



Bushey Baptist Church

To know Jesus Christ and to make Him known



Trustees Report for the Year ended 31st March 2025

Reference and administration details:

Charity Name: Bushey Baptist Church

Address: Chalk Hill, Bushey, Hertfordshire, WD19 4BX

Telephone: 01923 801643

Website: <https://www.busheybaptist.org.uk>

Email: info@busheybaptist.org.uk

Registered Charity Number: 1130634

Trustees:

Rev Philip Amos (Chairman)	Minister (appointed 01.01.22)
Ivon Carnall	Deacon (elected 21.03.24)
Tiago Cruz	Deacon (elected 27.03.25)
Dorothy Dear	Elder (re-elected 21.03.24) (Deceased 16.10.24))
Maureen Hider	Elder (elected 27.03.25)
Jude King	Minister in Training (appointed 19.08.24)
Ian Lloyd	Elder (re-elected 21.03.24)
Melissa Ruparell	Deacon (elected 21.03.24)
Patricia Samms	Deacon (re-elected 21.03.24)
Christine Singleton	Elder (re-elected 27.03.25)
Jenny Sutch	Deacon (elected 21.03.24)
Selinah Warmann	Deacon (elected 23.03.23)
Jeremy Weldon	Elder (elected 27.03.25)
Marilyn Williams	Deacon (re-elected 27.03.25)

Trustees typically serve as Deacons or Elders for a term of 3 years.' They may continue to serve beyond that 3 years so long as they have the support of the Church Members Meeting through a vote of re-election every 3 years.

The positions of Church Secretary and Church Treasurer are currently vacant.

Property Trustees

The Baptist Union Corporation Ltd,
Baptist House,
129 Broadway,
Didcot,
Oxfordshire.
OX11 8RT.

Bushey Baptist Church is a member of the Baptist Union of Great Britain

Bankers:

HSBC,
73 High Street,
Watford Herts, WD17 2DS

Solicitors:

Anthony Collins,
134 Edmund Street,
Birmingham. B3 2ES

Independent Examiner:

Sarah Crispin ACA
Stewardship,
1 Lamb's Passage,
London, EC1Y 8AB

Ethos and Values:

Bushey Baptist Church is a Member of the Baptist Union of Great Britain. The Basis of the Baptist Union is:

That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and that Christian Baptism is the immersion in water into the Name of the Father, the Son, and the Holy Spirit of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again the third day'. That it is the duty of every disciple to bear personal witness to the Gospel of Jesus Christ, and to take part in evangelisation of the world.

The mission of Bushey Baptist Church is to "Know Jesus Christ and to make Him known". Our vision is to achieve our mission by being a Church that resources its members for mission. We believe in helping our members to achieve their personal calling to mission by supporting and nurturing their spiritual and natural gifting.

Our emphasis is on trusting and following Jesus together in Christian discipleship. Our identity as Christians is determined by the life of Jesus. We believe that this involves living in radical commitment to Him. We are called to follow Him, doing as He did and giving ourselves to God's loving purposes in the world.

We exist to bear witness to Jesus Christ in the world, to share in His mission, to make known His faithful and saving love for all creation, and to express His concern for the wholeness and harmony of all that He has made.

Annual Report for 2024-2025

Structure, governance and management:

Members of the church are accepted in accordance with the Constitution. Baptism by immersion upon a personal profession of faith is the normal mode of entry into the membership of a Baptist Church. Bushey Baptist has open membership which means those persons seeking membership, who have not been baptised as believers, may apply for membership on their own public profession of faith.

The Charity Trustees are the Deacons, Elders, Church Secretary, and the Church Treasurer, who together with the Senior Minister are responsible for providing spiritual leadership, oversight, and management of the affairs of the Church. Currently, the Charity Trustees consist of the Senior Minister, the Minister in Training, 4 Elders and 7 Deacons.

Our Senior Minister is Philip Amos. Jude King is a Minister in Training on placement with us. He was appointed in September 2024 and is on placement finishes in June 2026. The Church Secretary' and Treasurer's position are, and have been, vacant throughout this period but there is a small 'finance working group' who deal with all financial matters. The church employs a part time Administrator, a part time Family Worker, and a Church Cleaner.

With respect to the general operation of the Church, it conducts its work using a wide network of volunteers from its membership. The Trustees meet at least four times a year. The whole Leadership meet as stated in the Constitution.

Church meetings are held six times a year when Church members meet to discuss and make decisions together about the life and witness of the church. Relevant matters may be submitted to the Church meeting by the Trustees or may be raised by Church members, both before and during a meeting. Matters can also be referred to the Trustees from the Church meeting or by individual members. Although the Constitution permits decisions at Church meetings to be made by appropriate majorities, the Church seeks to work by consensus whenever possible.

Objectives and activities:

The Church is a Trust and is governed by a Constitution which states "its principal purpose is the advancement of the Christian faith in accordance with the principles of the Baptist denomination, to include the advancement of education and carry out other charitable purposes in the United Kingdom and/or other parts of the world".

The church occupies premises which are held by the Baptist Union Corporation Limited on Trusts which are entirely compatible with the above objective.

When planning activities for the year, the Church Trustees have considered the Charity Commission's guidance on public benefit, and particularly the specific guidance on charities for the advancement of religion.

The Church does this in numerous ways - through a variety of activities for its membership and for the local 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 the living Lord.

The church since its conception has been used for regular public Christian worship by Baptists. In recent years it has attracted Christians from all denominations in the community and, therefore, while still a 'Baptist Church' the congregation consists of a diverse community of believers.

The morning congregation, which meets on Sunday at 10.30 a.m. averages between 80 to 100. The evening service, with the title of "Sundays at 7" operates in a different format. The church seeks to be a friendly, welcoming community and anybody is free to attend any of its services.

These aims of the church are fulfilled by the regular Worship Services, the observation of communion, the practice of believer's baptism, the provision of a crèche and Sunday School for children under the age of 16, week-night activities for children and young people between the ages of 8 and 18 years old. The church's programs include activities for both men and women and guests from the community. There is also a Toddler Group for parents/carers of young children under the age of 5 years old. Along with this there are a number of activities for children and young people.

The membership of Bushey Baptist as of March 2025 was 115.

Paid staff and volunteers at the church who are in contact with children and young people are appropriately vetted through the Criminal Records Bureau. The church has a Safeguarding Policy in place which is displayed, given to members and all who work in the various activities of the church. This policy is updated regularly and brought to the church meeting for approval and adoption each year at the September Church meeting.

There are number of House Groups that meet to help develop the growth of faith and discipleship.

In the last 12 months, the church has reached out to Christians at Carpenders Park and run fortnightly services and other activities in that area. The regular congregation in that area has now formally become part of Bushey Baptist church.

The church has also run various courses over the last year, an "Alpha" course was held at Carpenders Park. This is a course introducing people to the Christian faith. It creates a space for people who want to know more about the Christian faith to ask questions and explore the big questions of life. There was also another course – 'Practicing the Way' – held at the church site in Bushey but involved members of both congregations. This course was an eight-session introduction to following Jesus in the modern era.

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.

This last year has seen a growth in the church, not only in numbers but also in the growth of individuals in faith. We have held regular services at both the Bushey Baptist site and fortnightly at Carpenders Park. In addition to Sunday services, some of the weekly activities provided are:

- a. Alive - This catered for activities for children of age group (years 3-6). The children meet on Fridays from 7-8.15pm. We have 14 children on role and Friday night attendance vary between 8 and 12 children. Sometimes the regular members bring along a friend or family member. The pattern of the evening varies, and we have free flow between sports, crafts, and games. Sometimes they pray and discuss the Bible in one large group and at other times they meet in smaller groups. Social action also forms part of our term.
- b. Legacy - meets on a Sunday morning and is for children between the ages of 11 to 14 years. This provides teaching and discussion on various Bible topics. There are games as well. The aim is to make Christ known to the young.
- c. Blaze - There is also Blaze on Tuesdays for ages 11 to 14 years and this group includes both children from the church and also some non-church going children.
- d. Children's Sunday groups for those aged 0 -10 years consist of four groups:
 - i. Creche
 - ii. Rainbows
 - iii. Mountaineers
 - iv. Eagles

Currently approximately twenty-five children attend on a regular basis and with new families joining us we anticipate that this will increase in the coming months.

- e. Madness Events - We ran a 3-day summer event for children in reception to year 6 towards the end of July. We had up to sixty children registered for this event at the Bushey site and, there was also an event held at the Carpenders Park site for the first time. It was good to meet the children and their parents and get to know them better.

Other 'Madness' one-off events also took place during the year... Pancake party, Light Party (alternative to Halloween) and 'Christmas Madness'. Invitations for these events were sent to children from both Carpenders Park and Bushey congregations. Although primarily aimed at the children, their parents were also included in some aspects of each of these programmes.

- f. Carers Club. This club has been running for eight years now. The aim of this group is to provide a friendly place for those caring for someone with dementia to receive help, support, and information and to share the love of Christ with all who attend. The team is comprised of eleven volunteers. Without this fantastic Team it would have been difficult to run the Club. Two of these volunteers are from outside the Church which is very encouraging. All the volunteers have a deep sense of pride in the service provided and are assured of its value to the attendees.

We have between 6-18 regularly attending. Activities include a Quiz and Word Search on tables for people to chat over as they drink their tea/coffee and cake, the, later in the morning various games are available. We have, on occasion, had musical exercises run by outside providers. At Christmas and Easter, we have Carol Singing and a party with lunch and games. A gift and card is given to each member from the Club. Likewise at Easter, Easter eggs and cards are given.

- g. Coffee & Chat. This title speaks for itself! During the morning, drinks, biscuits, and cake are provided. Halfway through we have an activity, usually some form of quiz, which allows people the opportunity to work together in small groups or, if they prefer, on their own.

Numbers have varied over the year and most of those attending are regular attenders at Sunday morning service. There are 3 or 4 people who do not attend on Sunday, and they are given regular invitations to attend any service but particularly any special events or services when they occur.

There is a desire to open Coffee and Chat up to the wider community as well as those within the church. Discussion are in place to consider if, and how, we can attract new people from the Bushey community and whether this is a model we can work on for Carpenders Park area as well

- h. Carpenders Park. Since last year's report things have progressed. At the church members meeting in April 2024, we voted unanimously to formally 'adopt' the congregation from Carpenders Park fellowship. The two congregations have now become one church with regular services taking place in both locations – weekly at the Bushey site and fortnightly at the Carpenders Park site.
- i. Charities Supported: Bushey Baptist Church also provides prayer and monetary support for those working in the Baptist Missionary Society, the Baptist Home Mission fund, Watford Schools Trust and Tear Fund, we also support other individual missionaries working outside the UK. Along with these we are, as a church, open to support other charitable causes as and when the need arises.

Looking forward we intend to spend time considering the future plans and vision for the church... In particular, looking at ways we can grow in our own faith as well as ways we can reach out, considering the needs of the communities where we are based.

Financial review:

Total income for the year was £287,979 while total expenditure was £243,072 which resulted in a surplus of £44,907.

This year we have joined with a group of Christians in Carpenders Park who had been operating as an independent church from a local school, but who were seeking to join with a local church to help manage the administrative aspects of running a charity. The decision was made by unanimous vote at a church meeting that as of the 1st April 2024 the church at Carpenders Park would be known as Bushey Baptist Church at Carpenders Park. This occurred the reserves from the church at Carpenders Park were transferred to Bushey Baptist Church. Upon advice, this reserves transfer has been treated as income in these accounts, and so this took the income of Bushey Baptist Church over the maximum threshold for cash accounting. As a result the financial results have been prepared on an accrual basis for the first time, and this has also led to the restatement of last years accounts to an accruals basis. Given the one-off nature of the reserves transfer we may find that income levels drop back next year to levels where cash accounting is possible.

We are excited about the opportunity to now serve from two sites, and we are encouraged that the two communities are getting to know each and share skills and talents to the benefit of both sites.

We have been blessed over the years with some healthy Reserves – along with the transfer noted above - and so we have taken the decision to employ a Minister in Training (part time from September 2024), and we are also seeking how to grow the impact of the church through employment of other staff to grow the work of the church.

We continue to give thanks to the Lord for his faithfulness and provision.

Reserves policy

The Trustees have reviewed the need for reserves in line with the guidance issued by the Charity Commission and have adopted a policy to work towards setting aside funds of approximately three months running costs (circa £30,000).

An additional three month's reserve (circa £30,000) is set aside to guard against any unexpected downturns in financial position. At the end of the year the total unrestricted cash funds plus outstanding debtors less outstanding current liabilities was £146,355 (2024: £58,167).

The financial accounts are set out in the accompanying financial statements.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval:

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

Signed (Ian Lloyd, Trustee): *Ian Lloyd*
Ian Lloyd (Jan 30, 2026 17:48:56 GMT)

Date: Jan 30, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BUSHEY BAPTIST CHURCH
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2025 on pages 11 to 22 following, which have been prepared on the basis of the accounting policies set out on pages 13 to 14.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

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

Sarah Crispin
Sarah Crispin (Jan 30, 2026 18:00:19 GMT)

Sarah Crispin ACA
Institute of Chartered Accountants in England and Wales
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Jan 30, 2026

BUSHEY BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	264,354	7,863	9,470	281,687	168,285
Charitable activities	4	495	295	-	790	632
Investments	5	5,502	-	-	5,502	4,986
Total income and endowments		270,351	8,158	9,470	287,979	173,902
EXPENDITURE ON:						
Charitable activities	6	192,768	15,592	34,712	243,072	185,411
Total expenditure		192,768	15,592	34,712	243,072	185,411
Net income/(expenditure)		77,583	(7,435)	(25,241)	44,907	(11,509)
Transfers between funds	15	877	(877)	-	-	-
Net movement in funds		78,460	(8,311)	(25,241)	44,907	(11,509)
Reconciliation of funds:						
Total funds brought forward		84,514	36,117	1,651,642	1,772,273	1,783,782
Total funds carried forward	15	162,974	27,805	1,626,401	1,817,181	1,772,273

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 13-21 form part of these accounts.

BUSHEY BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS						
Tangible assets	8	16,619	-	1,457,891	1,474,510	1,518,920
		<u>16,619</u>	<u>-</u>	<u>1,457,891</u>	<u>1,474,510</u>	<u>1,518,920</u>
CURRENT ASSETS						
Debtors	9	29,480	344	1,038	30,861	27,524
Cash at bank and in hand	10	125,133	27,462	167,473	320,067	327,570
		154,612	27,805	168,511	350,928	355,094
CREDITORS: Amounts falling due within one year	11	(8,257)	-	-	(8,257)	(26,740)
Net current assets / (liabilities)		<u>146,355</u>	<u>27,805</u>	<u>168,511</u>	<u>342,671</u>	<u>328,354</u>
Total assets less current liabilities		162,974	27,805	1,626,401	1,817,181	1,847,273
CREDITORS: Amounts falling due after more than one year	12	-	-	-	-	(75,000)
Net assets / (liabilities) excluding pension asset / (liability)		<u>162,974</u>	<u>27,805</u>	<u>1,626,401</u>	<u>1,817,181</u>	<u>1,772,273</u>
TOTAL NET ASSETS		<u>162,974</u>	<u>27,805</u>	<u>1,626,401</u>	<u>1,817,181</u>	<u>1,772,273</u>
FUND BALANCES	15					
Unrestricted Funds						
General funds		83,613	-	-	83,613	84,014
Designated funds		79,361	-	-	79,361	500
		<u>162,974</u>	<u>-</u>	<u>-</u>	<u>162,974</u>	<u>84,514</u>
Restricted Funds		-	27,805	-	27,805	36,117
Endowment Funds		-	-	1,626,401	1,626,401	1,651,642
		<u>162,974</u>	<u>27,805</u>	<u>1,626,401</u>	<u>1,817,181</u>	<u>1,772,273</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Ian Lloyd
Ian Lloyd (Jan 30, 2026 17:48:56 GMT)

Ian Lloyd, Trustee

Date: Jan 30, 2026

Charity number: 1130634

The notes on page 13-21 form part of these accounts.

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The previous year's accounts were prepared using the receipts and payments basis but, this year as gross income is more than £250,000, the charity was obliged to prepare its accounts using the accruals basis. The results for 2024, which are comparatives quoted in these accounts, have been restated using the accruals basis (see note 16 for details).

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting Policies (cont.)

c) Expenditure (cont.)

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold buildings	Over 50 years
Freehold improvements	Over 50 years
Fixtures, fittings & equipment	Over 5-10 years

Cost of historic properties, namely the church building and the hall known as 'The Lighthouse', have not been included as these are material.

f) Pension scheme arrangements

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity 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

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 plan, it accounts for the plan as a defined contribution plan.

Where the plan is, or was in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. The unwinding of the discount is recognised as a finance cost and any other change in the measurement of this liability is expensed to the Statement of Financial Activities

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies

	2025	2024
	£	£
Donations of cash and similar	250,826	140,761
Gift aid recoverable	30,861	27,524
	<u>281,687</u>	<u>168,285</u>

4 Income from charitable activities

	2025	2024
	£	£
Church retreats and events	790	632
	<u>790</u>	<u>632</u>

5 Investment income

	2025	2024
	£	£
Bank interest	5,502	4,986
	<u>5,502</u>	<u>4,986</u>

6 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Salaries, travel and expenses	106,774	67,444
Manse costs	9,100	6,726
Premises costs	31,327	26,365
Youth & childrens' work expenses	4,300	4,237
Ministry and outreach	11,297	10,260
	<u>162,799</u>	<u>115,032</u>
Grants payable (note 6c)	25,048	18,055
	<u>187,847</u>	<u>133,086</u>
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	2,760	1,740
Office costs	8,055	4,684
Professional fees	-	1,491
Depreciation of tangible fixed assets	44,410	44,410
	<u>55,225</u>	<u>52,325</u>
Total expenditure	<u>243,072</u>	<u>185,411</u>

The fee payable to the independent examiner for preparing and examining the accounts was £2,760 (2024: £1,740); in addition the charity paid £926 (2024: £895) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	18,123	-	18,123
Grants for education & training	6,925	-	6,925
	<u>25,048</u>	<u>-</u>	<u>25,048</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	16,055	-	16,055
Grants for education & training	2,000	-	2,000
	<u>18,055</u>	<u>-</u>	<u>18,055</u>

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

6c) Grants payable (cont.)

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Baptist Union of Great Britain	2,975	2,590
France Mission Trust	3,295	2,830
BMS World Mission	4,418	3,530
Rogoja	3,410	4,005
Watford Schools Trust	2,580	2,000
Samara's Aid	-	1,425
Brazil Fund	-	1,126
Calvary Chapel Bible College, Tbilisi	4,345	-
Wang Daeng Church	1,325	-
Stewardship (for Missao Pescadores Brazil)	1,000	-
Grants to institutions for less than £1,000 each	1,700	549
	<u>25,048</u>	<u>18,055</u>

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 4.6 (2024: 4). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025
				£
Trustees:				
Rev Philip Amos	37,497	-	4,514	42,011
Mrs Melissa Ruparell	8,059	-	-	8,059
Jude King	9,014	-	802	9,815
				<u>59,885</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024
				£
Trustees:				
Rev Philip Amos	35,132	-	4,239	39,371
Mrs Melissa Ruparell	7,551	-	-	7,551
				<u>46,923</u>

Rev Philip Amos served as Senior Minister and Jude King as Minister-in-training and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £9,100 (2024: £6,726) in respect of the provision of accommodation for Rev P Amos, and £9,000 for Jude King (which is customary for ministers) who are trustees so that they could better perform their duties.

Melissa Ruparell served as administrator and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

8 Tangible fixed assets

	Freehold Property	Freehold Improvements £	Fixtures, fittings and equipment £	Total 2025 £
Cost				
At 1 April 2024	6,750	1,735,584	80,700	1,823,034
Additions	-	-	-	-
At 31 March 2025	<u>6,750</u>	<u>1,735,584</u>	<u>80,700</u>	<u>1,823,034</u>
Accumulated depreciation				
At 1 April 2024	6,750	242,982	54,382	304,114
Charge for the year	-	34,712	9,698	44,410
At 31 March 2025	<u>6,750</u>	<u>277,693</u>	<u>64,081</u>	<u>348,524</u>
Net book value				
At 31 March 2025	<u>-</u>	<u>1,457,891</u>	<u>16,619</u>	<u>1,474,510</u>
At 31 March 2024	<u>-</u>	<u>1,492,602</u>	<u>26,318</u>	<u>1,518,920</u>

9 Debtors

	2025 £	2024 £
Falling due within one year:		
Gift aid recoverable	30,861	27,524
Total debtors	<u>30,861</u>	<u>27,524</u>

10 Cash at Bank and in Hand

	2025 £	2024 £
Cash at bank with immediate access	320,067	327,570
	<u>320,067</u>	<u>327,570</u>

11 Creditors: liabilities falling due within one year

	2025 £	2024 £
Accruals	8,257	1,740
Loans	-	25,000
	<u>8,257</u>	<u>26,740</u>

12 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Loans	-	75,000
	<u>-</u>	<u>75,000</u>

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

13 Loans and finance leases

The liabilities for loans referred to in notes 11 and 12 fall due for repayment as follows:

	By instalments	BU loan 2025 £	2024 £
Repayable:			
Within one year	-	-	25,000
Between one and five years	-	-	75,000
After five years	-	-	-
	<u>-</u>	<u>-</u>	<u>100,000</u>

The Baptist Union loan is interest free and a restriction has been lodged against the church property.

The loan was received in 2017 and was repayable over 10 years, however it was repaid in full during the 2024/25 financial year.

14 Pension commitments

The Baptist Union Pension Scheme

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

Movement in Balance Sheet liability [not applicable if no pension liability before the start of the comparator year]

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 were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

The charity's pension contributions were as follows

	2025 £	2024 £
to defined contribution pension schemes	10,846	8,782
	<u>10,846</u>	<u>8,782</u>

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

15 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
<i>Designated Funds</i>					
Short Term Project Workers Fund	500	-	(500)	-	-
Carpenters Park	-	102,959	(23,676)	-	79,282
OVEG	-	1,032	(953)	-	79
	500	103,991	(25,130)	-	79,361
<i>General Unrestricted Funds</i>	84,014	166,360	(167,638)	877	83,613
Total Unrestricted Funds	84,514	270,351	(192,768)	877	162,974
<i>Restricted Funds</i>					
Social Care Fund	1,447	304	-	35	1,786
Special Gifts Fund	6,427	5,590	(8,203)	(2,147)	1,668
Staff Salary account	-	388	(748)	360	-
Mens Breakfast	100	-	-	-	100
Carers Club	1,523	-	(476)	-	1,046
Car Park Project Fund	18,156	-	(1,222)	-	16,934
Family Worker	1,000	150	(1,463)	313	-
Youth Worker	1,845	618	(2,903)	440	-
Youth & Children Fund	4,962	-	-	-	4,962
Limitless	-	1,109	(579)	123	653
Bushey & Oxye Care	656	-	-	-	656
	36,117	8,158	(15,592)	(877)	27,805
<i>Endowment funds</i>					
Building Project	1,651,642	9,470	(34,712)	-	1,626,401
Aggregate of funds	1,772,273	287,979	(243,072)	-	1,817,181

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>				
	General funds £	Designated funds £	Restricted funds £	Endowment funds £	2025 £
Tangible fixed assets	16,619	-	-	1,457,891	1,474,510
Debtors	29,480	-	344	1,038	30,861
Cash at bank and in hand	45,772	79,361	27,462	167,473	320,067
Creditors falling due within one year	(8,257)	-	-	-	(8,257)
	83,613	79,361	27,805	1,626,401	1,817,181

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

15 Funds (cont.)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
<i>Designated Funds</i>					
Short Term Project Workers Fund	500	-	-	-	500
	500	-	-	-	500
<i>General Unrestricted Funds</i>	81,414	146,029	(143,634)	205	84,014
Total Unrestricted Funds	81,914	146,029	(143,634)	205	84,514
<i>Restricted Funds</i>					
Social Care Fund	1,074	317	-	57	1,447
Special Gifts Fund	5,859	6,512	(5,502)	(442)	6,427
Staff Salary account	-	-	-	-	-
Mens Breakfast	100	-	-	-	100
Carers Club	3,086	-	(1,563)	-	1,523
Car Park Project Fund	18,156	-	-	-	18,156
Family Worker	-	820	-	180	1,000
Youth Worker	445	1,400	-	-	1,845
Youth & Children Fund	4,962	-	-	-	4,962
Bushey & Oxey Care	656	-	-	-	656
	34,338	9,049	(7,066)	(205)	36,117
<i>Endowment funds</i>					
Building Project	1,667,530	18,824	(34,712)	-	1,651,642
Aggregate of funds	1,783,782	173,902	(185,411)	-	1,772,273

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted</u> General funds £	Designated funds £	Restricted funds £	Endowment funds £	2024 £
Tangible fixed assets	26,318			1,492,602	1,518,920
Debtors	24,317		796	2,411	27,524
Cash at bank and in hand	35,120	500	35,320	256,629	327,570
Creditors falling due within one year	(1,740)			(25,000)	(26,740)
Creditors falling due after one year	-			(75,000)	(75,000)
	84,014	500	36,117	1,651,642	1,772,273

BUSHEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

15 Funds (cont.)

Designated Funds

Carpenders Park fund holds funds related to the congregation at Carpenders Park which joined with Bushey Baptist during the financial year.

OVEG fund holds funds for the Oxhey Village Environmental Group.

Restricted Funds

The Social Care fund is intended to support those in need as the need arises.

The Special Gift Fund records restricted income received for third parties

The Staff salary fund is intended to fund the salaries of additional staff

The Mens' Breakfast fund is intended to cover the costs of providing the breakfast

The Carers' Fund is intended to support carers.

The Car Park Fund was set up for the Church to purchase part of the neighbourhood garden, which was being offered by the

The Family Worker Fund & Youth Worker Funds are intended to contribute towards funding the salaries of the Family and Childrens' worker and Youth worker

The Warm Welcome fund was for Warm Welcome. The Church received a grant of £2000 from Watford Borough Council in 2023 and this was returned in 2024 as only a small amount was spent on Warm Welcome.

The Youth & Children Fund is restricted to expenditure on youth & children's work.

The Bushey & Oxey Care fund is intended to provide transport support for the benefit of those in need in Bushey and Oxhey

The Endowment Fund relates to a building project in the church

16 Transactions with related parties

During the year the charity:

- a) received donations totalling £36,480 (2024: £11,650) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid training costs of £3,540 for Jude King in his role as employee, not for serving as a trustee.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

17 Reconciliation with previously reported funds

During the year the charity changed its accounts to prepare them on an accruals basis in line with the Charities SORP rather than on a Receipts & Payments basis due to income being over the threshold of £250,000. The comparatives presented in these accounts have been re-stated on an accruals basis and a reconciliation with the reserves and results reported previously follows:

Reconciliation of reserves

	2024	2023
	£	£
Previously reported reserves, at 31 March	327,570	317,886
Adjustments arising from accruals adjustments:		
Inclusion of fixed assets	1,518,920	1,563,330
Inclusion of debtors	27,524	31,216
Inclusion of creditors <1 year	(26,740)	(28,650)
Inclusion of creditors >1 year	(75,000)	(100,000)
Re-stated reserves, at 31 March	<u>1,772,274</u>	<u>1,783,782</u>

Reconciliation of results

	2024
	£
Previously reported results	9,683
Adjustments arising from accruals adjustments:	
Depreciation charge	(44,410)
Movement in debtors	(3,692)
Movement in creditors	26,910
Re-stated results	<u>(11,509)</u>

BUSHEY BAPTIST CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	<u>Unrestricted funds</u>					<u>Unrestricted funds</u>				
		General 2025 £	Designated 2025 £	Restricted 2025 £	Endowment 2025 £	Total 2025 £	General 2024 £	Designated 2024 £	Restricted 2024 £	Endowment 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:											
Donations and legacies	3	160,363	103,991	7,863	9,470	281,687	140,728	-	8,732	18,824	168,285
Charitable activities	4	495	-	295	-	790	315	-	317	-	632
Investments	5	5,502	-	-	-	5,502	4,986	-	-	-	4,986
Total income and endowments		166,360	103,991	8,158	9,470	287,979	146,029	-	9,049	18,824	173,902
EXPENDITURE ON:											
Charitable activities:	6	167,638	25,130	15,592	34,712	243,072	143,634	-	7,066	34,712	185,411
Total Expenditure		167,638	25,130	15,592	34,712	243,072	143,634	-	7,066	34,712	185,411
Net income/(expenditure)		(1,278)	78,861	(7,435)	(25,241)	44,907	2,395	-	1,984	(15,887)	(11,509)
Transfers between funds	15	877	-	(877)	-	-	205	-	(205)	-	-
Net movement in funds		(401)	78,861	(8,311)	(25,241)	44,907	2,600	-	1,778	(15,887)	(11,509)
Reconciliation of funds:											
Total funds brought forward		84,014	500	36,117	1,651,642	1,772,273	81,414	500	34,338	1,667,530	1,783,782
Total funds carried forward	15	83,613	79,361	27,805	1,626,401	1,817,181	84,014	500	36,117	1,651,642	1,772,273