



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2025

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	Resigned 26 th June 2025
Mr I Mann	
Mr A Ogunwale	Appointed 27 th February 2025
Mrs C Pimenta	
Mr R Saville BA Dip Arch	
Mrs Jean White	

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2025

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (Charity SORP 2021) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The principal purpose of the charity is the advancement of the Christian faith according to the Baptist Declaration of Principle, 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.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members 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.

The Diaconate currently consists of eight members, with one vacancy. Members normally serve for a period of three years, members concluding their current period of service at each AGM.

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Report of the Trustees for the year ended 31 December 2025

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. The aim is to follow the ways of Jesus Christ by extending care and love, and to bring people into a closer relationship with Him and one another in community. These activities are centred around, but not exclusive to the Sunday morning Worship.

During 2025 the worshipping congregation has grown and has continued to become a multicultural community. Therefore, it has been at the forefront of our worship that we embrace people and their different expressions of faith. This has meant a greater emphasis on fellowship and social functions, café services and bring and share lunches during Sunday as well as mid-week worship expressions in the shape of Bible Studies and prayer services which can be attended by those who work various shifts and do not have availability at the same time each week.

A greater emphasis on prayer has continued from last year in that 5 minute prayers in the chapel have been led twice weekly with an added once a month prayer time in the chapel. Extra services such as the Ash Wednesday service were also added in an additional effort to reach out to those who have varying work schedules.

During Sunday morning worship, the music group grew to include more instruments. Half the music is still being provided by the organist on any given Sunday but greater attention is given to a variety of music styles to suit the increasing variety of cultures in the worshipping community.

2025 has also seen two baptisms. The candidates attended classes along with others where they learned more about the meaning of baptism as well as the meaning of discipleship. This course was called "The Whole Life for Christ" and was open not only to those wishing to be baptised but to all who felt they were either new to the faith or desired to take part in the conversations.

Ongoing Pastoral Care and Ministry

This year, the minister continued to count on the help of deacons and various members for visiting and overall provision of pastoral care, particularly that of elderly people who are either house bound or in care homes. Home groups were also instrumental in ongoing pastoral care in that they encourage people to look out for one another.

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One deacon and the minister are tasked with pastoral care and leading the pastoral team. This team meets regularly and continues to communicate needs to the minister. The regularity with which a member of the team phone or visit their pastoral contact depends on the needs of the contact, such as for elderly people who are vulnerable and living alone. The minister continues to provide care alongside the team, but the existence of this team allows the minister time to visit some of the newer and younger members of the congregation. The minister attempts to visit all newcomers as well as occasional visits to those who are longstanding members.

The fortnightly lunch on a Friday is a well-established feature of church life. The majority of attendees being retired, but some who are not in work for other reasons also attend. The meals are charged on a voluntary donation basis, whereas some pay very little or nothing at all, but others offer more than is necessary to cover their meal. As a result, the church has made a surplus on most lunch days. More volunteers have been added to the lunch team during 2025, allowing for the previously established limit to the number of people who could be fed to be increased. It is the aim of the church to move this lunch from fortnightly to weekly as the new volunteers learn how to cook for increased numbers of people and become more at ease with the kitchen and the team in general. The administrator has ensured that the kitchen and hall are already vacant for the alternate weeks we currently do not serve lunch in preparation for this increase.

The coffee bar continues, which is a registered “warm space” for anyone who wishes to be in the warm unconditionally of making a purchase. Messy church, Junior Church and Sparrow club continue, and a Youth group takes place fortnightly on Wednesdays, run by the Youth and Outreach Coordinator and a few other volunteers. This includes a meal, Bible Study and fun activities and has seen an attendance of around 12 teenagers.

The church has employed a Youth and Outreach Coordinator who now works full time and was employed for a two-year period in February of 2025. This person (hereafter called Youth Worker) has planned and/or run various programmes and events during the year of 2025, having been hired in February. These include:

1. A holiday club for children for one week during the Summer and was open to children both from the church and the community
2. The establishment of a creche for children from one year old until school age, which runs during the service to allow parents to take part in the worship
3. Various social events including a Karaoke which allowed members to interact with one another
4. Visits to the Big Church Day Out Festival with the teenagers, involving various volunteers for the purpose of safeguarding.
5. A Christmas play put on by the teenagers of the church
6. An outreach project of creation and distribution of leaflets in the homes and streets surrounding the church
7. The institution of the twice weekly five-minute prayer in the chapel
8. Various improvements in Messy Church, Junior Church, Christmas Fun day and Youth group
9. A men's breakfast which is to be repeated

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Report of the Trustees for the year ended 31 December 2025

10. A Picnic by the seaside
11. Participation in the Picnic in the Park which takes place in Tarring Park and is a local community event
12. The involvement of new volunteers into the life of various projects in the church, including the ones above, from new members and newly arrived congregants.

With the influx of multicultural people, the church has continued its efforts in fostering inclusivity of all people, be it from the LGBT+ community or from various cultural and racial backgrounds. The deacons and church members have spent significant time discussing better ways to welcome people who may not necessarily have a lot in common with those who have been part of the church for a long time and has worked to implement various ideas and efforts to that regard.

The deacons and members have also been discussing ways to facilitate growth beyond what has been experienced, understanding that changes must occur in order to make room for more people as some of our volunteer opportunities and face-to-face experiences are at capacity. We have made some small changes to keep ourselves from reaching absolute capacity, such as ensuring coffee bar is served by two people instead of one and opening the partition between rooms. We have also purchased more tables for the coffee bar. More changes will need to be implemented, including finding volunteering opportunities that currently do not exist in order to involve more numbers of people in the running of Sunday services and other events if we are to continue to grow in the coming year.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By “external” organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local charity “Offington Counselling Centre” also known as “Worthing Counselling Centre.”

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We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst the Church is pleased to let the premises to other organisations, SSA continues to be the main user of premises aside from the church itself. This in itself, provides a vulnerability to the Church's finances in this respect.

The partnership between the church and Superstar Arts, through the use of the coffee bar, has continued successfully and income has slowly increased. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. Because of this, we have registered as a "warm space" and welcome anyone who wishes to enjoy the heated area during opening hours irrespective of making a purchase.

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, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to provide access to the Church through the coffee bar, Sparrows, the mother and toddler group run by the church, Youth Group, Friday Lunch, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship- providing not only a space for them, but a source of friendship and care. The minister is also often present and willing to speak to any members of the wider community who come in need of an active listening ear.

Service to the Community

With the economic crisis that has developed during the year, the church has responded to various pleas from members of the local community for emergency food purchases, whilst they are on a waiting list for a local food bank which struggles to supply food for everyone. These were small tokens of assistance in the form of groceries and the Minister has made several contacts between the food bank and families in need.

The church continues to provide a warm space in the coffee bar to anyone who needs it and provides a space for families with young children via the mother and toddler group and messy church. Occasional events such as the Christmas Fun Day have also taken place. The Holiday Club was offered at cost only to any working families who needed a fun place to leave their children during school hours and some families in need were not expected to make any payments at all.

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Other projects and programs during the year

The age and heavy use of the building means that the premises are in constant need of repair. A new Fabric Team has been formed, comprised of people who have experience in the construction industry, and they have held responsibilities for repairs and planning improvements throughout the premises. They have also taken responsibility to obtain quotes for work agreed by the Diaconate.

Day-to-day small repairs and maintenance will be overseen and requested by the Premises Administrator who will call upon various members of the congregation or professionals.

The Church has obtained funding from the National Lottery Community Fund for the complete installation of solar panels which have been providing electricity for the Church since the Summer. As it has not been a year, we are not yet sure what impact upon our expenses this will have. However, with rising costs of electricity, we will be able to continue to provide use of premises to other charities at lower cost, as we have done thus far. It will also continue to allow us to keep the premises open every day.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid as well as one off fund raising for African Pastors Fellowship.

The Day-to- Day running of the Church

The Church, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administering, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and continual review and amendment is a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service and receive Safeguarding training at regular intervals.

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Report of the Trustees for the year ended 31 December 2025

Financial Matters

This year has seen exceptional expenditure both from Designated Funding as well as expenditure directly from our reserves. The designated funding was planned expenditure to cover the employment of an Outreach Co-ordinator with associated costs, together with some major fabric expenditure on painting inside and outside of the premises. The current fire regulations have also resulted in the need to install a new fire alarm system and emergency lighting across the whole of the premises. These latter costs were covered directly from our reserves. We remain very grateful that legacies from those very committed to the Church in the past, have meant that reserves have been built up to allow us to cover such emergency expenditure that arises!

However, despite the considerable loss showing in the SOFA, we are very pleased to report a very successful year, when we have ended the year with a surplus on our general fund (the day-to-day income and expenditure of the Church) of £13,838.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other, and the income from the letting of our premises played a very substantial part in the positive results of our general fund

Many members and friends now contribute to the ongoing work of the Church by setting up a regular standing order. Cash offerings are still collected in a plate at the door and offerings can also be paid by card. The income from Superstar Arts for their use of our premises is a major contributor to our rental income, although we now have many regular bookings with a variety of groups.

We remain conscious that we have been very reliant on a small number of very committed members and that a great proportion of them are advanced in years. However, we have been pleased to welcome a number of new members and friends into our fellowship and have been encouraged that many have made commitments to the work of the Church in regular giving.

An Outreach co-ordinator was employed from February on a two year contract and money was donated to cover the cost of taking the youth to the Big Church Festival.

During the year we were very grateful to have been successful in a bid to Awards for All, operated by the National Lottery Fund. This enabled the supply and installation of Solar Panels on the south facing roof of the Church. Whilst we do not as yet have a full year for comparison, we are convinced that it will make a substantial difference to our Electric expenditure. We have also set up the procedure to export any surplus electricity to the grid and to date that has achieved an income of £152 for the year.

We were able to place 10% of our income from the use of the premises, as agreed by the Church, which together with the amount designated from the legacy in 2024 has enabled us to pay for the painting and the renewal of the corridor flooring

We have been able to continue our direct support from our income to the Baptist Union Home Mission Fund, the BMS World Mission projects and the work of Christian Aid. Whilst other support has been given through the BMS Birthday Scheme, our Harvest giving of food to the local food bank together with gifts to the

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African Pastors Fellowship, our Christmas giving to the Baptist Union Home Mission, as well as a collection for Christian Aid week.

With fixed rates for Gas and Electricity coming to an end, the costs have increased substantially for Gas which covers the heating. However, we remain committed to providing a “warm space.” for our community in the form of our Coffee Bar.

We remain conscious of the pressures of inflation, both on the Church’s direct costs, but also on both members and organisations contributing and using the premises. These could have a detrimental effect in the future, and we remain vigilant to future uncertainties.

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church’s aims and commitments. The Church’s reserves are held in Building Society accounts and the Baptist Union, where access is available on giving appropriate notice. High interest rates have enabled us to receive a substantial amount in interest this year, although with rates reducing through the year, and the need to withdraw money from our reserves, the amount obtainable in interest for future years will be reduced. Money is continually moved between accounts to obtain the best rates available.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church believes that it is right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income. This has been very relevant this year with the considerable expenditure needed to cover fire regulations. The Church is committed to its work in the community, as with the decision to employ a Youth/Outreach Co-ordinator on a two year posting.

We remain conscious of the current level of inflation and review budgets regularly to make sure that we are on top of future cost increases. We will also endeavour to make sure that the legacy from Jill Flight is used wisely and to the benefit of Church and its community. The Budget reviewed in Autumn 2025 highlighted rising costs, and a modest deficit was projected for 2026. This is considered a worst-case scenario, which it is anticipated will be offset by the surplus from 2025.

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. These and other charities pay rent at a reduced rate.

The Church in October, reviewed its current letting policy, resulting in the decision to start charging room rental by the hour from January 2025, whilst continuing to discount the charities it feels are part of its mission.

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We remain conscious, that the Church derives around 36% of its income from letting the premises, with our current partnership with Superstar Arts, a charity working with adults with learning difficulties contributing around £24,000. This in itself makes the Church vulnerable to the future of that organisation.

The Church is very aware that advancing years and cost inflation can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to be able to cover its day-to-day expenditure.

We also need to be aware that the age and size of our Church premises demand resources for its continual maintenance and we are continually looking for funding to cover large projects.

Risk assessment is ongoing.

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King

Secretary

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>TOTAL</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		66,849	0		66,849	63,208
Donations		220	4,815	1,372	6,407	4,748
Legacies	2	0			0	112,010
Charitable Activities						
General Fundraising		116		404	520	151
Charitable Rentals		36,885	3,298		40,183	33,298
Other Hire Receipts		11,357	1,262		12,619	14,043
Coffee Bar		3,613			3,613	3,111
Other Receipts		1,200	410		1,610	1,200
Interest		12,091			12,091	10,295
Other						
Awards for All grant				14,600	14,600	
Electricity export		152			152	
TOTAL INCOMING RESOURCES		132,483	9,785	16,376	158,644	242,064
<u>Expenditure on:</u>						
Cost of Generating Funds						
		0			0	0
Charitable Activities						
Charitable Grants	4	9,634	0	1,732	11,366	11,305
Charitable Activities	5	143,554	45,586	14,646	203,786	118,288
TOTAL RESOURCES EXPENDED		153,188	45,586	16,378	215,152	129,593
Net resources before transfers		(20,705)	(35,801)	(2)	(56,508)	112,471
Transfers between Funds						
Net Resources after Transfers		(20,705)	(35,801)	(2)	(56,508)	112,471
Other recognised gains/losses						
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		(20,705)	(35,801)	(2)	(56,508)	112,471
Funds B/Fwd 1st January 2025		244,369	103,301	63	347,733	235,262
Capital Fund B/Fwd.					815,000	815,000
TOTAL FUNDS C/FWD 31ST DEC. 2025		223,664	67,500	61	1,106,225	1,162,733

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BALANCE SHEET AS AT THE 31ST DECEMBER 2025

			<u>2025</u>		<u>2024</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	14		815,000		815,000
CURRENT ASSETS					
Stock					
Debtors	13	12,556		14,625	
Cash in hand and at bank	11	<u>285,791</u>		<u>341,305</u>	
		298,347		355,930	
CREDITORS: Amounts falling due within one year	12	<u>(7,122)</u>	291,225	(8,197)	347,733
Net Assets			<u>1,106,225</u>		1,162,733
TOTAL NET ASSETS			<u>1,106,225</u>		<u>1,162,733</u>
CHARITY FUNDS	15				
Unrestricted Funds		223,664		244,369	
Designated Funds		67,500		103,301	
Restricted Funds		61	291,225	63	347,733
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS			<u>1,106,225</u>		<u>£1,162,733</u>

The notes on pages 12-23 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources⁸⁸

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

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e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts.

The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost.

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year. Where a straight replacement has been purchased such as the Church boiler, or major repairs like the car park, these have been written off during the year of purchase and are not held as an asset.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

f. Pensions

The Church is a participating employer in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). In the past, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. In October 2024, the insurance company Just Group completed a buy out of liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Currently, pension provision is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated Insurance policy which provides Income Protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2025	2025	2024
	£	£	
Legacies :-			
Jill Flight			105,510
James Bevan			5,000
Dorothy Watson			1,000
Sylvia Geary			500
Donations in Memory:-			
Jean Bayliss	170		
Donations in memory 2024			100
		170	
		170	112,110

Charitable Activities

3. Charitable Rents

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. Other Charities include, Parkinsons Art Group, Deaf Club for the over 50's, Sky Full of Stories and Cruse counselling. They all pay some rent at a reduced rate to cover some of the costs of allowing the premises to be open for all.

Other Rents

Rooms are let out to other organisations for a reasonable rent in order to offset some costs. Relate vacated our premises when their lease ran out in July 2024 and it is not intended to issue any future lease.

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2025	2024	2025	2004
	£	£	£	£
Baptist World Mission	2,500	2,500	435	335
Home Mission	5,000	5,000	150	
Christian Aid	1,500	1,500	1,000	522
Worthing Counselling Centre				330
African Pastors Fellowship			147	
Other Charitable Giving	634	844		
Legacy gifts	0	274		
	9,634	10,118	1,732	1,187

WEST WORTHING BAPTIST CHURCH

5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2025	2024	2025	2024
	£	£	£	£
<u>Ministry and Outreach</u>				
Minister's stipend & expenses	30,872	30,100		
NI and Pension costs	3,732	3,621		
Pension Deficit Cont.		10		
Pulpit/Organist	160	175		
Manse costs	6,824	5,098		
Delegates fees and Subs	434	436		
Flowers			46	57
Social Activities				
Lunches	1,610	1,257		
Hospitality	232	267		
Recruitment		847		
Training:				
coffee bar/safeguarding	244	75		
Children and Families Work				
Messy				
Church/Sparrows/Youth	1,849	1,230		
Group/social events				
Outreach				
Staff Costs	24,438			
Other costs	1,913			
<u>Premises</u>				
Staff Costs	26,225	21,330		
Utility Charges	9,928	10,509		
Insurance	6,518	6,231		
Fabric and Equipment	13,547	12,713		
Equipment depreciation				3,528
Cleaning Materials and Equip.	4,894	3,780		
Car Park resurfacing		14,237		
Installation of Solar Panels			14,600	
Church Painting	11,926			
Fire Alarm	21,491			
Emergency lighting	9,478			
Corridor flooring	3,850			
Work re fire and electrical inspections	3,744			
<u>Administration</u>				
Computer				
Equip./software	789	545		
Postage and Telephone	571	584		
Print/stationery and Leaflets	601	247		
Photocopying	2,323	551		
Including new machine				
Professional Fees	947	860		
	<u>189,140</u>	<u>114,703</u>	<u>14,646</u>	<u>3,585</u>

WEST WORTHING BAPTIST CHURCH

6. Staff Costs

The average number of full time equivalent employees for the year was 3, made up of two full time and three part-time staff.

	2025	2024
	£	£
Wages & Salaries	78,400	49,651
National Insurance		
Pension Costs	5,669	4,210
Ministers' Expenses	1,197	1,200
Other costs (manse costs)	6,824	5,098
	92,090	60,159

National Insurance costs were covered completely under the £10,000 rebate allowed under the current government initiative.

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation.

It has been agreed by the Church in that the Minister's husband, a qualified plumber with his own business, Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting.

No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Employee Benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in the accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit, it accounts for the plan as a defined contribution plan.

9. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

WEST WORTHING BAPTIST CHURCH

10. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

11. Cash and Bank and Building Society and In Hand

	2025	2024
	£	£
CAF Bank Cheque Account	8,022	283
CAF Bank Gold Account	43,864	70,023
Baptist Union Fixed interest account (fixed to 30 th June)	0	23,054
Baptist Union Fixed interest account (fixed to 30 ^h April)	0	21,064
Baptist Union Fixed interest account (fixed to 29 th Feb)	0	41,003
Baptist Union 3 month notice account	49,034	
Baptist Union 1 month notice account	16,582	
Baptist Union 7 day notice account	1,880	16,714
Cambridge and Counties Bank	84,460	90,382
Family Building Society	81,888	78,719
Flower cash in hand	61	63
	285,791	341,305

The Caf Bank Gold account provides interest on the money held currently at 1.75% Money is transferred between the saving account and the current account in order to make sure payments are covered but in order to obtain the maximum interest available.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst aiming that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates have been substantial during the first part of year but with account interest rates falling money will be moved as appropriate. We currently hold accounts as follows, interest rates are at the end of December 2025 -

The Cambridge and Counties Bank is currently 3.3 % for 95 days notice

The Family Building Society is currently 3.5% for 45 days notice

The Church also continues to invest in the Baptist Union. The fixed-year accounts matured and could not be renewed, but we opened two new accounts: one with 3 months' notice at 2.5% and another with 1 months' notice at 1.75%. The 7 day notice account has reduced to 0.5%.

The considerable expenditure which is now required means that we are not meeting monthly expenditure from current income. This requires us to make sure that we are giving appropriate notice to enable withdrawal from other accounts and that enough money is held at Caf Bank in order to cover immediate costs.

WEST WORTHING BAPTIST CHURCH

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals – Utilities	1,625	2,116
HMRC	2,473	1,670
Other Creditors	3,024	4,411
	<u>7,122</u>	<u>8,197</u>

13. Debtors

	2025	2024
	£	£
Prepayments – Utilities	5,527	5,462
Accrued Income - Gift Aid Tax	2,729	2,133
Accrued Income - Interest	3,230	5,080
Other Debtors -	1,070	1,950
	<u>12,556</u>	<u>14,625</u>

14. Fixed Assets

	Land and Buildings	FF and Equipment	Investments	Total
	£	£	£	£
Gross Book Value				
- at 1st January 2025	815,000	98,589	0	913,589
Additions				
Sales and scrap				
- at 31st December 2025	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2025	0	(98,589)	0	(98,589)
Sales and scrap				
- Charge for the Year				
- at 31st December 2025	0	(98,589)		(98,589)
Net Book Value	815,000	0		815,000

WEST WORTHING BAPTIST CHURCH

15. Statement of Funds

	At 1 Jan 2025	Income	Expenditure	Transfer s	Revaluation/ Asset gain	At 31 Dec 2025
	£	£	£	£		£
Unrestricted Funds						
General Church Fund	87,333	132,313	(118,476)			101,170
Legacy Reserve	126,837	170	(34,712)			92,295
Margaret Knight Legacy Reserve	30,199					30,199
Designated Funds						
UOP refurbishment	30,362	4,560	(15,777)			19,145
Outreach Fund	61,250	1,117	(26,350)			36,017
Social and ministry	6,211	4,108	(3,459)			6,860
Margaret Knight Pastoral Fund	5,478					5,478
Total Unrestricted Funds	347,670	142,268	(198,774)			291,164
Restricted Funds	£	£	£	£		£
Awards for All	0	14,600	(14,600)			0
Flower Gifts	63	44	(46)			61
Christian Aid	0	1,000	(1,000)			0
Baptist World Mission	0	435	(435)			0
Home Mission		150	(150)			
Other Charitable Giving	0	147	(147)			
Total Restricted Funds	63	16,376	(16,378)			61
Capital Fund	815,000					815,000
Total Funds	1,162,733	158,644	(215,152)			1,106,225

The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting. Following changes to regulations and following Fire and Electrical inspections, money has been used from this fund to support the installation of a new Fire alarm system and emergency lighting and some other remedial repair requirements.

WEST WORTHING BAPTIST CHURCH

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund is now held for major items of fabric when needed. This year the fund has covered the costs of painting both inside and outside of the Church, together with the cost of reflooring the corridors.

An Outreach Fund was set up also from the large legacy, with the sum of £60,000. A Outreach Co-Ordinator was employed from February 2025 on a two-year contract. His salary, and associated costs have been met from this fund. Donations have also been received to help cost incurred in taking the youth to the Big Church Festival during the year.

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work as well as church lunches and other church social events.

The Margaret Knight Pastoral Fund contains a sum of money put aside to be used in accordance with the lady's letter of wishes. No payments have been made from the fund this year. The use of this money is agreed between the Minister and the Treasurer. However, the fund could be used in the future for other purposes if agreed by the Church meeting.

A successful bid to Awards for All, funded by the National Lottery, received the full cost for the supply and installation of Solar Panels for the Church south facing roof. This will not only provide savings on our electricity costs but enable any surplus energy to be exported to the National Grid.

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The income and expenditure in this account is now only used to provide flowers for special occasions.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

WEST WORTHING BAPTIST CHURCH

16. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Tangible Fixed Assets	815,000			815,000	815,000
Current Assets	230,636	67,500	211	298,347	355,030
Current Liabilities	(6,972)		(150)	(7,122)	(8,197)
	1,038,664	67,500	61	1,106,225	1,162,733

17. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

WEST WORTHING BAPTIST CHURCH
Independent Examiner's Report to the Trustees (Diaconate) of
West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2025, which are set out on pages 12 to 23

Respective responsibilities of Trustees (Diaconate) and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity'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 Commissioners under section 145(5)(b) of the Charity 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 Commissioners. 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 the seeking of 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 covering 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 proper understanding of the accounts to be reached.

Independent Examiner:

Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR