

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2024



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

M Bastable

Michael Bastable

20/10/25

Date

Trustees

Michael Bastable
Rev Eric Baldwin (from 1 August 2025)
Rev Sean Fountain (until 31 October 2025)
Brian Garner (until 29 February 2024)
Sally McMahon (until 21 May 2024)
Derek Saxby (from 1 August 2025)
Nicholas Tavener
Godfried Williams (from 1 August 2025)

Address

91 Kings Road
Brentwood
Essex
CM14 4DR

**Independent
Examiner**

Shaun De Boo
Chartered Accountant

Annual Report

Church Objectives

The Church operates under its own Constitution and is a member of the Baptist Union of Great Britain and the Eastern Baptist Association. It is also a charity registered with the Charity Commission in England and Wales.

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.

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle which is: -

1. 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 administer His laws.
2. 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 on the third day.
3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Statement of Faith

At Brentwood Baptist Church we believe in...

1. The one true God who lives eternally in three persons—the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.

Organisational Structure

The Minister of Brentwood Baptist Church is Rev. Sean Fountain, who was inducted in September 2022. He is also a volunteer Chaplain with Essex Police and the Sea Cadets and a school governor. In July 2025, after the end of the financial year but before the signing of this Report, Sean advised that he had accepted a call to Whitehouse Baptist Church. His ministry will end on 31st October 2025.

The Church is administered by the Managing Trustees who, during 2024, were the Minister, and the Deacons, Secretary and Treasurer as elected by the Church membership in accordance with the Church Constitution. The Trustees hold a monthly meeting.

A meeting of all Church members is held every two months. During the year the church continued to work on its Ethos Statement. An initial draft was considered at the Church Meeting in March and, although more than 50% of members supported it, the majority did not meet the 67% threshold for approval at a Special Church Meeting. The diaconate (trustees) then sought to consult the membership through individual meetings (or with couples if they so choose) to assess their views. Almost all members were consulted, and a revised Ethos Statement was agreed at the May meeting in 2025.

The Church employs a part-time Administrator, who works on Church premises.

The Church has a Safeguarding Policy and two Designated Persons for Safeguarding

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship which has continued each Sunday morning in 2024 in the building and also available on Zoom. There have been a significant number of new people in the congregation this year. The Minister preaches at most services, which are led by him or members of the church. Many from the congregation contribute to services. Family Church for children aged 0-14 runs concurrently with the service.

Weekly prayer meetings continue on Zoom. There are also regular home groups for Bible Study, prayer and fellowship. These meet both at the Church and in people's homes.

We have also held 'Pudding and Prayer' evenings four times in the year, where women can come together to worship and pray, and enjoy a dessert.

The Church has a Pastoral Group, which arranges support for those in need.

On Monday mornings the Church opens its doors to provide a warm space, tea and coffee and the opportunity to socialise with the 'Oasis' group.

The main youth activity during the week is the Monday night club. The Hub is for school years 1 to 6 and includes refreshments, games, arts and crafts, and Bible stories and discussion. There are two groups for preschool children. On Tuesday morning, Bible Tots meets at the manse, and on Wednesday mornings, the toddler group Little Footsteps meets in the Kings Hall. These are open to all parents and carers with their children aged under 5.

'Women's Own' is a group of ladies who regularly meet on a Tuesday afternoon in our Kings Hall for fellowship, worship and mutual encouragement. This is open to all ladies, whether or not they attend the church. Meetings and special events are much enjoyed and appreciated by members and provide opportunities to enjoy each other's company. Our keen knitters also run the 'King Pins' event fortnightly on a Saturday morning, which is open to all, knitters or not.

On Friday mornings, the Church is a Foodbank Collection Point and warm space. There is a large team of volunteers, and they celebrated the second anniversary of the Foodbank in Brentwood Baptist Church in December 2024.

The church has supported the training of a former church member, including the payment of college fees at Spurgeon's College. He was minister in training at Farnborough Baptist Church and, when his course finished in mid-2024, he became a Newly Accredited Minister at the same church.

The Church has continued its involvement with Brentwood Schools Christian Worker Trust (BSCWT) and the Brentwood group of Christians Against Poverty, as well as the Home Mission of the Baptist Union and BMS World Mission. We are linked with two BMS medical missionaries in northern Chad.

Four different local community groups use the Church premises during the week for a variety of activities and support groups. On Sunday afternoons, the Church premises are used by Brentwood Tamil Church.

Premises

The Church building and manse have received routine maintenance and repairs throughout the year. In addition, the kerb outside the manse was lowered to facilitate use of the increased parking and heating controls for the Kings Hall and the rooms above were altered to allow two zones to be controlled separately.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wish to attend, subject to the aims of the relevant group. Through our work we are providing a benefit to the public through:

- The provision of church buildings and worship services
- Contributing to the spiritual and moral education of children and young people
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible
- Providing community support via warm spaces and Foodbank
- Providing open community events
- Providing comfort to the bereaved and less able.

Financial review

The General Fund was in deficit by £16,036, prior to transfers between funds. General Fund Receipts increased to £107,259 but Regular Giving decreased to £68,666 with Gift Aid reclaim also reduced (to £11,452). However, interest increased by almost £6,000 (as the church benefited from increasing rates) and rental income for church building increased. Payments were higher than 2023 at £123,295.

The Building Redevelopment Fund was utilised to meet the costs of lowering the kerb outside the manse, to improve access. This completes all the work envisaged and the remaining balance was transferred to the General Fund (£5,746).

The Other Activities Fund now covers the cash received at Little Footsteps and also the activities of Women's Own.

Payments from the Children's Work Fund were mainly to the Red Ballon Foundation (RBF), for staff to run the Hub, until RBF closed in September 2024. The Hub continued (renamed Kid's Hub) run by volunteers from within the church.

Use of the Communion Fund was lower than 2023 (£340 paid out). As usual, at year end, a transfer from the General Fund (£142) ensured the year-end balance is zero.

The Gifts to Forward fund, as usual, passed donations to other charities which the church supports. Almost £2,300 was contributed.

The Warm Spaces Fund again provided support for those needing help in cold weather, primarily through contacts at the Food Bank mornings.

Overall, total receipts were £111,491 and payments were £133,110.

The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £35,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £257,044 is substantially in excess of this. This arose primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years. The Trustees continue to expect to be able to meet payments as they fall due for the foreseeable future.

Accounts for 2024

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	105,323	123,295
Building Refurbishment Fund		2,025
Other Activities Fund	946	303
Restricted funds		
Children's Work Fund	596	4,315
Communion Fund	197	340
Receipts to Forward Fund	2,293	2,258
Warm Spaces Fund	200	574
Church income for 2024	109,555	
Additional General Fund receipts	1,936	
Total for 2024	111,491	133,110

Details for each fund and comparatives for 2023 are shown below

General Fund Unrestricted

Receipts	2024	2023
Regular giving	68,666	70,014
Tax reclaimed (2)	11,452	14,112
Contributions to church expenses	4,340	1,699
Donations and grants	250	
Legacies or Gifts in memory		1,495
Rental income – church building	8,512	4,522
Interest	12,102	6,328
Sale of books		22
Church Income	105,323	98,824
Loan repayments	1,911	1,000
Sale of Asset	25	
Receipts	107,259	99,824
Payments (4)		
Personnel costs	62,518	58,233
Building and equipment costs	32,663	24,495
Activities costs	18,566	12,510
Donations by the Church (3)	9,547	10,005
Loan made	0	2,911
	123,295	110,154
Excess of Payments over Receipts	(16,036)	(10,330)
Transfer to Communion Fund	(142)	(664)
Transfer from Fees Fund	0	727
Transfer from/to Premises Refurbishment Fund	5,746	(35,000)
Transfer from Other Activities fund	390	531
Balance at start of year	267,086	311,822
Balance at end of year	257,044	267,086

Building Refurbishment Fund Designated

A fund to cover the expected costs of building work (to manse and Church building) which has been planned but had not yet taken place. All the planned work was completed in 2024, so the balance was transferred to the General Fund.

	2024	2023
Payments		
Expenditure on buildings	2,025	33,034
Excess of Payments over Receipts	(2,025)	(33,034)
Transfer to General Fund	(5,746)	35,000
Balance at start of year	7,771	5,804
Balance at year end	0	7,771

Fees Fund Designated

A fund, established in 2021, for payment of college fees of a minister in training (a former member). The final payment was made in 2023 and at year end the balance was transferred to the General Fund

	2024	2023
Payments		
Payment of fees made	0	3,405
Excess of Receipts over Payments	0	(3,405)
Transfer to General Fund	0	(727)
Balance at start of year	0	4,132
Balance at year end	0	0

Other Church Activities Fund Designated

Two Church organisations receive money and make payments and this is shown separately. In addition, there are payments for Little Footsteps equipment and materials within the General Fund

	2024	2023
Receipts		
Women's Own	609	598
Little Footsteps	337	503
Total receipts	<u>946</u>	<u>1,101</u>
Payments		
Women's Own	297	722
Little Footsteps	6	97
Total payments	<u>303</u>	<u>819</u>
Excess of Receipts over Payments	643	282
Transfer from Little Footsteps to General Fund	(340)	(431)
Transfers from Women's Own		
to General Fund	(50)	(100)
to Communion Fund		(50)
to Receipts to Forward Fund		
for CAP		(50)
for Foodbank		(130)
Balance at start of year	<u>388</u>	<u>867</u>
Balance at year end	<u>641</u>	<u>388</u>

Children's Work Fund Restricted

A restricted fund for use in Children's work by the church of money received grant received in 2023, following closure of Kingfishers Preschool.

	2024	2023
Receipts		
From Kingfishers Preschool		28,693
Interest	596	476
	<u>596</u>	<u>29,169</u>
Payments		
Children's work	4,315	5,719
	<u>4,315</u>	<u>5,719</u>
Excess of Receipts over Payments	(3,719)	23,450
Balance at start of year	<u>23,450</u>	<u>0</u>
Balance at year end	<u>19,731</u>	<u>23,450</u>

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at his discretion.

	2024	2023
Receipts		
Giving	197	505
Transfer from Other Church Activities		50
	<u>197</u>	<u>555</u>
Payments		
Support given	340	1,219
	<u>340</u>	<u>1,219</u>
Excess of Payments over Receipts	(142)	(664)
Transfer from General Fund	142	664
Balance at start of year	0	0
Balance at year end	<u>0</u>	<u>0</u>

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way..

	2024 received	2024 paid	End 2024 balance
Baptist Missionary Society	20	50	0
Brentwood Foodbank	605	570	35
Home Mission	100	100	0
Operation Agri	68	68	0
Thank Offering 2024 (BMS and EBA)	1,470	1,470	0
Thank Offering	30	0	30
	<u>2,293</u>	<u>2,258</u>	<u>65</u>
	2023 received	2023 paid	End 2023 balance
Baptist Missionary Society	206	10	30
Baptist Missionary Society - Turkey	557	557	0
Brentwood CAP (transfer from Women's Own)	50	50	0
Brentwood Foodbank (inc. £130 transfer from Women's Own)	816	716	0
Home Mission	59	61	0
Josh Waldock training	1,000	1,000	0
Thank Offering 2022	332	726	0
	<u>3,020</u>	<u>3,120</u>	<u>30</u>
Of which transfers	(180)		
	<u>2,840</u>	<u>3,120</u>	<u>30</u>

Warm Spaces Fund Restricted

A restricted fund for use of grant received in 2023, to help support those who attend one of the Warm Spaces events at the church (Foodbank and Oasis).

	2024	2023
Receipts		
Donation (2024) or Grant (2023)	200	400
	<u>200</u>	<u>400</u>
Payments		
Support given	574	26
	<u>574</u>	<u>26</u>
Excess of Receipts over Payments	(374)	374
Balance at start of year	374	0
Balance at year end	<u>0</u>	<u>374</u>

Summary of transfers

	To	General Fund	Communion	Total
From				
General Fund			142	142
Other Church Activities		390		390
Premises Redevelopment		5,746		5,746
Total		6,136	142	6,278

Statement of Assets and Liabilities

	2024	2023
Bank accounts		
Instant Access	67,101	49,382
Notice – 1 month	26,159	25,260
Notice – 60 day	1,164	1,000
Notice 6m (effective)	10,171	
Notice – 1 year or over	171,754	222,757
Other activities account	281	281
Cash and unbanked cheques	851	420
	<hr/> 277,481	<hr/> 299,099

Represented by

	2024	2023
Unrestricted funds		
General Fund	257,044	267,086
Building Refurbishment Fund	0	7,771
Other Church Activities Fund	641	388
Restricted funds		
Children’s Work Fund	19,731	23,450
Communion Fund	0	0
Receipts to Forward Fund	65	30
Warm Spaces Fund	0	374
	<hr/> 277,481	<hr/> 299,099

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church’s custodian trustee (the London Baptist Property Board Limited)

- Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,706,377 (insurance amount) (£2,619,920)
- Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £435,885 (insurance amount) (£421,960)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £205,690 (insurance amount) (£203,654)
- a minibus with an estimated value of £500 (£500)

At 31st December 2024, the Church had a liability to pay HMRC £507.

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** A Gift Aid claim for £4,140 for the period Sept- Nov 2024 was made in January 2025 and received on 23 January 2025 of which £50 was due to a restricted fund. It will be included in 2025 accounts. The corresponding figures for the prior year were £3,262 and £165.
- 3. Donations by the Church.** Gifts were made to the following:-

	2024	2023
Home Mission inc Eastern Baptist Association	4,265	3,630
Baptist Missionary Society	2,615	2,585
Brentwood Schools Christian Worker Trust	1,800	1,800
Christians Against Poverty (Brentwood)	600	1,800
Compassion UK		100
Kintsugi Hope		90
Community Heartbeat	267	
	<hr/> 9,547	<hr/> 10,005

4. Pension Scheme Liabilities

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 assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group to secure DB Plan members' pension benefits.

From January to October 2024, the church paid £1 pm while the financial arrangements were concluded. These payments have now ceased, and the church has no further liabilities for the DB scheme. Pension payments are now on a Defined Contribution basis.

5. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities.

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation.

No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Church 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 Church'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 giving me cause to believe that in any material respect:

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

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.

~~S. V. DeBoo~~
Shaun De Boo
Chartered Accountant
Shenfield, Essex

Date: 20 October 2025