRHA	£40.00
		Child Minders	£740.95
		Church:Together	£2,530.00
		Grow to Love	£110.00
		First Class Learning	£1,620.00
		WSHA	£200.00
		Others	£1,870.00
Other	£4,256.42	In Post Box	£1,000.00
		Other donations	£3,256.42
Total Paid into Current Account	£42,954.74		

Total Paid into Current Account	£42,954.74
Bank Interest	£503.06

TOTAL INCOME	**£43,457.80**

Sub Accounts

Toddlers 2025

	Details	Income	Expenditure	Balance
Jan	Income	£35.00		£35.00
Feb	Income	£30.50		£65.50
March	Income	£75.50		£141.00
May	Income	£44.50		£185.50
Nov	Income	£15.50		£201.00
2025	**Totals**	**£201.00**	**£0.00**	**£201.00**

Playtime 2025

	Details	Income	Expenditure	Balance
Jan	Income	£88.00		£88.00
Feb	Income	£110.00		£198.00
March	Income	£100.50		£298.50
April	Income	£127.50		£426.00
May	Income	£100.00		£526.00
June	Income	£97.00		£623.00
July	Income	£90.50		£713.50
Sep	Income	£75.00		£788.50
Oct	Income	£122.00		£910.50
Nov	Income	£87.50		£998.00
Dec	Income	£77.00		£1,075.00
2025	**Totals**	**£1,075.00**	**£0.00**	**£1,075.00**

Library 2025

	Details	Income	Expenditure	Balance
Mar	Income	£38.00		£38.00
May	Income	£25.00		£63.00
June	Income	£27.00		£90.00
Sept	Income	£35.60		£125.60
Oct	Income	£28.50		£154.10
Dec	Income	£41.00		£195.10
2025	**Totals**	**£195.10**	**£0.00**	**£195.10**

North Bushey Baptist Church
2026 Proposed Budget

	Budget 2025	Budget 2026
Salaries		
Salary (Visiting Preachers)	£2,300.00	£2,300.00
Salary (Alison)	£2,000.00	£2,100.00
Pension (Alison)	£200.00	£320.00
Salary (Bernie)	£900.00	£1,000.00
Pension (Bernie)	£100.00	£150.00
Baptist Pension	£25.00	£0.00
Payroll Fee	£380.00	£380.00
Ministers Expenses	£0.00	£0.00
Totals	**£5,905.00**	**£6,250.00**
Church Utilities		
CCLI (Copyright License)	£400.00	£500.00
Electricity	£6,300.00	£9,000.00
Insurance	£1,500.00	£1,600.00
Subscriptions	£200.00	£200.00
Telephone & Broadband	£600.00	£600.00
Web Hosting	£250.00	£250.00
Water	£425.00	£450.00
Donations		
CBA (Home Mission)	£750.00	£800.00
BMS	£750.00	£800.00
SIM (Fazakerley's)	£750.00	£800.00
Misc Donations	£750.00	£800.00
Running Costs		
Sunday Club	£50.00	£50.00
Worship Group	£50.00	£50.00
Services	£1,000.00	£1,000.00
Outreach	£1,000.00	£1,000.00
Catering & Cleaning	£1,200.00	£1,200.00
Stationary Supplies	£400.00	£400.00
Pastoral	£100.00	£250.00
Building Maintainance	£15,000.00	£15,000.00
Total	**£37,380.00**	**£41,000.00**

NBBC CHURCH ACCOUNTS FOR 2025
EXAMINERS COMMENTS

This examination of the accounts is not an audit. It is merely a careful checking of the accounts to make sure that everything looks right and there are that there are no obvious discrepancies and no obvious omissions of things that should be included.

As usual the accounts of North Bushey Baptist Church are laid out so clearly that they would easily fulfil the requirements of a full audit. Every transaction is recorded and each one is backed up by verifiable receipts and a full bank statement to show where all the income has come from and where all the expenditure has gone. Any examiner and any auditor would be delighted to be working with a set of accounts so clearly laid out.

The accounts for 2025 reveal a year in which the church income has decreased a little (about 10%) while the expenditure has gone up a little (about 5%) such that the Church assets have decreased by about £6000 to £20,000. However this decrease was not caused by planned expenditure, it was caused by an unexpected necessity to have the flat roof renewed at a cost of £9000 right at the end of the financial year, and it is the view of the examiner that the church income is well placed to continue to exceed expenditure in normal circumstances. However it would be good to aim for a positive increase in the reserves during 2026.

The financial reserves of the church are held in three accounts. A "Santander current account" for daily use, a "Baptist Union 7 day notice account" for money not needed immediately but available at short notice if required, and a "Baptist Union 3 months notice high interest account" for any funds which it is thought unlikely to be needed at short notice. This arrangement has produced some £500 of interest during 2025 and the examiner continues to think that this is a good safe stewardship of the church resources.

Paul Hayler
January 23rd 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name NORTH BUSHEY BAPTIST CHURCH		
On accounts for the year ended	DECEMBER 31st 2025	**Charity no (if any)**	1201858
Set out on pages	Folder containing all the necessary bank statements, receipts and invoices to confirm the balanced accounts as supplied to the examiner by the treasurer of North Bushey Baptist Church.		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:	Hand signed on the paper copy supplied to the Treasurer. I cannot do an online signature	**Date:**	22/ 01/ 2026
Name:	Paul Hayler		

Relevant professional qualification(s) or body (if any):	Past Treasurer to the Lewes Priory School Chapel Trust (Charity Commission number 274381) - Professional qualifications are not required as the church income is below the threshold that requires auditing.
Address:	60 Northfield Gardens
	Watford
	WD247RE

Section B	**Disclosure**
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	