



Stanmore Baptist Church

Annual Report & Financial Statements for the year ended 31st December 2025

Registered Charity No. 1130964

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Annual Report 2025

Reference and Administrative Details of the Board

Name

Stanmore Baptist Church

Registered Address

Stanmore Baptist Church,
Abercorn Road,
Stanmore,
HA7 2PH

Trustees

Anne Calver	(Minister appointed 1 st July 2025)
Claire Ingate	(elected Church secretary 3 rd September 2025)
William Ohene	(elected Treasurer 3 rd September 2025)

Derin Ogunsola	(Treasurer resigned June 2025)
Rev Kathleen Williamson	(resigned June 2025)
Julie Bamwo	(resigned June 2025)
Elizabeth Twumasi	(resigned 3 rd September 2025)
Nila Suriakumar	(resigned 3 rd September 2025)
Roshanara Jobsz	(resigned 3 rd September 2025)
Tony Barden	(resigned 3 rd September 2025)
Geoffery Rose	(resigned 3 rd September 2025)
William Ohene	(resigned 3 rd September 2025)

Property Trustees

London Baptist Property Board Ltd.,
Unit C2, 15 Dock Street,
London,
E1 8JN.
Phone 020 7692 5592

Charitable Objectives

Stanmore Baptist Church is governed by a Constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

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

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of the Church, though persons seeking membership who have not been baptised in this manner may, at the discretion of the Church members, be accepted for full membership based on their own public profession of faith.

The members' Meeting normally takes place four times per year and has responsibility for the overall policy of the church. During the pastoral transition, we held church meetings every other month. In accordance with the Constitution, the members appoint Deacons, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are the Trustees of the Church. The Trustees are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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

Objectives and Activities

Our aim is still to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Our activities include regular public worship, prayer, bible study, preaching and teaching, taking place at our 11 a.m. Sunday service and during the week. Our services are friendly and welcoming, and anybody is free to attend.

We are committed to the teaching, encouragement, welcome and inclusion of children and young people and working alongside other dedicated volunteers who coordinate our youth ministry and Girls Brigade. We ran a full programme for children and young people at all our services, including a crèche. Alongside this, our weekly activities included a parent and toddlers' group (Little Feet), a Preschool, Girls' Brigade and other age-appropriate groups.

We continue to run the Tuk-Tuk Coffee van based on our premises, for both social impact and evangelistic purposes. This enables us to continue our mission of engaging with our neighbours in one of the most religiously and ethnically diverse boroughs in the UK. As the Tuk-Tuk operates outdoors, we were able to trade whenever the local schools were open. Trading is paused during periods of school closure

This year, we started a FoodHub following the approval by members of the church in May 2025. It has continued to grow with the aim of supporting the reduction of food waste and alleviating poverty in the local community. This

also served as an evangelical outreach. The FoodHub is supported by volunteers from the church and local volunteers. The FoodHub is held on the church premises and is open to the public on Thursday evenings.

Many activities are aimed at the nurture and growth of Christian disciples, including Café Connect for seniors, house groups devoted to Bible study and sharing in fellowship. We also have accountability groups that meet bimonthly for men and women.

We continued our links with the Evangelical Alliance, the Baptist Union of Great Britain, London Baptists, as well as other churches, including support for the Baptist Union Home Mission fund.

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.

Church membership stood at **58** at the end of 2025.

We continue to take Safeguarding training seriously. We continue to review and look at key policies, including annual risk assessments. The church continually carries out a Safeguarding Audit.

Financial Review

The Church continues to raise funds, which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. However, there was a marked drop in donations over the years, and church activities are supported from property income received from church properties.

After almost five years of pastoral transition, the church appointed a full-time minister in July 2025. At the start of the year, we had one outreach worker who worked part-time. Our most significant expenses were the costs of running our regular activities, administrative costs, and upkeep of property. In addition, we gave £6,760 to missionary and educational support during 2025 (£18,791 in 2024).

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

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

Our property portfolio is the Church Building, 4 freehold houses, 1 leasehold flat, and land/freehold on which 2 flats are built, from which we receive nominal ground rent. We continue to have a robust maintenance and improvement program for all our properties. In 2025, we received rental income from 4 of our freehold houses and our leasehold flat.

The financial results for the year are set out in the accompanying financial statements. The Church made a surplus on its operating costs of £42,217. The church's pension liability ceased in the previous years following the elimination of the pension shortfall debt.

The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively and meet future aspirations in the coming and

future years. We held £356,619 (LBPB) in our reserves at the end of 2025 (£271,233, in 2024). The main church bank and cash account stood at £19,542 at the end of the year (£62,710 at the end of 2024).

The church directly employed one staff member at the beginning of 2025 and at the end of the year had two staff following the appointment of the Minister (1st July 2025). Employer's pension contributions continue to be paid either into a BU occupational scheme or the NEST pension scheme.

The Trustees continue to assess the major risks facing the church and are satisfied that there are policies and mitigation strategies in place to minimise these risks. These include our Safeguarding (Child Protection) policies, Employers' and Third-Party liability insurance, plus adequate buildings insurance for all freehold properties and contents insurance for the Church and Landlord insurance for the rented flat. In addition, robust financial controls are in place and continue to be refined, as necessary. These include formal delegation (in writing) to specific individuals to authorise expenditure, together with regular scrutiny of income and expenditure (monthly by the Treasurer and Finance Team) and adjustment of budgets (quarterly by the Trustees).

We continue to work on ensuring that we are fully compliant with GDPR and Safeguarding Record Keeping, which includes moving to a secure Cloud-based system for emails (Microsoft Exchange), a secure Cloud-based system for financial ledger (MyFund Accounting) and a secure Cloud-based system for files and data (SharePoint).

Public Benefit

The trustees of Stanmore Baptist Church are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration.

The trustees believe that the work of Stanmore Baptist Church helps to promote the whole mission of the church (pastoral, evangelistic, social, and ecumenical) more effectively, and that in doing so it provides a benefit to the public by: -

- The provision of sacred spaces, church buildings and worship services
- The provision of public rituals and ceremonies through weddings, funerals, and dedications for children
- Contributing to the spiritual and moral education of children
- Helping create a better society by promoting social cohesion and neighbourliness.
- Practical expressions of our religious beliefs, including relieving poverty and advancing education.
- Ministering holistically by contributing to our members' good mental health and well-being
- Providing comfort to the bereaved

Written on behalf of the Trustees of Stanmore Baptist Church



Signed: Church Treasurer

22nd March 2026

Independent Examiner's Report to the Trustees of Stanmore Baptist Church.

I report on the accounts of the church for the year ended 31st December 2025, which are set out on the finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act **2011** (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act).
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Ogilvie
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



10th March 2026

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	-	-	-	-	-
Voluntary income	56,056	-	-	56,056	61,933
Activities for generating funds	89,956	-	-	89,956	91,523
Investment income	10,386	-	-	10,386	9,715
Incoming resources from charitable activities	3,367	-	-	3,367	1,163
Youth	-	-	-	-	1,195
Other incoming resources	-	-	-	-	10,000
CAFE PROJECT	-	-	-	-	-
Children	64	-	-	64	114
Total income	159,830	-	-	159,830	175,643
Resources used					
Costs of generating funds	2,402	-	-	2,402	4,571
Charitable activities	16,267	-	-	16,267	18,791
Youth	566	-	-	566	417
Children	-	-	-	-	29
Governance costs	-	-	-	-	-
Related Admin & Support	5,017	-	-	5,017	7,832
Other resources used	-	-	-	-	-
Ministerial Costs	32,465	-	-	32,465	12,745
Outreach Events	-	-	-	-	-
Rental Properties Costs	12,584	-	-	12,584	10,744
Church Building Costs	-	-	-	-	6,414
CAFE PROJECT	-	-	-	-	-
Ministerial Property Costs	3,246	-	-	3,246	6,180
Church Building Costs	45,066	-	-	45,066	41,415
Total expenditure	117,612	-	-	117,612	109,137
Net income / (expenditure) resources before transfer	42,217	-	-	42,217	66,506
Transfers					
Gross transfers between funds - in	221,085	-	-	221,085	20,677
Gross transfers between funds - out	(221,085)	-	-	(221,085)	(20,677)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	42,217	-	-	42,217	66,506
Total funds brought forward	4,684,486	-	-	4,684,486	4,617,979
Total funds carried forward	4,726,703	-	-	4,726,703	4,684,486
Represented by					
Unrestricted					
General fund	4,396,771	-	-	4,396,771	4,563,013
Designated					
Donations Designated	11,428	-	-	11,428	4,307
Fellowship Fund	2,500	-	-	2,500	1,548
LBPB Building Reserve	250,000	-	-	250,000	101,414
LBPB Operating Reserve	50,000	-	-	50,000	-
Little Feet	1,000	-	-	1,000	891
Ministry Gift	2,568	-	-	2,568	-
LBPB Pension reserves	5,000	-	-	5,000	5,000
Projects General	7,436	-	-	7,436	5,277
Refuge Coffee	-	-	-	-	-
Square One Club	-	-	-	-	2,648
Tuesday Fellowship / Cafe Connect	-	-	-	-	294
Youth / Students	-	-	-	-	95
Total funds	4,726,703	-	-	4,726,703	4,684,486

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
10200	Church premises	2,751,105	2,751,105
10201	77 Belmont Lane	400,000	400,000
10202	33 Belmont Lane	265,000	265,000
10207	23 Belmont Lane	231,220	231,220
10209	87 Abercorn Road	378,217	378,217
10210	18 Brunel Court	325,000	325,000
10215	Church Kitchen	-	-
	Total Fixed assets	4,350,542	4,350,542
Current assets			
10400	Loans Outstanding	-	-
10402	Cash in Hand	-	-
10403	Santander	19,482	62,577
10405	COIF	-	-
10406	LBPB	356,619	271,233
10407	Refuge Coffee Float	50	50
10411	Square One Club Float	-	-
10413	Little Feet Float	10	83
Z05	Accounts Receivable	-	-
	Total Current assets	376,161	333,943
Liabilities			
10600	Sundry Creditors	-	-
6699	Agency collections	-	-
Z04	Accounts Payable	-	-
	Total Liabilities	-	-
	Net Asset surplus (deficit)	4,726,703	4,684,486
Reserves			
	Excess/(deficit) to date	42,217	(153,083)
Z01	Starting balances	4,684,486	4,837,568
Z02	Gains/(losses) on investment assets	-	-
Z03	Gains and losses own use	-	-
	Total Reserves	4,726,703	4,684,486
	Represented by Funds		
	General (Unrestricted)	4,396,771	4,563,013
	Designated	329,932	121,473
	Restricted	-	-
	Total	4,726,703	4,684,486

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
23 Belmont Lane	231,220	-	-	-	231,220	231,220
87 Abercorn Road	378,217	-	-	-	378,217	378,217
18 Brunel Court	325,000	-	-	-	325,000	325,000
Total	934,437	-	-	-	934,437	934,437
Fixed Asset - Tangible Assets						
Church premises	2,751,105	-	-	-	2,751,105	2,751,105
77 Belmont Lane	400,000	-	-	-	400,000	400,000
33 Belmont Lane	265,000	-	-	-	265,000	265,000
Total	3,416,105	-	-	-	3,416,105	3,416,105
Current Asset - Cash at Bank and In Hand						
Santander	(5,440)	24,922	-	-	19,482	62,577
Refuge Coffee Float	50	-	-	-	50	50
Little Feet Float	-	10	-	-	10	83
Total	(5,390)	24,932	-	-	19,542	62,710
Current Asset - Investments						
LBPB	51,619	305,000	-	-	356,619	271,233
Total	51,619	305,000	-	-	356,619	271,233
Net total assets	4,396,771	329,932	-	-	4,726,703	4,684,486

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
General							
Unrestricted	4,563,013	145,882	110,086	(202,038)	-	-	4,396,771
Sub-totals	4,563,013	145,882	110,086	(202,038)	-	-	4,396,771
zBuildingRes							
Designated	101,414	10,386	-	138,201	-	-	250,000
Sub-totals	101,414	10,386	-	138,201	-	-	250,000
zOperatingRes							
Designated	-	-	-	50,000	-	-	50,000
Sub-totals	-	-	-	50,000	-	-	50,000
ReFuel							
Designated	95	-	-	(95)	-	-	-
Sub-totals	95	-	-	(95)	-	-	-
ProjectGift							
Designated	5,277	2,159	-	-	-	-	7,436
Sub-totals	5,277	2,159	-	-	-	-	7,436
Donations							
Designated	4,307	-	6,760	13,881	-	-	11,428
Sub-totals	4,307	-	6,760	13,881	-	-	11,428
SquareOne							
Designated	2,648	-	-	(2,648)	-	-	-
Sub-totals	2,648	-	-	(2,648)	-	-	-
LittleFeet							
Designated	891	99	-	10	-	-	1,000
Sub-totals	891	99	-	10	-	-	1,000
Tuesday							
Designated	294	588	389	(493)	-	-	-
Sub-totals	294	588	389	(493)	-	-	-
Refuge							
Designated	-	676	378	(298)	-	-	-
Sub-totals	-	676	378	(298)	-	-	-
MinistryGift							
Designated	-	-	-	2,568	-	-	2,568
Sub-totals	-	-	-	2,568	-	-	2,568
Fellowship							
Designated	1,548	40	-	912	-	-	2,500
Sub-totals	1,548	40	-	912	-	-	2,500
YPension							
Designated	5,000	-	-	-	-	-	5,000
Sub-totals	5,000	-	-	-	-	-	5,000
Totals	4,684,486	159,830	117,612	-	-	-	4,726,703

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOMING RESOURCES						
Incoming resources from generated funds						
Donations (Bank Transfers)	42,427	89	-	-	42,516	51,191
Gift Aid & GASDS Recovered	11,362	-	-	-	11,362	9,459
Projects (Gift Day)	-	2,159	-	-	2,159	5
Fellowship Fund Income	-	20	-	-	20	1,278
Contributions for use of SBC assets	4,070	-	-	-	4,070	6,400
Refuge Coffee Income	7,188	676	-	-	7,864	8,901
Property Rental Income	78,022	-	-	-	78,022	76,222
Bank & Deposit Interest	-	10,386	-	-	10,386	9,715
Incoming resources from generated funds Totals	143,069	13,330	-	-	156,398	163,171
Incoming resources from charitable activities						
Youth Donations	-	-	-	-	-	1,195
Donations from Conference Ministry	2,568	-	-	-	2,568	-
Tuesday Fellowship / Cafe Connect	-	554	-	-	554	694
Outreach Income	245	-	-	-	245	469
Incoming resources from charitable activities Totals	2,813	554	-	-	3,367	2,358
Other incoming resources						
Legacies	-	-	-	-	-	10,000
Other incoming resources Totals	-	-	-	-	-	10,000
Children						
Little Feet Income	-	64	-	-	64	114
Children Totals	-	64	-	-	64	114
Incoming resources Grand totals	145,882	13,948	-	-	159,830	175,643
RESOURCES USED						
Costs of generating funds						
Refuge Coffee Materials Cost	1,926	336	-	-	2,262	2,682
Refuge Tuk Tuk Running Costs	98	42	-	-	141	1,889
Costs of generating funds Totals	2,024	378	-	-	2,402	4,571
Charitable activities						
Youth Regular Ministry	566	-	-	-	566	417
Children's Regular Ministry	-	-	-	-	-	29
BU Home Mission	-	1,650	-	-	1,650	5,243
LatinLink	-	2,917	-	-	2,917	2,267
Re-Gen & Oth. Missionary Giving	-	400	-	-	400	-
At a Loss Charity	-	1,793	-	-	1,793	2,505
Regular Ministry	3,800	-	-	-	3,800	3,557
Worship Team	1,727	-	-	-	1,727	1,000
Minor Gifts	130	-	-	-	130	394
Hospitality	-	-	-	-	-	80
Fellowship Fund Gifts	-	-	-	-	-	55
Tuesday Fellowship / Cafe Connect	-	389	-	-	389	1,030
Outreach Activities	3,461	-	-	-	3,461	2,578
Pancake Party	-	-	-	-	-	43
Light Party	-	-	-	-	-	39
Charitable activities Totals	9,684	7,149	-	-	16,833	19,236
Related Admin & Support						
Finance Officer Pay [Pen, Tax & NIC]	-	-	-	-	-	1,291
Office Administrator Pay [Pen, Tax & NIC]	-	-	-	-	-	545
Personal Develop/Training	192	-	-	-	192	519
Misc Expenses Reimbursed	678	-	-	-	678	-
Kitchen & Cleaning Supplies	-	-	-	-	-	77
Office Supplies	33	-	-	-	33	1,496
Subscriptions	1,306	-	-	-	1,306	1,831
IT	1,008	-	-	-	1,008	229
Photocopying & Printing	1,006	-	-	-	1,006	884
Mobile, Broadband & Landline	794	-	-	-	794	961
Related Admin & Support Totals	5,017	-	-	-	5,017	7,832
Ministerial Costs						
Senior Minister Salary	15,053	-	-	-	15,053	-
Senior Minister Pension	2,250	-	-	-	2,250	10

Senior Minister Tax & NIC	2,803	-	-	-	2,803	-
Refuge Worker Salary	10,904	-	-	-	10,904	12,546
Refuge Worker Pension	323	-	-	-	323	190
Refuge Worker Tax & NIC	674	-	-	-	674	-
Ministerial Other Travel	457	-	-	-	457	-
Ministerial Costs Totals	32,465	-	-	-	32,465	12,745
Rental Properties Costs						
Depreciation	-	-	-	-	-	6,414
23 Belmont Lane - Maintenance	2,139	-	-	-	2,139	14
87 Abercorn Road - Maintenance	64	-	-	-	64	348
18 Brunel Court - Maintenance	694	-	-	-	694	1,945
23 Belmont Lane - CTax, Water & Ins.	495	-	-	-	495	-
87 Abercorn Road - CTax, Water & Ins.	4,220	-	-	-	4,220	2,925
18 Brunel Court - ServChg, Gnd Rent, Water & Ins.	3,210	-	-	-	3,210	1,630
23 Belmont Lane - Gas & Elec.	-	-	-	-	-	365
87 Abercorn Road - Gas & Elec.	1,763	-	-	-	1,763	3,517
Rental Properties Costs Totals	12,584	-	-	-	12,584	17,158
Ministerial Property Costs						
77 Belmont Lane - Maintenance	-	-	-	-	-	321
33 Belmont Lane - Maintenance	1,519	-	-	-	1,519	5,760
77 Belmont Lane - CTax, Water & Ins.	754	-	-	-	754	-
33 Belmont Lane - CTax, Water & Ins.	973	-	-	-	973	-
33 Belmont Lane - Gas & Elec.	-	-	-	-	-	100
Ministerial Property Costs Totals	3,246	-	-	-	3,246	6,180
Church Building Costs						
Church - Maintenance	25,217	-	-	-	25,217	17,856
Church - Trade Waste, Water & Ins.	5,269	-	-	-	5,269	7,332
Church - Electricity & Gas	14,579	-	-	-	14,579	16,227
Church Building Costs Totals	45,066	-	-	-	45,066	41,415
Resources used Grand totals	110,086	7,527	-	-	117,612	109,137