



**Financial Statements for the year  
To 31 August 2025**

## **Trustees' Annual Report for the period 1 September 2024 to 31 August 2025**

### **Reference and administration details**

<b>Charity Name</b>	Brighton Road Baptist Church
<b>Registered charity number</b>	1129562
<b>Charity address</b>	7 Brighton Road, Horsham, West Sussex, RH13 5BD

### **Names of the charity trustees who manage the charity:**

Dick Beazley (resigned as trustee 31 December 2025)

Ken Carter (Secretary from 1 January 2025 until 9 February 2026, resigned as trustee 9 February 2026)

Louise Carter

Tim Carter (Minister until 31 December 2024, resigned as trustee 31 December 2024)

Allan Edmonston

Michael Hogg (Leader of Community Evangelism)

Ann Muggeridge (appointed as trustee 1 January 2025)

Deborah Packham (Acting secretary until 31 December 2024, resigned as trustee 31 December 2024)

Marion Richardson

Adrian Rudd (Treasurer)

Julie Rudd

Elena Vladutu (appointed as trustee 1 January 2026)

David Wickersham (appointed as trustee 1 January 2025)

### **Custodian Trustees**

Baptist Union of Great Britain

## **Structure, governance and management**

The Charity is an Unincorporated Association and is governed by a Constitution (the Governing Document 2009), which was adopted by the Church meeting of 24 March 2009. The governing document was amended by a Special Church meeting on 22 September 2021 to allow Church Meetings and Trustee meetings to be attended by electronic means or in person.

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised by immersion on the profession of faith in Jesus Christ or following other modes of baptism including a public profession of faith in Jesus Christ. The Church Meeting considers and votes on all applications for membership.

The Church Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint up to twelve Trustees, who together with the Ministers are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. The Church Secretary and Church Treasurer are usually appointed from the trustees by the Church members. All members are

encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

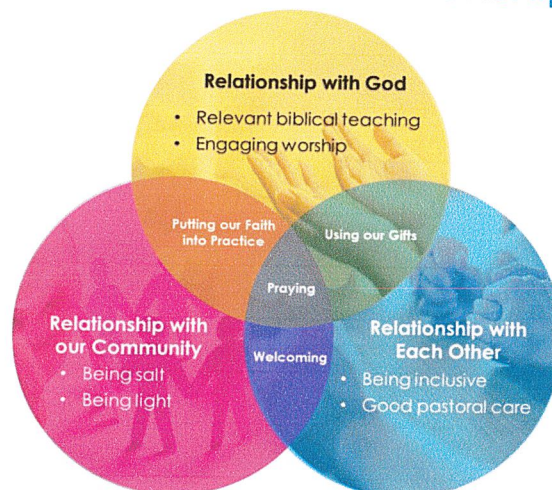
Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by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

## Objective and Activities

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

Our vision is that we are part of God's family, where anyone and everyone is made welcome, and we are all equipped to live our lives for Jesus with a shared sense of unity and purpose. This is worked out through three dimensional relationships:

### Three dimensional relationships



In order to achieve the principal objective set out above and to meet our vision, the Church aims to provide a variety of activities both to its membership and the community generally.

Church services are held each Sunday and are open to any member of the public. These are usually livestreamed and added to our website for anyone to view.

We aim to run regular Alpha courses for those looking to learn more about the Christian faith. A course started in early 2025 but for various reasons this could not be completed. The Autumn Alpha however was very encouraging and we had 16-18 people attending most weeks.

Small groups meet during the week, where adults and young people receive additional Bible based teaching. Non-Church members are welcome at many of these groups. We have a Church library which has Christian books available to borrow by any member of the Church.

Other Church based groups who meet regularly include Prayer groups, Women's Fellowship, PMA, Men's Coffee Morning, Art Group, and a walking group. These groups are open to Church members and other members of the public. The church is open on a Monday morning during term time as a drop in for anyone who wants coffee, cake and company.

Twice a month we run a club which consists of a craft activity and a talk. We also hold a lunch club once a month. Our Saturday Kitchen aims to provide a warm welcome, a warm space and a warm meal for families with children of Primary school age.

Horsham Baptist and Ambassadors football club is run by the Church, with teams playing in local leagues. Many players in the football teams are not Church members.

A youth group meets weekly for those of secondary school age, providing Biblical teaching and other activities.

Some groups are purely for people to meet together for social purposes, others provide opportunities for learning more about our Christian faith.

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

The Church premises are available for hire (subject to availability) by local community groups. The University of the Third Age (U3A), drama clubs, dance clubs, choirs, some parent and baby groups, a group for Alzheimer's sufferers, the World Church of God, Horsham Arts Society, Horsham Archaeological Society, and the Horsham Horticultural Society all held regular meetings on the Church premises and various fitness classes have used the premises regularly over the last year. Other groups have hired the premises for one-off purposes.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

## **Achievements and Performance**

The Church does not measure the success of its programme only in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

At the end of the financial year to 31 August 2025 there were 181 members. There were 11 new members and four members died. There were 21 resignations/removals during the year.

There is a Sunday service every Sunday morning. There is a separate kid's club (BRBK) for those ages up to 11 running at the same time. Older children have helped with the running of BRBK. There is also a creche available for any pre-schoolers who need this facility. The traditional services are live streamed for those who are unable to meet in person, including those who are elderly, unwell or who live outside the local area. These services are also recorded for distribution to those who do not have internet access. On some occasions there is also a more informal service on a Sunday evening for anyone who would like to attend.

We provide a number of opportunities for collective prayer, including prayer meetings in the Church on Sunday evening, an online prayer meeting on Wednesday evenings and a listen and prayer group which meets on Friday mornings, in each case once a month.

Other activities held by the Church include the eco group, Soundwaves, a book club, walking group, worship group, international group and flower group.

## Financial Review

	General Fund	Organisations	Church Building (net)	2025 Total	2024 Total
Income	236,966	7,287	-	<b>244,252</b>	389,465
Resources expended *	314,536	7,819	-	<b>322,355</b>	344,821
Net movement	- 77,570	- 532	- -	<b>78,103</b>	44,644
Revaluation	175,000	-	-	<b>175,000</b>	-
Capitalisation	56,805	- -	56,805	-	-
Total movement	154,235	- 532	- 56,805	<b>96,897</b>	44,644
Brought forward	1,162,989	15,130	1,941,380	<b>3,119,500</b>	3,074,856
Carried forward	1,317,224	14,598	1,884,575	<b>3,216,397</b>	3,119,500

\*Resources expended made up of

Mission	32,435	7,819	-	40,254	53,724
Ministry	97,013	-	-	97,013	123,485
Establishment	185,089	-	-	185,089	167,612
Governance	-	-	-	-	-

Our income arises from general offerings from Church members and congregation (including the gift aid tax reclaimed where applicable), income received from hall hire, interest on monies held in deposit accounts, and occasional legacies. No external fund raising has taken place.

Money is donated to various Christian organisations at home and abroad, with aims and objectives compatible with the Church's own charitable purpose. These include:

- BMS World Mission
- Home Mission Fund
- Tear Fund
- The Leprosy Mission
- Eagle Project in Brazil
- Spurgeon's Bible College
- London School of Theology
- SAT-7
- Wycliffe Bible Translators
- The Bible Society
- Christian Solidarity Worldwide
- Deepgruh Foundation in India

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 Church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. On 30th June 2022 the Baptist Pension Scheme

signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and, following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. These ceased in November 2024.

## **Reserves policy**

The church's policy sets out that the church will hold cash reserves of at least three months' budgeted general fund expenditure. For the financial year commencing 1 September 2025 this leads to required reserves of £48,111.

The church currently holds liquid assets in excess of those required by the reserves policy.

## **Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity trustees:



Adrian Rudd  
Treasurer



David Wickersham  
Trustee

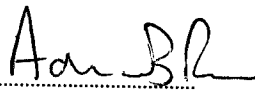
## Statement of Financial Activities for the year to 31 Aug 2025


Incoming Resources	Notes					2025	2024
		Unrestricted £	Designated £	Restricted £	Endowed £	Total £	Total £
Donations and legacies	2	224,141	10,867	7,281	0	<b>242,288</b>	387,856
Investment Income	3	1,958	0	6	0	<b>1,964</b>	1,609
<b>Total Incoming Resources</b>		<b>226,099</b>	<b>10,867</b>	<b>7,287</b>	<b>0</b>	<b>244,252</b>	<b>389,465</b>
<b>Resources Expended</b>							
Charitable Activity:							
Mission	4	0	32,435	7,819	0	<b>40,254</b>	53,724
Ministry	5	97,013	0	0	0	<b>97,013</b>	123,485
Administration/Support	6	144,440	40,649	0	0	<b>185,089</b>	167,612
Governance	7	0	0	0	0	<b>0</b>	0
<b>Total Resources Expended</b>	8	<b>241,453</b>	<b>73,084</b>	<b>7,819</b>	<b>0</b>	<b>322,355</b>	<b>344,821</b>
<b>Net Movement in Funds</b>		<b>-15,354</b>	<b>-62,217</b>	<b>-532</b>	<b>0</b>	<b>-78,103</b>	<b>44,644</b>
Transfers between Funds							
Missionary Causes	9	-23,107	23,107			<b>0</b>	0
<b>Other recognised gains/(losses)</b>							
Revaluation of Manse		175,000				<b>175,000</b>	0
Depreciation of Building	11	56,805			-56,805	<b>0</b>	0
		<b>193,344</b>	<b>-39,109</b>	<b>-532</b>	<b>-56,805</b>	<b>96,897</b>	<b>44,644</b>
<b>Reconciliation of Funds</b>							
Total Funds brought forward	16	1,076,858	86,132	15,130	1,941,380	<b>3,119,500</b>	3,074,856
<b>Total Funds carried forward</b>	16	<b>1,270,202</b>	<b>47,022</b>	<b>14,598</b>	<b>1,884,575</b>	<b>3,216,397</b>	<b>3,119,500</b>

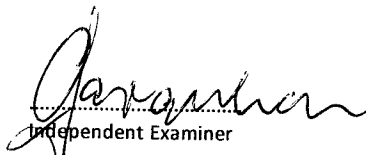
Brighton Road Baptist Church, Horsham

		Balance Sheet at 31 Aug 2025				2025	2024
		Unrestricted	Designated	Restricted	Endowed	Total	Total
		£			£	£	£
<b>Tangible Fixed Assets</b>							
General Fund	11	1,224,448				<b>1,224,448</b>	1,049,983
Building and Contents (net)	11				1,884,575	<b>1,884,575</b>	1,941,113
<b>Investments</b>							
One year Bond with BU	12	0				<b>0</b>	71,068
<b>Current Assets</b>							
Cash, Bank	13	60,610	47,022	14,598		<b>122,230</b>	154,409
		1,285,059	47,022	14,598	1,884,575	<b>3,231,254</b>	3,216,573
<b>Current Liabilities</b>							
Creditors within one year	14	-14,857				<b>-14,857</b>	-10,860
<b>Net Assets excluding current liability</b>		1,270,202	47,022	14,598	1,884,575	<b>3,216,397</b>	3,205,713
Creditors after one year	15	0				<b>0</b>	-86,214
<b>Total net assets or liabilities</b>		1,270,202	47,022	14,598	1,884,575	<b>3,216,397</b>	3,119,500
<b>Represented by:</b>		16					
<b>Endowed Funds</b>					1,884,575	<b>1,884,575</b>	1,941,380
<b>Restricted Funds</b>				14,598		<b>14,598</b>	15,130
<b>Designated Funds</b>			47,022			<b>47,022</b>	86,132
<b>Unrestricted Funds</b>		1,270,202				<b>1,270,202</b>	1,076,858
		1,270,202	47,022	14,598	1,884,575	<b>3,216,397</b>	3,119,500

Approved by the Deacons of Brighton Road Baptist Church on 9 February 2026 and signed on their behalf by:

  
Treasurer

  
Trustee

  
Independent Examiner



**Notes to the Accounts for the year ended 31 August 2025**

**1. Accounting policies**

**a) Basis of preparation.**

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.

Brighton Road Baptist Church is a registered charity, number 1129562, and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**b) Incoming Resources**

All incoming resources are included in the Statement of Financial Activities when the church is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

**c) Donations**

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

**d) Legacies**

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

**e) Investment Income**

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

**f) Expenditure recognition**

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

**g) Costs of raising funds**

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**h) Grants Payable**

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

**i) Support costs**

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to a particular heading they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

**j) Fixed Assets**

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The church building is included in these Statements at a value equivalent to the total costs paid out to the principal contractor, the architects and surveyors, and the internal fitters.

The Heron Way manse is shown at the trustees' estimate of its market value at 31 August 2025. The Church plans to sell this property in 2026. The Hornets manse is shown at its purchase price in June 2019 plus the costs of the extension, which was added in 2020 and 2021.

**k) Depreciation**

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	2% p.a.
Fixtures and fittings	20% p.a.

**l) Investment Assets**

The only investment is a bond with the Baptist Union Corporation. This was redeemed during the year and the proceeds set against a loan from the Baptist Union Corporation.

**m) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the church for specific purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the church, principally the funds donated for the church building. Income arising on the endowment funds can be used in accordance with the objects of the church and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

**n) Employee benefits**

The Church operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the church pays fixed contributions into a separate entity. Once the contributions have been paid the church has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the church 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 church to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

The defined benefit plan has been in deficit and the Church paid deficit funding contributions as agreed with the trustees of the pension plan during the financial year. Following a buy in in June 2022, there is no longer a deficit within the scheme and so the liability has been reduced to zero. The movement during the year is shown in the Statement of Financial Activities.

**o) 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.

# Brighton Road Baptist Church, Horsham

Notes to the Accounts for the year ended

31 Aug 2025

## 2 Voluntary Income

Notes	Unrestricted	Designated	Restricted	Endowment	2025 Total	2024 Total
Weekly/Monthly Offerings	124,676				124,676	138,244
Donations	11,979				11,979	11,818
Manse donations	0				0	18,000
Designated income 9	0	10,867			10,867	123,529
Hall Hire	58,957				58,957	53,373
Tax refund	28,528				28,528	30,680
Church Organisations	0		7,281		7,281	12,212
	224,141	10,867	7,281	0	242,288	387,856

## 3 Investment Income

Bank Interest	1,958		6	0	1,964	1,609
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## Charitable Activities

	Unrestricted	Designated	Restricted	Endowment	Total	Total
4 Mission						
Gifts, as in Note 9		32,435			32,435	39,180
Gifts to church organisations	0				0	400
Costs of church organisations			7,819		7,819	14,144
	0	32,435	7,819	0	40,254	53,724

## 5 Ministry

Salaries, Pensions 10	93,634				93,634	117,631
Travel and car costs	625				625	1,058
Training	156				156	40
Other costs	2,598				2,598	4,756
	97,013	0	0	0	97,013	123,485

## 6 Administration/Support

Church utilities (gas. Elec & wate	18,833				18,833	12,979
Insurance	7,355				7,355	7,094
Postage Phones Office	5,078				5,078	3,723
Cleaners Cleaning	18,302				18,302	16,674
Catering	1,776				1,776	740
Website Copyright	2,329				2,329	2,278
Subscriptions	1,578				1,578	1,468
Depreciation on Assets	57,072				57,072	57,072
Maintenance of buildings	15,447	40,649			56,096	46,229
Council tax & rent	7,955				7,955	6,188
Interest on BU loan for manse	3,923				3,923	6,452
Development & Sundry	4,792				4,792	6,716
	144,440	40,649	0	0	185,089	167,612

## 7 Governance

Independent Examination	0				0	0
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## 8 Total Resources Expended

	Charitable Activities					
Mission	40,254				40,254	53,724
Ministry	97,013				97,013	123,485
Administration/Support	185,089				185,089	167,612
	322,355	0	0	0	322,355	344,821

**9 Missionary and other causes (Designated)**

Name	Bal b/f 1 Sept 24	Transfers Gen. Fund	Gift Aid Donations	Payments made	Bal c/f 31 Aug 2025
BMS World Mission	0	9,670	3,125	12,795	0
Home Mission Fund	0	7,716	2,430	10,146	0
Other Missionary Giving	1,335	5,741	3,040	6,540	3,577
Pastoral	2,405	0	30	230	2,205
Youth and families	11,288	-20	742	1,701	10,309
Holiday at home	5,055	0	1,500	1,023	5,532
Maintenance fund	66,047	0	0	40,649	25,398
	<u>86,132</u>	<u>23,107</u>	<u>10,867</u>	<u>73,084</u>	<u>47,022</u>

BMS World Mission is a Christian mission organisation, working in over 30 countries on four continents, to help people experience fullness of life in Jesus Christ.

Home Mission Fund is a fund under the governance of Baptist Union of Great Britain and seeks to further the Christian faith in the UK.

Other missionary giving is used to support other Christian organisations in the UK and overseas which the church has elected to support. Appointed members of the church have regular contact with the organisations, and as well as providing financial support we pray regularly for the work of each organisation

**10 Staff Costs**

	<b>2025</b>	<b>2024</b>
Salaries	<b>80,705</b>	115,463
Social Security Costs	<b>4,014</b>	4,019
Cost of providing pensions (see note 17)	<b>8,915</b>	11,960
	<u><b>93,634</b></u>	<u>131,442</u>

At August 2025 there was 1 full time employee and 4 part time employees (2024: 2 full time and 5 part time). This is equivalent to 3 full time employees (2024: 4)

No employee received emoluments in excess of £60,000 during the year (2024: none)

The Ministers act as church trustees in accordance with the Trust deed. They received remuneration of £13,396 (2024: £39,204) (Rev Carter) and £34,904 (2024: £33,290) (Rev Hogg) and other benefits including the provision of manse accommodation, in respect of their services as Ministers.

No sums were reimbursed to the Deacons for their work as Trustees (2024: none).

The Church pays pension contributions for its Ministers, and other employees, to the defined contributions section of the Baptist Pension Scheme

**11 Tangible Fixed Assets**

	Church Building £	77 Heron Way £	The Hornets £	Fixtures & Fittings £	Total 2025 £	Total 2024	
Cost/ valuation, b/fwd	2,840,242	525,000	523,913	100,034	3,989,190	3,989,190	
Additions / adjustments	-	-	-	-	0	0	
Revaluation of Manse	-	175,000	-	-	175,000	0	
Disposals	-	-	-	-	0	0	
As at 31 August 2025	2,840,242	700,000	523,913	100,034	4,164,190	3,989,190	
Depreciation, b/fwd	898,862	-	-	99,232	998,094	941,022	
Charge for the year	56,805	-	-	267	57,072	57,072	
Disposals	-	-	-	-	0	0	
As at 31 August 2025	955,667	-	-	99,499	1,055,166	998,094	
<b>Net Book Value:</b>							
As at 31 August 2025	Note 1f	1,884,576	700,000	523,913	534	3,109,023	2,991,096
As at 31 August 2024		1,941,380	525,000	523,913	803	2,991,096	

	2025	2024
<b>12 Investments</b>		
One Year Bond with BU	<u>0</u>	<u>71,068</u>
<b>13 Cash and Bank</b>		
Current Acct - HSBC	44,762	26,123
Deposit Acct	56,958	107,724
CAF Current accounts	5,912	5,433
Church Organisations	<u>14,598</u>	<u>15,130</u>
	<u>122,230</u>	<u>154,409</u>
<b>14 Creditors: Amounts falling due within 1 year</b>		
Manse Interest free loans	8,000	3,000
BU Loan for purchase of manse	5,947	7,860
Creditors PAYE/Ni	<u>910</u>	<u>0</u>
	<u>14,857</u>	<u>10,860</u>
<b>15 Creditors: Amounts falling due after more than 1 year</b>		
Manse Interest free loans	0	11,583
BU Loan for purchase of manse	<u>0</u>	<u>74,631</u>
	<u>0</u>	<u>86,214</u>

**16 Movements in Major Funds**

	Sept 24	Incoming resources	Resources expended	Transfers	31 Aug 2025
<b>Endowment Funds</b>					
Church Buildings	1,941,380	0	-56,805	0	1,884,575
<b>Restricted Funds</b>					
Church organisations	15,130	7,287	-7,819	0	14,598
<b>Designated Funds</b>					
As defined in Note 9	86,132	10,867	-73,084	23,107	47,022
<b>Unrestricted</b>					
General Fund	1,076,858	226,099	-9,648	-23,107	1,270,202
	<u>3,119,500</u>	<u>244,252</u>	<u>-147,355</u>	<u>0</u>	<u>3,216,397</u>

## **17 Pensions**

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, 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. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme 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. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the 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.

The Ministers and some members of the church staff are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions was immaterial at the beginning of the financial year and was fully extinguished once buy out was completed by Just Group in October 2024.

## **18 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 of the South Eastern Baptist Association. The church made a gift to the Baptist Union Home Mission Fund of £10,146 (2024: £12,040).

**19 Summary of Organisations' Accounts**

	P M A	Women's Fellowship	Football club Consolidated	Sound Waves	Art Group	Lunch Club	Totals
Treasurer Examiner	C Tall W Fynn	R Carey W Fynn	A Rafferty B Stevens	not operated 2025	R Hardwick W Fynn	V Hardwick W Fynn	
Receipts	£	£	£	£	£	£	£
Fees and Subs	1,053		3,884		599	1,202	6,738
Donations/fund raising		93	450				543
Church and other Grants							0
Refreshments							0
Bank Interest/chgs			6				6
Sundry							0
Total Receipts	1,053	93	4,340	0	599	1,202	7,287
<b>Payments</b>							
Fees and Hire			3,042				3,042
Cont. to Church						300	300
Food/Refreshments		53			65	1,116	1,234
Uniforms							0
Speakers							0
Training/Equipment							0
Awards/Donations	1,334	93	172		600	300	2,499
Post, Stationery							0
Camps and Outings							0
Sundry	34		671			40	745
Total Payments	1,368	146	3,884	0	665	1,755	7,819
Surplus/(deficit) for the year	-315	-53	456	0	-66	-554	-532
Balance Brought Fwd from previous year	1,885	441	8,190	1,263	2,379	971	15,130
Balance Carried Fwd to next year	1,570	388	8,646	1,263	2,312	418	14,598



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS  
OF BRIGHTON ROAD BAPTIST CHURCH, HORSHAM  
ON THE ACCOUNTS FOR THE YEAR TO 31 AUGUST 2025**

Set out on pages 6-15 attached.

I report to the trustees on my examination of the accounts of Brighton Road Baptist Church for the year ended 31 August 2025.

**Responsibilities and basis of Independent Examiner's Report**

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

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

**Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

  
Andrew Farquhar FCIS  
176 St Leonards Road, Horsham, RH13 6BA