UPMINSTER BAPTIST CHURCH

Charitable Incorporated Organisation (CIO) 1207651

Registered Address
Springfield Gardens, Upminster, Essex, RM14 3EH

Charity Registration Number
1207651

Important note: On 1st July 2025, the church became a Charitable Incorporated Organisation (CIO), having previously operated as an unincorporated charity.

On that date, all activities, assets and liabilities of Upminster Baptist Church were transferred from the unincorporated charity (Charity No. 1141721) to Upminster Baptist Church's new Charitable Incorporated Organisation (CIO) (Charity No. 1207651).

Trustees
Rev M Davison (Senior Minister)
Rev R Shorter (Minister)
Mr R Chipperfield (Treasurer)
Mr C Brockelsby (Trustee)
Mr R Burgin (Trustee)
Mrs G Bastin (Trustee)
Mrs J Meech (Trustee)
Mr M Dunk (Trustee)

Property Trustees
London Baptist Property Board Ltd, 235 Shaftesbury Avenue, London WC2H 8EP

Bankers
The Co-operative Bank p.l.c., 1 Balloon Street, Manchester, M4 4BE
CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.
Barclays Bank Plc, Leicester, LE87 2BB.

Independent Examiner
Mr H Adjetey

Annual Report for the Year 2025
The trustees present their Annual Report and financial statements for 2025.

Charitable Object
The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the London Baptist Property Board Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes
Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised or made other public profession of faith in Jesus Christ.

The members Meeting takes place at least four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to 12 Trustees, who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities
In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30 a.m. There are also occasional services at other times which are advertised on Sundays, in the weekly newsletter sent out via email, and the website at www.upminsterbaptists.org. There is a full children's and youth programme during the morning services, and youth group for teenagers meets fortnightly on Sunday evening. The youth group occasionally attend youth services in other churches, or Christian youth/music festivals.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday service.

A playgroup runs each weekday morning, and three afternoons, on the premises, and a Toddler Group meets on the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

We run a social/ lunch club for older people on Mondays.

The Wellbeing group meets weekly and continues to help members gain confidence and a sense of purpose. The Springfield Flower Arrangers continue to meet weekly in term time, as does the Lymphoma group monthly.

We run a Men's Shed project, a community space for men to connect, converse and create, and help reduce loneliness and isolation. Alongside this is a Men’s café in the church foyer for those unable to work in the shed.

Rooms and halls are regularly hired out, including to Scouts and Cubs who meet on the premises two evenings per week, and majorettes and an AA group once a week.

From time to time the Church runs courses for people interested in discovering more about Christianity.

The church usually issues a booklet annually giving details of all affiliated organisations at the AGM.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service.

The trustees have read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrates that the charity is providing a benefit to the public.

Achievements and Performance
The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe all organisations worked towards the objectives of the church.

On 31 December 2025 the membership stood at 90.

We have continued to live stream services on You Tube. When combining the numbers present and those online, our attendance numbers have increased.

Financial Review
On 1st July 2025, the church became a Charitable Incorporated Organisation (CIO), having previously operated as a unincorporated charity.

All activities, assets and liabilities of Upminster Baptist Church were transferred from the unincorporated charity (Charity No. 1141721) to Upminster Baptist Church's new Charitable Incorporated Organisation (CIO) (Charity No. 1207651) on 1 July 2025.

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of Ministers to the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year. The church has a reserves policy which was approved at the Members meeting on 29th November 2023.

Risk Assessment
The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

UPMINSTER BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025 - FOR APPROVAL v1.0

During this financial year, the activities, assets and liabilities of Upminster Baptist Church were transferred from the unincorporated charity (Charity No. 1141721) to Upminster Baptist Church's new Charitable Incorporated Organisation (CIO) (Charity No. 1207651) on 1 July 2025.

Throughout these accounts:
- The "Old Charity" column reflects the results of the unincorporated charity for the period 1 January 2025 to 30 June 2025.
- The "CIO" column reflects the results of the CIO for the period 1 July 2025 to 31 December 2025.
- The "Total" column has been provided to show the combined financial activity for the full year and is presented for illustrative purposes only. It does not represent the statutory accounts of a single legal entity.

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note on 2025		2025		2024
Receipts		*2025 Old Charity 1141721*	*2025 New CIO 1207651*	*2025 Total across both*	
Weekly offerings and banking orders		£35,135	£37,183	£72,318	£71,620
Donations and other income	2	£1,380	£6,547	£7,927	£20,468
Income tax recovered on gifts	3	£0	£19,098	£19,098	£17,159
Investment income	4	£2,010	£1,693	£3,703	£5,597
Rents and contributions for use of premises	5	£25,313	£14,915	£40,228	£28,420
Raised for other causes (specific appeals)	6	£2,217	£841	£3,058	£9,051
Total Receipts		**£66,054**	**£80,278**	**£146,332**	**£152,316**
Payments					
Ministry	7	£40,202	£42,925	£83,127	£79,613
Mission (givings that aren't specific appeals)	8	£6,205	£7,467	£13,672	£12,368
Upkeep of church premises	9	£12,699	£21,916	£34,615	£31,829
Administration	10	£6,400	£6,558	£12,958	£11,681
Amounts passed to other causes (specific appeals)	11	£1,101	£1,957	£3,058	£9,051
One-off payments		£2,960	£598	£3,558	£1,201
Total Payments		**£69,566**	**£81,421**	**£150,987**	**£145,742**
Net receipts / (payments) for the year BEFORE planned transfers		**-£3,512**	**-£1,143**	**-£4,655**	**£6,573**
Planned transfers (to) / from this fund	**PLANNED & BUDGETED TRANSFERS:** - £400 Foyer Facelift money into Future Maintenance - £1000 Planned transfer to Future Maintenance Fund - £3375 Excess Maint budget to Future Maint Fund	**£0**	**£4,775**	**£4,775**	**£9,535**
Net receipts / (payments) for the year *AFTER* planned transfers		**-£3,512**	**-£5,918**	**-£9,430**	**-£2,962**
Transfers (to) / from this fund to cover (deficit) / surplus	**TRANSFER TO COVER RESULTING DEFICIT:** - £9430 from Reserve Fund to General Fund to cover deficit after above transfers	**-£3,512**	**-£5,918**	**-£9,430**	**-£2,962**
Cash balance at previous year end	General Fund starts and ends at zero, enabled by transfer to/from Reserve Fund.	**£0**	**£0**	**£0**	**£0**
Cash balance at current year end		**£0**	**£0**	**£0**	**£0**

RESERVE FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
		2025 Old Charity 1141721	*2025 New CIO 1207651*	*2025 Total across both*	
Total Receipts		£0	£0	£0	£0
Total Payments		£0	£0	£0	£0
Net receipts / (payments) for the year		**£0**	**£0**	**£0**	**£0**
Transfers (to) / from this fund	Transfer from Reserve Fund to General Fund to pay for net deficit in 2025	£3,512	£5,918	£9,430	£2,962
Cash balance at previous year end		£166,381	£162,868	£166,381	£169,342
Cash balance at current year end		**£162,868**	**£156,950**	**£156,950**	**£166,381**

MENS SHED RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£2,222	£1,564	£3,785	£3,191
Total Payments	Salary of part-time administrator; premises donation	£2,172	£754	£2,926	£8,326
Net receipts / (payments) for the year		**£49**	**£810**	**£859**	**-£5,134**
Transfers (to) / from this fund		£0	£0	£0	£0
Cash balance at previous year end		£848	£897	£848	£5,982
Cash balance at current year end		**£897**	**£1,707**	**£1,707**	**£848**

CAFÉ-WITH-A-PURPOSE RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£102	£200	£302	£132
Total Payments	Salary of part-time administrator	£960	£77	£1,038	£5,696
Net receipts / (payments) for the year		**-£858**	**£123**	**-£736**	**-£5,564**
Transfers (to) / from this fund		£0	£0	£0	£0
Cash balance at previous year end		£1,262	£404	£1,262	£6,827
Cash balance at current year end		**£404**	**£527**	**£527**	**£1,262**

OTHER CAUSES RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£0	£0	£0	£200
Total Payments	Spent two items specifically reserved from 2024: - £250 for Mission Giving - £1859.51 for Video Switcher	£250	£1,860	£2,110	£0
Net receipts / (payments) for the year		**-£250**	**-£1,860**	**-£2,110**	**£200**
Transfers (to) / from this fund		£0	£0	£0	-£2,110
Cash balance at previous year end		£2,310	£2,060	£2,310	£0
Cash balance at current year end	£200 from 2024 donation specifically for Pastoral Care	**£2,060**	**£200**	**£200**	**£2,310**

FRONT OF CHURCH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£0	£0	£0	£0
Total Payments	Inclusivity consultant fee	£265	£0	£265	£750
Net receipts / (payments) for the year		**-£265**	**£0**	**-£265**	**-£750**
Transfers (to) / from this fund		£0	£0	£0	£0
Cash balance at previous year end		£6,950	£6,685	£6,950	£7,700
Cash balance at current year end		**£6,685**	**£6,685**	**£6,685**	**£6,950**

KINTSUGI RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£0	£0	£0	£892
Total Payments	Annual Kintsugi subscription	£0	£360	£360	£460
Net receipts / (payments) for the year		**£0**	**-£360**	**-£360**	**£432**
Transfers (to) / from this fund		£0	£0	£0	£0
Cash balance at previous year end		£532	£532	£532	£100
Cash balance at current year end		**£532**	**£172**	**£172**	**£532**

FUTURE MAINTENANCE RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2025 - Old	2025 - CIO	2025 - Total	2024
Total Receipts		£0	£0	£0	£0
Total Payments		£0	£0	£0	£0
Net receipts / (payments) for the year		**£0**	**£0**	**£0**	**£0**
Transfers (to) / from this fund	Transfer of £1,000.00 from the General Fund's "Future Maintenance" budget, in line with the approved budget. Transfer of £3375.32 from the General Fund's "Manse Maintenance" budgets to reserve unspent funds for future maintenance, in accordance with the budget plan. Transfer of £400 from General Fund's "One Offs" budget to reserve unspent fund for Foyer Painting specifically.	£0	-£4,775	-£4,775	-£7,452
Cash balance at previous year end		£7,863	£7,863	£7,863	£411

Cash balance at current year end		**£7,863**	**£12,639**	**£12,639**	**£7,863**

YOUTH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2024
Total Receipts		£0
Total Payments		£0
Net receipts / (payments) for the year		**£0**
Transfers (to) / from this fund		£27
Cash balance at previous year end		£27
Cash balance at current year end	This fund is considered closed effective 31/12/2024.	**£0**

LIFEPATH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2025	2024
Total Receipts		£0
Total Payments		£127
Net receipts / (payments) for the year		**-£127**
Transfers (to) / from this fund		£0
Cash balance at previous year end		£127
Cash balance at current year end	This fund is considered closed effective 31/12/2024.	£0

Total of all above Cash Balances at previous year end	**£186,146**	**£181,310**	**£186,146**	**£190,516**
Total of all above Cash Balances at current year end	**£181,310**	**£178,880**	**£178,880**	**£186,146**

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2025

		2025 Old Charity 1141721	*2025 New CIO 1207651*	*2025 Total across both*	
Cash Assets	**Note on 2025**	**2025 - Old**	**2025 - CIO**	**2025 - Total**	**2024**
Barclays Current Account		£18,048	£12,467	£12,467	£14,765
CAF Cash Current Account		£7,680	£10,032	£10,032	£6,882
CAF Gold Savings Account		£7,115	£2,139	£2,139	£7,043
Santander Savings Account	Account now closed	£800	£0	£0	£800
CIO Co-Op Account	New account opened for CIO	£5,003	£10,624	£10,624	£0
Baptist Union Investment Accounts		£140,297	£141,932	£141,932	£138,379
Paypal		£139	£0	£0	£11
Petty Cash		£1,228	£1,082	£1,082	£1,763
Debtors	Loan outstanding	£1,000	£1,000	£1,000	£17,606
Total Cash Assets		**£181,310**	**£179,275**	**£179,275**	**£187,248**
Cash Liabilities	**Note on 2025**	**2025 - Old**	**2025 - CIO**	**2025 - Total**	**2024**
Current liabilities	Expenses incurred but not claimed	£0	£395	£395	£1,102
Total Cash Liabilities		**£0**	**£395**	**£395**	**£1,102**
Net Total of all above Cash Assets minus Liabilities at current year end		**£181,310**	**£178,880**	**£178,880**	**£186,146**
Other Non-Cash Assets	**Note on 2025**	**2025 - Old**	**2025 - CIO**	**2025 - Total**	**£2,024**
Investment property (69 Argyle Gdns)	Transferred ownership to London Baptist Property Board	£0	£0	£0	£280,434
Fixtures, furniture and equipment	Based on insured value	£162,385	£162,385	£162,385	£162,385
Use of Upminster Baptist Church premises - held on trust by London Baptist Property Board		£0	£0	£0	£0
Use of 29 Parkland Avenue manse premises - held on trust by London Baptist Property Board		£0	£0	£0	£0
Use of 69 Argyle Gardens manse premises - held on trust by London Baptist Property Board		£0	£0	£0	£0
Total Other Assets		**£162,385**	**£162,385**	**£162,385**	**£442,819**

NOTE: all activities, assets and liabilities of Upminster Baptist Church were transferred from the unincorporated charity (Charity No. 1141721) to Upminster Baptist Church's new Charitable Incorporated Organisation (CIO) (Charity No. 1207651) on 1 July 2025.

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Donations and other income

	2025	2024
One-off Donations	£6,326	£19,038
Legacies & Bequests	£0	£0
Donations for Thanksgiving Services, Funerals and incoming Preaching Donations	£1,601	£1,430
Total Donations and Other Income	**£7,927**	**£20,468**

3. Income tax recovered on gifts

Income tax recovered is based upon Gift Aid eligible giving over the previous year.

4. Investment income

	2025	2024
Bank interest	£149	£490
Trust income	£3,554	£5,107
Total Investment Income	**£3,703**	**£5,597**

5. Rents and contributions for use of premises

	2025	2024
Rental income from Investment Property 69 Argyle (Two payments for 2024 received in 2025 due to change in payment mechanism	£22,349	£10,303
Church Hire: Playgroup	£5,500	£5,000
Church Hire: Scouts	£2,250	£2,250
Church Hire: Other regular groups	£7,243	£7,864
Church Hire: Ad-hoc parties / events	£2,886	£3,003
Total Rents and contributions for use of premises	**£40,228**	**£28,420**

6. Raised for other causes (specific appeals)

		2025	2024
Stand By Me - UBC Romania Mission Trip		£1,877	£3,540
Stand by Me		£99	£520
Carmel Ministries		£150	£2,000
Personal Anonymous Gift		£0	£2,000
Watoto		£0	£590
BMS Birthday Scheme		£265	£311
First Step / Springfield Playgroup		£355	£90
Harold Hill Foodback - Echo concert		£100	£0
Urban Promise - Christmas Day Appeal		£202	£0
Macmillan Cancer Support	Single donation via UBC card machine	£10	£0
Total Raised for other causes		**£3,058**	**£9,051**

7. Ministry

		2025	2024
Minister's stipend including National Insurance	These two figures in the 2024 report were misstated due to pension misclassification; corrected in this 2025 report.	£53,216	£51,466
Pension contribution		£6,870	£6,669
Minister's expenses		£1,316	£971
Preaching contributions to external speakers		£350	£780
Manse costs		£17,151	£16,380
Youth ministry		£2,020	£1,601
Evangelism and Fellowship		£1,844	£1,614
Pastoral		£359	£121
Contribution to BU Pension Deficit		£0	£10
Total Ministry		**£83,127**	**£79,613**

8. Mission

	2025	2024
BU Home Mission	£5,967	£5,434
BMS World Mission	£5,955	£5,434
Turkic Belt Ministries and Arab World Ministries	£1,500	£1,500
Other mission	£250	£0
Total Mission	**£13,672**	**£12,368**

9. Upkeep of church premises

		2025	2024
Church: Gas, electricity, water, telephone, alarm, insurance		£16,417	£18,816
Church: Cleaning		£3,523	£3,342
Church: Repairs and maintenance		£5,143	£2,321
Parkland manse: Council tax, water, telephone, insurance		£6,715	£5,500
Parkland manse: Repairs and maintenance		£2,125	£1,364
Argyle manse: Insurance		£693	£487
Argyle manse: Repairs and maintenance	Small deductions at source from rent.	£0	£0
Total Upkeep of church premises		**£34,615**	**£31,829**

10. Administration

		2025	2024
Administrators		£5,762	£5,470
Photocopying and printing	One-off reduction in 2025 due to a new contract	£348	£1,391
Stationery and supplies	Viking & Kerr&Noble	£1,307	£1,554
Tech equipment	New video switcher for projector; new Office PC	£2,275	£140
Subscriptions	CCLI, BUGB Subscriptions, Zoom, EvanAlliance, ICO	£1,763	£1,673
Other	Bank charges, Payroll charges, Adhoc spend	£1,503	£1,451
Total Administration		**£12,958**	**£11,681**

11. Amounts passed to other causes (specific appeals)

		2025	2024
Stand By Me - UBC Romania Mission Trip		£1,877	£3,540
Stand by Me		£99	£520
Carmel Ministries		£150	£2,000
Personal Anonymous Gift		£0	£2,000
Watoto		£0	£590
BMS Birthday Scheme		£265	£311
First Step / Springfield Playgroup		£355	£90
Harold Hill Foodback - Echo concert		£100	£0
Urban Promise - Christmas Day Appeal		£202	£0
Macmillan Cancer Support	Single donation via UBC card machine	£10	£0
Total Amounts passed to other causes		**£3,058**	**£9,051**

Independent Examination

Report of the Independent Examiner to the Trustees of Upminster Baptist Church on the accounts for the period ended 31 December 2025.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Henry M Adjetey FCCA. 92 Avon Road, Upminster, Essex, RM14 1RF. 31 August 2026

HmAdjetey

Trustee Statement

The accounts and statement of assets and liabilities relating to the year ending 31 December 2025 are approved by the Deacons / Trustees.

Signed (Treasurer): RICHARD CHIDDERFIELD

Dated: 20/SEP/2026

Signed (Deacon/Trustee): HENDRICK YONG

Dated: 20/9/2026