Buckhurst Hill Baptist Church
Charitable Incorporated Organisation (CIO)
Registered Charity No. 1205506
Trustees' Report and Accounts
For the Period 1st January to 31st December 2025

The Trustees are pleased to submit this report and accounts for the period 1st January to 31st December 2025. This report is prepared in accordance with the Charities Act 2011 and the guidance issued by the Charity Commission for England and Wales.

Legal Information

Buckhurst Hill Baptist Church is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission (No. 1205506).

Church Address: 28 Palmerston Road, Buckhurst Hill, Essex IG9 5LW

Trustees during this period:

Minister: Reverend Kevin Clark

Church Leadership Team (Elders): Isabelle Clark, Sharmain Douglas, Ann Hunter, Anthony King (Treasurer), Anastasia Moniatis, Carly Peek, Colin Tompson (Secretary)
Church Leadership Team (Deacons): Jeffrey Needham, Graeme Perry

Bankers: HSBC, 31 Chequer Street, St Albans AL1 3YN

Independent Examiner: Richard W Hattrell BA (Hons), FCA, 33 Homewood Avenue, Cuffley, Hertfordshire EN6 4QQ. The Trustees have appointed an independent examiner in accordance with section 145 of the Charities Act 2011.

Charitable Object

The principal purpose of Buckhurst Hill Baptist Church is the advancement of the Christian faith in accordance with Baptist principles. The Church demonstrates this through public worship, pastoral care, education, community engagement, and mission activities locally and internationally. Through the involvement of its members and the use of church premises, the Church provides services that benefit people of all ages in the local community.

The Church occupies premises held in trust by the Baptist Union Corporation Ltd, in accordance with the Church's charitable purposes.

Governance and Management

Ultimate authority rests with the Church Meeting, which meets four times per year, including the Annual General Meeting. Attendees are members who have been formally accepted on profession of their Christian faith in accordance with the Church Constitution.

The Church Leadership Team, comprising the Trustees, is responsible for implementing decisions and managing the Church's activities. The Team acts as the Managing Trustees with responsibility for financial, legal, and operational oversight. It meets regularly, at least monthly, to oversee the Church's work and report to the Church Meeting.

The Church Meeting considers recommendations from the Trustees and provides a forum for members to contribute to the strategic, spiritual, and practical work of the Church. While formal decisions can be made by majority vote in accordance with the Constitution, the Church encourages consensus wherever possible to further its charitable objectives.

Public Benefit Statement

The Trustees have had due regard to the Charity Commission guidance on Public Benefit. The Church's activities provide tangible spiritual, educational, and social benefits, accessible to all members of the public without restriction. These activities include public worship, pastoral care, youth and children's programmes, and community engagement events.

Review of Objectives and Activities

The Church provides a range of activities for the congregation and the wider community to fulfil its charitable purpose. Central to the Church's work is regular public worship, held each Sunday, with monthly Communion and special services at Easter, Christmas, and other significant dates. Services are publicised via the Church website and digital platforms.at

Public worship continued in person throughout the year, supplemented by online streaming. Congregational attendance grew by approximately 10%, with increasing online engagement from individuals beyond the local area.

Midweek discipleship activities, including Life Groups, teaching evenings, and prayer meetings, provided further spiritual development and community support. Focused weeks of prayer and fasting encouraged engagement with the Church's vision and local mission.

Corporate worship was supported by volunteer musicians, vocalists, and a technology team overseeing audio-visual provision. Young people have been increasingly involved in these activities, reflecting the Church's all-age vision.

Pastoral outreach included monthly services at a local residential care facility. Children's and youth ministries continued through Sunday groups and Friday youth programmes.

Community initiatives, such as coffee mornings, operated throughout the year. The Church continued to support a range of mission partners and Christian organisations through prayer and financial contributions.

Safeguarding and data protection policies were maintained in compliance with current legislation, with regular training and vetting of all relevant workers.

Church membership increased by approximately 17% over the year, reflecting new members joining and a small number leaving due to relocation. Two baptism services in the year with three people going through the waters of baptism by full immersion in line with Baptist beliefs.

Review of Finances, Risk, and Responsibilities

Financial assets were transferred from the Church's unincorporated structure to the CIO during the year. Funding for activities primarily comes from voluntary giving by the congregation and supporters. While expenditure exceeded income due to property maintenance and development, designated offerings and appeals helped offset the shortfall.

The Church makes grants to compatible national and international Christian organisations. Volunteers contribute significantly to activities, reducing financial impact while supporting the Church's objectives.

A Reserves Policy is in place, and the Trustees consider reserve levels sufficient to meet foreseeable requirements.

The Trustees have assessed major risks and implemented systems to monitor and review them regularly.

The Trustees acknowledge their legal responsibility to prepare accounts that give a true and fair view of the Charity's financial position. In doing so they:

Act in the charity's best interests

Ensure compliance with the governing document and the law

Manage resources responsibly

Prepare accounts on a going concern basis unless inappropriate

Accounts have been prepared on a receipts and payments basis, as income remains below the statutory audit threshold. Proper accounting records are maintained in accordance with the Charities Act requirements.

Approval

This report was approved by the Trustees on: …… 2026

Signed on their behalf by:

Trustee: _____ A.J King (Treasurer)

Trustee: _____ Colin Tompson (Secretary)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

BUCKHURST HILL BAPTIST CHURCH

I have examined the accounts for the period ended 31 December 2025 which are set out on pages 5 to 14.

Responsibilities and basis of report
As the charity trustees of the Trust 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.

Basis of Independent Examiner's Statement
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Richard Hattrell

Richard W Hattrell BA (Hons), FCA
33 Homewood Avenue
Cuffley
Hertfordshire
EN6 4QQ
10th September 2026

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

Basis of Preparation of the Accounts

Charities with an annual income of less than £250,000 are no longer required to produce accounts in the standardised format (SORP), nor are accruals or property valuations required. So, until our income reaches £250,000 future accounts need only be on a receipts and expenses basis.

Income may be Unrestricted, Designated or Restricted. "Unrestricted" income is that which has no specific instruction from the donor about its application. The bulk of the Church's transactions is through this fund.

"Designated" money are funds which, though designated by the Trustees for specific purposes can still be put to other uses at the discretion of the Trustees - e.g. The Heart for the House.

"Restricted" Funds, on the other hand, must be used for the purposes for which they have been given - e.g. The Building Fund.

Financial Situation

The Church has, with the St Albans Branch of HSBC, a Community (or current) Account and an interest bearing Business Money Manager (or Deposit) Account. The Church also has a seven day notice deposit account with the London Baptist Property Board, which also accrues interest. The combined balance of these accounts is broken down into internal funds as shown below

The figures are after all outstanding credits and cheques have passed through the account

	1st Jan 2025	31st Dec 2025
HSBC Current a/c	-	27,134
HSBC deposit a/c	-	6,088
LBPB savings a/c	-	14,874
	-	**48,096**

	Funds transferred Jan 2025	Funds at 31st Dec 2025	Transfers between funds (Note E)	Funds at 1st Jan 2026
General Fund & Mission	33,170	22,771	9,471	32,242
Capital Expenditure	-	-		-
Legacy	-	-		-
Communion Fund	1,677	1,177		1,177
Special Collections	-	-		-
Building Fund	38	14,677		14,677
Heart for the House	-	9,471	(9,471)	-
	34,885	**48,096**	**-**	**48,096**

In January 2025 all assets of the unincorporated charity Buckhurst Hill Baptist Church (1129670) were transferred to Buckhurst Hill Baptist Church CIO (1205506).

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

Statement of Financial Activity for the year

Income		2025 Unrestricted	2025 Designated & Restricted	2025 Total	2024
General Giving					
Bank Transfers / Standing Orders		104,708		104,708	-
Loose		2,729		2,729	-
		107,437	**-**	**107,437**	**-**
Designated Giving					
Heart for the House	Note A		10,760	10,760	-
		-	**10,760**	**10,760**	**-**
Restricted Giving					
Special Collections	Note B		-	-	-
Communion Fund			1,677	1,677	-
Building Fund	Note C		33,694	33,694	-
		-	**35,372**	**35,372**	**-**
Other Income					
Use of Premises		1,080		1,080	-
Inland Revenue Refunds	Note D	16,586		16,586	-
Interest	Note E	553		553	-
		-		-	-
		-		-	-
Social & Catering		-		-	-
Sundries	Note F	33,170		33,170	-
Legacy			-	-	-
		51,389	**-**	**51,389**	**-**
Church Income		**158,826**	**46,132**	**204,958**	**-**
					-
Total Income for the year		**158,826**	**46,132**	**204,958**	**-**

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

Statement of Financial Activity for the year

Expenses		2025 Unrestricted	2025 Designated & Restricted	2025 Total	2024
Pastorate					
Minister's Stipend		36,137		36,137	-
Employer's NIC		757		757	-
Pension Contributions		8,294		8,294	-
Minister's Expenses		5,568		5,568	-
		50,755		50,755	-
					-
					-
					-
					-
		50,755		**50,755**	**-**
Mission					
Guaranteed Mission Support	Note H	4,400		4,400	-
Mission based Gifts		8,000		8,000	-
Other Special Collections			-	-	-
		12,400	**-**	**12,400**	**-**
Ministries					
Children		35		35	-
Youth		147		147	-
Social & Catering		299		299	-
Worship		223		223	-
Outreach		8		8	-
Pulpit Fees		-		-	-
Church Dressing		214		214	-
Other Ministries		93		93	-
Gifts from Communion Fund			500	500	-
Rivers International			644	644	-
Open Doors			644	644	
	1.00			-	-
		1,019	**1,789**	**2,808**	**-**
Other Expenses					
Capital Purchases	Note I	1,916	4,665	6,581	-
Building Fund			14,353	14,353	-
Legacy				-	-
		1,916	**19,018**	**20,934**	**-**
Sub-totals carried forward		**66,090**	**20,806**	**86,897**	**-**

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

Statement of Financial Activity for the year

Expenses		2025 Unrestricted	2025 Designated & Restricted	2025 Total	2024
Sub-totals brought forward		**66,090**	**20,806**	**86,897**	**-**
Church Premises					
Maintenance - excl Capital Purchases		9,439		9,439	-
Utilities	Note J	5,536		5,536	-
Refuse Collection		3,567		3,567	-
Insurance		3,937		3,937	-
Cleaners		4,669		4,669	-
		27,147	**-**	**27,147**	**-**
Manse					
Maintenance		6,573		6,573	-
Council Tax		2,415		2,415	-
Water etc		814		814	-
Telephone & Broadband		3,213		3,213	-
Insurance		1,108		1,108	-
Professional Fees		854		854	-
		14,977	**-**	**14,977**	**-**
Administration					
Office Administrator		19,558		19,558	-
Employer's NIC		253		253	-
Subscriptions & Donations	Note K	2,884		2,884	-
Publicity		-		-	-
Telephone & Broadband		1,716		1,716	-
Office expenses		1,824		1,824	
General Supplies		601		601	-
Training	Note L	200		200	-
Bank Charges		42		42	-
Sundries		762		762	-
		27,840	**-**	**27,840**	**-**
Total Church Expenses		**136,055**	**20,806**	**156,862**	**-**
			-	**-**	-
Total Expenses for the year		**136,055**	**20,806**	**156,862**	**-**
Total Income for the year		**158,826**	**46,132**	**204,958**	**-**
Net Surplus / (Deficit)		**22,771**	**25,325**	**48,096**	***0***

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

Cash Flow Summary for the Year

	2025	2024
Cash assets 1st January		
HSBC Current a/c statement	-	-
Outstanding Credits	-	-
Outstanding Cheques	-	-
Net Current a/c	-	-
HSBC deposit a/c statement	-	-
LBPB savings a/c	-	-
Total cash assets at 1st January	**-**	**-**
Change during the year		
Receipts (from page 2)	204,958	-
Payments (from page 4)	(156,862)	-
Total cash assets at 31st December	**48,096**	**-**
Cash deposited in :-		
HSBC Current a/c statement	27,134	-
Outstanding Credits	0	-
Outstanding Cheques	0	-
Net Current a/c	27,134	-
		-
HSBC deposit a/c statement	6,088	-
LBPB savings a/c	14,874	-
	48,096	**-**
Cash apportioned between Church Funds at 31st December:-		
General Fund & Mission	22,771	-
Capital Expenditure	-	-
Legacies	-	-
Communion Fund	1,177	-
Special Collections	-	-
Building Fund	14,677	-
Heart for the House	9,471	-
Church Organisations	-	-
	48,096	**-**

Liabilities

None	-	-

These accounts were approved by the Trustees on .....
and were signed on their behalf by:

Name .....

Treasurer ..... Date .....

Name .....

A Trustee ..... Date .....

Notes to the accounts

A The 2025 Heart for the House was divided as follows:-

Total gifts	10,760
	10,760
General Fund (90%)	9,684
Open Doors	538
Rivers International	538
(644 paid incl accrued Gift Aid)	10,760

B **Special Collections**

	-
None	-
	-
	-
	-
	-
	-

C **Building Fund Loans Capital Repayments**

None	
	-

D The designated & restricted income recovered from **Gift Aid Donations** was apportioned as follows.

Restricted	
Communion Fund	
Building Fund	-
Heart for the House 2025 (paid to two charities - see Note A)	213
Designated	
General Fund	16,373
	16,586

E **Interest & Bank Charges** were as follows:

Gross Interest	553
Bank Charges	42
General Fund & Mission	
Designated	
General	553
Restricted	
	553

F **Sundries**

Payroll	777
Easyfundraising	17
Other	33,153
	33,947

Notes to the accounts continued

G Church Organisations.

None

H Mission

Guaranteed Mission Support	
Rob Hobbs	4,400
Home Mission	5,000
BMS	3,000
Mission based gifts	12,400

I Capital Purchases

Mixing Desk	1,916
Wood stove	2,595
Display screen	1,070
	5,581

J Utilities

Electricity	3,465
Gas	1,369
Water etc	701
	5,536

K Subscriptions & Donations

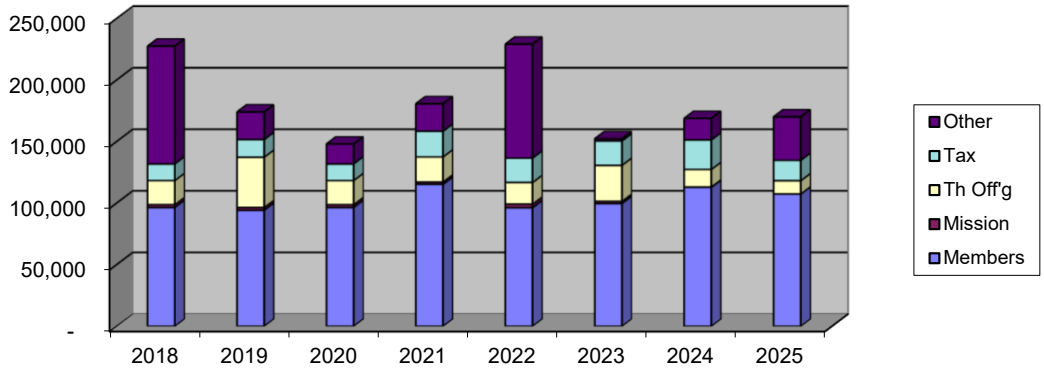
Child Protection	150
London Baptists	241
Evangelical Alliance	90
ADT Security	642
Atrium Security	936
Data Protection	47
Baptist Union	241
CCLI	834
Software	-
	3,181

L Training

Safegaurding	240
	240

Buckhurst Hill Baptist Church Accounts year ending 31st December 2025

8 year annual income summary

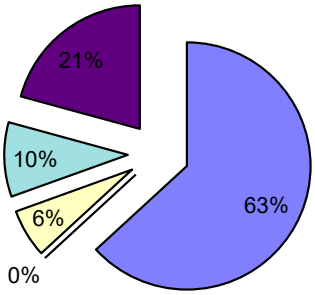


Other	95,653	22,400	16,171	22,313	92,556	1,794	17,548	35,290
Tax	13,526	14,331	13,526	20,881	19,833	19,792	23,917	16,586
Th Off'g	19,567	40,854	19,567	20,349	17,600	29,247	14,260	10,760
Mission	2,258	2,196	2,258	1,894	2,870	1,767	280	-
Members	96,500	94,258	96,500	115,291	96,268	99,679	112,830	107,437
	227,504	174,039	148,021	180,728	229,126	152,279	168,835	170,073

"Members" = general giving by members, including Building Fund

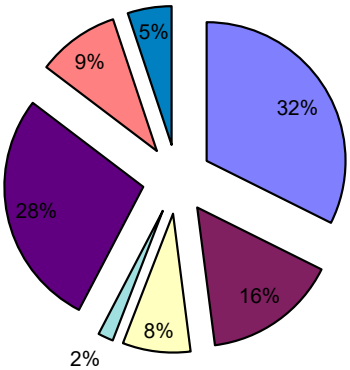
"Mission" includes special collections plus Communion Fund.

Income



General Giving	107,437
Mission	0
Heart for the House	10,760
IR Refunds	16,586
Other	35,290
	170,073

Expenses



Pastorate	50,755
Paid Workers	24,480
Mission	12,400
Ministries	2,808
Church Premises	43,412
Manse	14,977
Administration	8,029
	156,862

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

BUCKHURST HILL BAPTIST CHURCH

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Responsibilities and basis of report
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Basis of Independent Examiner's Statement
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Richard Hattrell

Richard W Hattrell BA (Hons), FCA
33 Homewood Avenue
Cuffley
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EN6 4QQ
10th September 2026