

BESSELS GREEN BAPTIST CHURCH



Love generously Act Justly Forgive swiftly Include selflessly Practice humility

Annual Report and Financial Statements

Year to 31 December 2024

BESSELS GREEN BAPTIST CHURCH

Annual Report and Financial Statements for the year to 31 December 2024

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BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2024

The Charity Trustees present their Annual Report & Financial Statements for 2024

Section 1 : Reference & Administrative Details

Charity Name : **Bessels Green Baptist Church**

Charity's principal address : **Bessels Green Baptist Church** has its primary place of activities in the church premises in Bessels Green Road, Bessels Green, Sevenoaks Kent TN13 2PS.

Charity Registration No : **1132394**

Bessels Green Baptist Church which previously qualifies as an Excepted Charity under subsection 5 of section 3 of the Charities Act 1993 was required to register a charity with the Charity Commission during 2009. The registration process was completed on 29 October 2009.

Those currently acting as Charity Trustees and those with that responsibility in the reporting period are as listed following:

Minister: [Charles Ingram](#)

Assistant Minister: [Andy Potter](#)

Elders: Rick Woodward	Term ended 28/4/2024
Colin Cross	Term ended 9/2/2025
Alison Riches	
Rob Owens	
Richard Anstead	Elected 21/07/2024

Treasurer : [Luci Wright](#)

Secretary : [Richard Bevan](#)

Note : On 26 April 2015 the church approved a constitution in which only the Minister(s), Elders, Treasurer and Secretary are Charity Trustees. The Deacons post this date operate not as Charity Trustees but with specific agreed portfolios of responsibility as agreed by the Church Meeting. This Constitution was updated in April 2022 to allow for on line participation in Church Member and Trustee Meetings.

Premises Trustees: The church is the beneficial owner (subject to the relevant trusts) of the Church premises at Bessels Green Road and the manse at 21 Larkfield Road. These premises are held in trust on behalf of the church by the custodian trustee, The Baptist Union Corporation Ltd. Similarly the church owned land at Ash Platt Wood is held by the Baptist Union Corporation Ltd as custodian trustee. The church also holds a part interest in 1 Darent Close and 7 Marvillion Close but the BUCL are not involved in these last two properties.

Professional Advisers : Main Bankers:

National Westminster Bank plc
Sevenoaks Branch
67 High Street
Sevenoaks
Kent
TN13 1LA

Additional Bankers:

The Charity Bank Limited: Fosse House, 182 High Street, Tonbridge TN9 1BE
CAF Bank: 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

Independent Examiner :

Paul Baker FAIA
Applied Accountancy, Riverside Suite, 50a Clifford Way, Maidstone ME16 8GD

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Section 2 : Charitable Object

Charitable Object : The Charity is governed by an Approved Governing Document 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 advancement of education, community service and other such 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 Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Section 3 : Organisational Structure and Decision making process

Members of the Church : The Church is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

Members Meeting : The Members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to five Elders, Treasurer, Secretary and up to ten Deacons. The Elders, together with the minister(s), Church Secretary and Treasurer, are collectively known as the Charity Trustees, and 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 furtherance of the charitable objective.

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

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Section 4 : Objectives and Activities

In order to achieve the principal objective which is set out in section 2 above, the Church provides a variety of activities both to its membership and to the 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 living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services have usually taken place each Sunday at 10:00 am and also during term time at 5:00 pm in the afternoon. There are occasional services at other times which are advertised on the Church Notice Board, in the weekly Sunday news letter and on the website at bgbc.co.uk. There is a creche and children's programme during the morning service and activities for children and youth at the afternoon service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church broadcasts the Sunday 10:00 am service live via YouTube and Facebook. Additionally this service is available on line in the days following for viewing by those unable to attend in person or view on the Sunday. The Sunday sermon is also made available as a podcast.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Charity Trustees on request, or at the Sunday services of worship.

The Church is happy, in addition to its own regular weekly programme and where scheduling of activities permits, to use its premises for other forms of outreach for example by hosting musical events.

The Church encourages members to take their Christian faith out into the world in specific activities organised to enable non Christian friends and acquaintances to be involved.

From time to time the Church runs or promotes courses for people interested in discovering more about Christianity.

The Church runs various events for Young People and for people in the Third Age.

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

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

The Church is happy, in addition to its own activities and where scheduling of activities permits, to make its premises available for use by the wider community. Such use includes a weekly aerobics group, use of the church hall for children's parties and occasional use by local primary schools. In addition in 2024 the Church was used as a local venue for concerts and a Christmas Folk Event.

In the latter part of 2024 the Church was enabled to purchase an area of woodland, known as Ash Platt Wood, nearby to the church buildings and is planning to use this land to promote the Christian Message. This planning is an early stage but is hoped to include for example a form of Forest Church and also use in conjunction with youth activities.

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Section 5 : 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. The Charity Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church and that it will be able to pursue its mission purposes in 2025.

In the year nine persons were received into church membership of which two persons were baptised in the year. Seven church members were removed by death, transfer, removal or resignation. At 31 December 2024 membership stood at 152 compared to 150 a year earlier.

Average attendance at worship services was maintained during the year and is broadly at the levels before the impact of restrictions imposed by the Covid Pandemic. A similar pattern has been present in the children's work and amongst young people.

In 2022 the church, recognising the impact of climate change, began investigating ways of modifying activities with the aim of achieving a Net Zero Carbon footprint. Investigation and implementation of identified measures are on going and are inclusive of Carbon Offsetting payments that will have a financial impact in the future years.

During 2024 the church continued to progress with consultations to best determine how to utilise the Stewardship Grant that had been given for the church to manage. See Notes. Consultants investigated with local partners and with church members so that the Church Meeting could make a decision on the direction of spend for this grant. This exercise was duly completed and Mental Health issues were identified as the preferred area of spend. Discussion and consultation are ongoing to enable a decision on particular projects that will be supported.

BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2024

Section 6 : Financial Review

The financial year reported herein by the Church is from **01 January 2024**
to **31 December 2024**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Income in 2024 was at £ 477,974 increased from £ 375,082 in the previous year. This change is mainly due to a increase in donations made for specific projects.

The most significant expense relates to the appointment of a Minister and Assistant Minister, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. During the year the Minister was Charles Ingram and the Assistant Minister was Andy Potter. The Minister and Assistant Minister are assisted by an employed Children & Youth Worker, Joshua Amott.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The organisations and financial support given is detailed in Section D of this Report. Through its Mission Team the church seeks to promote support of mission through a number of Core Missions / Mission Partners. In addition members are encouraged to be personally involved.

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

Total expenditure was £401,466 increased from £ 342,610 due mainly to an increased specific project expenditure notably the purchase of Ash Platt Wood.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer of 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.

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 benefits scheme transferred from the pension trustees to Just Group from that date. See also note 24 to the accounts.

The Charity Trustees have made an assessment of the major financial risks facing the church, and are satisfied that there are policies in place to minimise these risks.

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TRUSTEES' ANNUAL REPORT for year ending

31 December 2024

Reserves policy :

The Charity Trustees have an established Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves should be that the unrestricted funds held and not committed or invested in tangible fixed assets (the Free Reserves) should normally be a minimum of 3 and a maximum of 6 months of the resources expended.
In 2024 General Funds this equates to between £ 69,000 and £ 138,000.

This level of Free Reserve is judged to enable responsibilities in respect of the employment of the Minister(s) and other employed staff to be discharged whilst continuing current activities in the event of a significant drop in income.

Year end effective Free Reserves are	£	155,802	Previous year (2023 : £155,235) .
This sum includes outstanding debtors of £	£	14,375	Previous year (2023 : £8,144) .
	£	141,427	Previous year (2023 : £147,091) .

This provides cover slightly above the maximum end of the target for required reserves.

In addition at year end the church held sums in a designated property fund established in 2022 with proceeds from the sale of a part church interest in the property owned jointly with and occupied by the Minister C Ingram.

These funds have been designated for use in future property improvements and major property items.

The sum held at year end was	£	111,990	Previous year (2023 : £110,390) .
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Investment policy :

The requirement for easy access to funds to meet the needs of the Church during the year precludes the specialised investment in long term investments. To best suit this access requirement a suitable amount of funds are placed on deposit and are available on demand.

The policy adopted is to invest any remaining available balances in the best short or medium term available accounts.

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Section 7 : Management of Risk

Review of major risks :

The Charity Trustees periodically conduct their own review of the major risks to which the Church is exposed. Following which systems and procedures are identified and implemented to manage those risks.

Where appropriate systems and procedures are backed up by the agreement and authority of the Church Meeting. An example being policies covering safeguarding of children and young people together with the considered appointment of leaders for children and young peoples groups.

Agreed policies and procedures are reviewed to ensure they meet current needs and responsibilities. Policies covering Safeguarding of Children, Young People and Vulnerable Adults are in place together with others dealing with Data Protection and Health & Safety. Policies are reconfirmed at each church AGM.

The church premises are inspected for Health & Safety risk on an annual basis the most recent full assessment and recommendations being made in December 2024. Appropriate items are acted upon by the Charity Trustees. On an ongoing basis H&S issues are reported to and considered by the Trustees as appropriate at their regular monthly meetings. A separate specific Asbestos Risk Assessment was made in August 2017 and revealed no areas of concern.

Systems are implemented to ensure that Health & Hygiene procedures in relation to the use of church premises to prepare and distribute food and drink at church events are up to date and applied to church activities.

Section 8 : Signature and Declaration

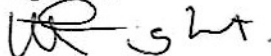
The Charity Trustees present this report and financial statements for the year to 31 December 2024.

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

We declare, in our capacity as Charity Trustee, that:

- * the Charity Trustees have approved the report above; and
- * have authorised us to sign it on their behalf.

Signature :



Position : Treasurer

Signature :



Position : Trustee

Date : 26/10/25

BESSELS GREEN BAPTIST CHURCH

Section A : Statement of Financial Activities for the year ended

31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 31 December 2024	TOTAL FUNDS 31 December 2023
	Notes	£	£	£	£	£
Incoming Resources						
<i>Voluntary Income</i>						
Donations to Church	4.1	386,203	6,875		393,078	320,054
Donations to Missions	4.2		37,451		37,451	28,045
<i>Activities for generating funds</i>	5	1,231	275		1,506	922
<i>Investment Income</i>	6	3,797			3,797	2,727
<i>Profit on Sale of Freehold Property</i>	26					
<i>Other incoming resources</i>	7	22,642	19,500		42,142	23,334
Total Incoming Resources		413,873	64,101		477,974	375,082
Resources Expended						
<i>Costs of generating funds</i>	8					
<i>Charitable expenditure</i>	9					
Ministry		212,335			212,335	191,757
Mission		65,005	67,559		132,564	109,704
Establishment		56,567			56,567	41,149
Total Resources Expended		333,907	67,559		401,466	342,610
Net incoming resources before transfers		79,966	(3,458)		76,508	32,472
Transfers between funds	14	(1,500)	1,500			
Net incoming resources		78,466	(1,958)		76,508	32,472
Net movement in funds		78,466	(1,958)		76,508	32,472
Total Funds Current at 31 December 2023		805,718	11,966	1,404,575	2,222,259	2,189,787
Total Funds Current at 31 December 2024		884,184	10,008	1,404,575	2,298,767	2,222,259

Comparative figures for each fund are shown in the notes to the accounts

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Section B : BALANCE SHEET as at

31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Totals 31 December 2024	Totals 31 December 2023
Fixed Assets						
Tangible assets	17	613,336		1,404,575	2,017,911	1,942,911
Investments	18					
Total Fixed Assets		613,336		1,404,575	2,017,911	1,942,911
Current Assets						
Debtors	19	30,625	6,908		37,533	13,735
Cash at Bank and in Hand	20	240,223	16,749		256,972	268,268
Current Liabilities						
Creditors: amounts falling due within one year	21		13,649		13,649	2,655
Net current assets / (liabilities)		270,848	10,008		280,856	279,348
Total Assets less current liabilities		884,184	10,008	1,404,575	2,298,767	2,222,259
Creditors: amounts falling due after one year	21					
Net Assets excluding pension liability		884,184	10,008	1,404,575	2,298,767	2,222,259
Defined benefit pension scheme Asset or Liability	24					
Total Net assets or liabilities		884,184	10,008	1,404,575	2,298,767	2,222,259

The attached notes form an integral part of these accounts.

These accounts were approved by the Trustees on 26/10/25 And signed on their behalf by

a) Treasurer

b) Trustee

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

Notes Forming an Integral Part of the
Financial Statement for the year ended 31 December 2024

1 Accounting Policies

Basis of preparation	<p>The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011</p> <p>The church is a registered charity, no. 1132394 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy body notes.</p>
Going Concern	<p>It is the trustees view that there are no material uncertainties regarding the charity's ability to continue for the foreseeable future.</p>
Income recognition	<p>All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.</p>
Donations	<p>Income received by way of donations and gifts is included in full in the Statement of Financial Activities when received.</p>
Legacies	<p>Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.</p>
Investment Income	<p>Investment income is recognised in full in the year in which it is received.</p>
Expenditure recognition	<p>All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.</p> <p>Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration on each activity, comprising the stipend and overhead costs of the central function is not apportioned but taken in full in the General Fund allocation.</p>
Fund raising and publicity costs	<p>The church does not in the usual course of activities make formal appeals for funds, and expenditure on these items is therefore not material.</p>
Grants payable	<p>The church makes grants to other organisations whose charitable objects compliment its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.</p>
Support costs	<p>Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the administration of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.</p>

BESSELS GREEN BAPTIST CHURCH

Tangible fixed assets for use by the charity The church premises are included in the balance sheet at insurance value, taken at June 2005, because reliable cost information is not available, and valuation would incur significant cost which would be onerous compared with the additional benefit gained by the user of the accounts.

The Manse premises are included in the balance sheet at the value of £ 436,396. This being the cost of purchase of 21 Larkfield Road, Sevenoaks, Kent unadjusted for inflation. The charity does not have a policy of revaluation.

The asset value of Manse premises is included in the Designated Manse Fund. The asset value of the church premises and of Investments is in the Specified Fabric Church Buildings Fund since the use of the premises and the invested capital is restricted for property use.

The relative asset value applicable to the church interest in the Ministers house at 1 Darent Close has been included in the Designated Manse Fund. During the year 2022 some of the church interest was sold to the Minister and the asset value has therefore been restated in the 2022 accounts. Depreciation has not been charged in the current year because in the opinion of the Trustees, the residual value of the asset is not less than the 2022 valuation. The remaining asset value included in accounts is £ 96,940.

The relative asset value of £ 5,000 applicable to the church interest in the Children and Youth Workers house at 7 Marvillon Close has been included in the Youth Worker Accommodation Fund. This property was purchased in the second quarter of 2021 and depreciation has not been charged in the current year because in the opinion of the Trustees, the residual value of the asset is not less than the original valuation.

The relative asset value of £75,000 applicable to the church ownership of Ash Platt Wood has been included in a separate designated fund. This property was purchased in July 2024.

Depreciation	<p>Depreciation has not been charged on the Church or Manse premises, Items costing less than £ 7,500 are wholly depreciated in the year of purchase.</p> <p>Depreciation on other fixed assets where applicable is calculated to write off the cost on a straight-line basis of each asset over its expected useful life, which is normally estimated at 4 years. Or at such rates as the trustees decide.</p>
Investment Assets	No investments are held other than premises noted elsewhere.
Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Designated funds	Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds	Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

BESSELS GREEN BAPTIST CHURCH

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

Prior to the 2022 accounts these funds were included with Restricted Funds.

Independent Examiner Fees The fees in respect of 2023 accounts of £1,170 have been paid in 2024. The fee for 2024 accounts has not been included as an accrual as it is considered immaterial.

Stewardship Grant: In December 2020 the church was advised by Stewardship Services that an anonymous Stewardship Grant in the gross sum of £1,000,000 had been made to BGBC upon specified terms and conditions of use. Stewardship advised ;

"The intent of the grant is to release the church to be outward looking through serving the local community with the faithful proclamation of the gospel and practical action that enables authentic engagement. It is to be invested in a venue/venues and settings in which this can be achieved. The vision is to enable Kingdom based Christian ministry in the local area around Bessels Green Baptist Church. The wording in the confidential expression of wishes document favours a 'Kingdom' perspective in interacting with the local community. This requires a combination of faithful proclamation of the Gospel of Jesus Christ which is backed up by practical action that enables authentic engagement with the local community. The goal therefore is to invest the funds in such a way as to provide a venue/venues and settings in which those twin goals can be achieved in a manner which enhances community engagement and opens a new basis for dialogue with a wider cross section of the neighbourhood. In summary, the vision is to bless the community in a holistic manner". The only other stipulation is that any assets acquired with the grant need to be suitably ring-fenced so that they are retained to achieve the intended objectives.

Funds will only be released to BGBC once details of the plan for the use of the grant, as agreed by the Trustees of Bessels Green Baptist Church are available, so that Stewardship can draw up a Grant Agreement Form to allow release of the funds.

In 2024 further sums were released and reflected in the accounts to cover costs of employing specialist advisors.

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31 December 2024

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2024	2023
CHARITABLE INCOME						
4 VOLUNTARY INCOME						
4.1 Donations to Church	304,953	81,250	6,875		393,078	320,054
In 2023 £ 375 of the donations to church income was attributable to restricted funds, with the remaining £ 319,679 being attributable to unrestricted funds.						
4.2 Donations to Missions			37,451		37,451	28,045
In 2023 £ 28,045 of the donation to missions income was attributable to restricted funds, with the remaining £ Nil being attributable to unrestricted funds.						
Total	304,953	81,250	44,326		430,529	348,099

5 ACTIVITIES FOR GENERATING FUNDS

5.1 Use of Premises	1,231	275	1,506	922
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In 2023 £ 398 of the income was attributable to restricted funds, with the remaining £ 524 being attributable to unrestricted funds.

Use of premises income from regular lettings is allocated to the Fabric Fund since it relates primarily to the cost of wear and tear on the buildings and the relative cost attributable to heat and light is not considered material. NOTE: Occasional lettings in respect of the use of church premises are covered by a policy of not charging for lettings unless the lessee is intending to charge for the event to be held. Income from these occasional hall lettings are allocated to those missions supported from budgeted giving as an addition.

6 INVESTMENT INCOME

Bank Interest	2,166	1,600	3,766	2,727
Bank Interest Other (Note27)	31		31	
Total	2,197	1,600	3,797	2,727

In 2023 £ Nil of the income was attributable to restricted funds, with the remaining £ 2,727 being attributable to unrestricted funds.

7 OTHER INCOMING RESOURCES

Total	19,468	3,174	19,500	42,142	23,334
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In 2023 £ 625 of the income was attributable to restricted funds, with the remaining £ 22,709 being attributable to unrestricted funds.

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2024	2023
CHARITABLE EXPENDITURE						
8 COST OF GENERATING FUNDS						
The church does not incur costs under this heading.						
9 CHARITABLE ACTIVITIES						
MINISTRY						
9.1 Minister	86,610				86,610	85,095
9.2 Assistant Minister	48,686				48,686	44,438
9.3 Youth / Community Worker	34,399				34,399	29,473
9.4 Preaching Fees	470				470	310
9.5 Ministry Sundry Costs	10				10	12
Sub Total	170,175				170,175	159,328
Apportionment of Support Costs Note 13	42,160				42,160	32,429
MINISTRY TOTAL	212,335				212,335	191,757

In 2023 £ Nil of the expenditure was attributable to restricted funds,
with the remaining £ 191,757 being attributable to unrestricted funds.

MISSION TOTAL	28,295	36,710	67,559	132,564	109,704
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In 2023 £ 34,625 of the expenditure was attributable to restricted funds,
with the remaining £ 75,052 being attributable to unrestricted funds.

ESTABLISHMENT TOTAL	23,211	33,356		56,567	41,149
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In 2023 £ nil of the expenditure was attributable to restricted funds,
with the remaining £ 41,149 being attributable to unrestricted funds.

10 Not used

11 TOTAL RESOURCES EXPENDED

This note reanalyses all of the costs in the previous notes between direct charitable costs, grants and support costs.

	Charitable Activities	Grant Funding	Support Costs		
Cost of Generating Funds					
Charitable Expenditure					
Ministry	170,175		42,160	212,335	191,757
Mission	44,196	83,994	4,374	132,564	109,704
Establishment	51,958		4,609	56,567	41,149
Governance Costs					
	266,329	83,994	51,143	401,466	342,610

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2024	2023
12 GRANTS PAYABLE						
Grants Mission Donations:						
BMS World Mission		8,580	55		8,635	8,523
Unallocated						
Home Mission Fund		5,860			5,860	6,074
Kent Thames Side / Ebbsfleet BC		2,720	55		2,775	2,450
Core Missions:						
Powerline Trust						2,412
Hospice of Hope		2,720	55		2,775	2,688
TRINITY School Chaplancy		2,720	54		2,774	
Worth Unlimited						2,589
Guinea Bissau		2,720	8,801		11,521	7,921
Unallocated:						(34)
Sevenoaks Counselling (Formerly SCCS)		2,930			2,930	2,790
SAYT		3,662			3,662	3,488
SEBA		739			739	704
Crosslight (Formerly West Kent Debt Advice Centre)		2,839			2,839	2,704
Harvest : 2022 Sevenoaks Larder			1,654		1,654	1,009
Christmas : TRINITY School			10,561		10,561	6,375
Christmas : HofH Ukraine Hospice			1,122		1,122	14,177
Other Sundry: Speakers & Short term service		1,220			1,220	
Total		36,710	22,357		59,067	63,870

13 SUPPORT COSTS

This item defined in the SORP regulations is small in church contexts, as much support is provided free by volunteers. Administrative costs, including paid administrative staff, which are not Governance costs, are included as support costs and allocated across the other headings on a logical and consistent basis.

Support costs incurred are primarily in respect of the General Fund elements of Ministry Mission and Establishment aspects of BGBC work. Costs are therefore allocated to expenditure in the General Funds as noted below.

SUPPORT TOTAL		51,142	51,142	40,894
Apportionment				
Ministry	42,160		42,160	32,429
Mission	4,374		4,374	5,222
Establishment	4,609		4,609	3,241

14 TRANSFERS BETWEEN FUNDS

In 2024 there were generally no significant transfers impacting as between Unrestricted and Restricted Funds.

15 OTHER CHURCH ACCOUNTS

Aggregated accounts for Baby Plus, Seniors Lunch Club and BGBC-FC are included within the appropriate parts of notes 4 to 14.

Section D : Notes to the Accounts

2024 2023

16 Staff Costs and Trustees expenses

Salaries	S	142,752	122,356
Social Security Costs	N	6,830	4,839
Pension Costs	P	12,732	10,767
Other Costs		48,010	49,067
		210,324	187,029

The average number of employees during the year (or part year) was **8** **8**

No employee received emoluments in excess of £60,000 during the year (2023 none)
The minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £41,159 and other benefits in respect of his service as minister, including the provision of manse accommodation part owned by the church and rented in part from the minister and his The assistant minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £34,950 and other benefits in respect of his service as minister, including the provision of manse accommodation owned by the church.

No sums were reimbursed to the Trustees for their work as Trustees (2023 none).

The Church pays pension contributions for its Ministers and staff to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme, and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. See also Note 24.

17 Tangible Fixed Assets

		Freehold Land & Buildings					Furniture & Fittings	Equipment	Total
		Church	21 Larkfield Road	1 Darent Close	7 Marvillion Close	Ash Platt Wood			
Cost / valuation									
Additions	31-Dec-23	1,404,575	436,396	96,940	5,000		79,471	121,503	2,143,885
Disposals						75,000	2,744	6,147	83,891
	31-Dec-24	1,404,575	436,396	96,940	5,000	75,000	82,215	127,650	2,227,776
Depreciation									
	31-Dec-23						79,471	121,503	200,974
Charge for the year on disposals							2,744	6,147	8,891
	31-Dec-24						82,215	127,650	209,865
Net Book Value									
	31-Dec-24	1,404,575	436,396	96,940	5,000	75,000			2,017,911
	31-Dec-23	1,404,575	436,396	96,940	5,000				1,942,911
Gains/(Losses) on Fixed Assets						75,000			75,000

All of the fixed assets are used for direct charitable purposes.

For insurance purposes the value of the church premises is taken at £ 2,696,719 (2023: £2,605,498).
The insured value of furniture, fixtures and equipment is £ 195,503 (2023: £188,890).
A further "All Risks" policy is effective for 2 Laptop computers, and a Marquee in the insured value of £ 0 (2023: £2,492).

For insurance purposes the Manse premises, 21 Larkfield Road, are at an insured value of £ 724,109 (2023: £ 569,044).
The insured value of furniture, fixtures and equipment for which BGVC is responsible in the insured value of £ 25,000 (2024: £ 0)

21 Larkfield Road - Church Manse

The property 21 Larkfield Road was purchased on 27 July 2012 as an Manse for the sale price of £436,396. This being funded from the previous Manse sale proceeds £ 254,775 together with loans £ 40,000 from SEBA, £ 83,000 from the Baptist Union Loan Fund, £ 37,000 loans from members of the congregation and the balance being made up of gifts made by the congregation. At 31 December 2022 no loans remained to be paid.

1 Darent Close

The property 1 Darent Close was purchased in 2008 by C Ingram (minister) and his wife with the church owning a share interest equivalent to 15.9% of the sale price (Purchase 2008 @ £ 408,800). This 15.9% of the sale price (£65,000) was funded by direct giving or loans to the church the loans all being repaid before 31 December 2013.

In addition for 1 Darent Close the church originally facilitated additional loans from individual members amounting to £ 110,000 but had no direct interest accruing from these loans or this sum.

Over the period since 2008 the Church purchased additional interest such that at 31 December 2018 the church share interest in 1 Darent Way amounted to 28% of the Value. A further 11% share interest remains for the additional loans from individual members.

In 2022 the church sold part of its interest in 1 Darent Close to the Minister. The current valuation being £740,000 this purchase resulted in a payment to church funds of £110,260, the reduction of the church interest from 28% to 13.1% and adjustment of the tangible fixed asset value from £145,069 to £96,940. These adjustments have been reflected in these accounts for 2022.

At 31 December 2022 the church share interest in 1 Darent Way now amounts to 13.1% of the value. The share of interest for the additional loans from individual members was also reduced by payment by the Minister to 4.4%.

7 Marvillion Close

The property 7 Marvillion Close was purchased in 2021 by J Amott (Youth Worker) and his wife with the church owning a share interest equivalent to 1.39% of the sale price (Purchase 2021 @ £ 360,000). This 1.39% of the sale price (£5,000) was funded by a loan from church General Funds.

In addition for 7 Marvillion Close the church originally facilitated additional loans from individual members amounting to £ 73,125 but had no direct interest accruing from these loans or this sum.

Ash Platt Wood

In July 2024 Bessels Green Baptist Church purchased a 7.5 acre plot of mainly woodland a short distance from the Church. This was done believing that this will give a number of opportunities to enable Kingdom-based Christian ministry in the local area around Bessels Green Baptist Church. This means a combination of faithful proclamation of the Gospel of Jesus Christ which is backed up by practical action that enables authentic engagement with the local The purchase price paid was £75,000 which was funded from a donation.

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

				2024	2023	
18 Investments		This heading refers to properties and stock exchange and other securities held on a long term basis, not simply the prudent investment of short term surplus funds.				
		The church holds no investments of this nature.				
19 Debtors						
	Accrued income	General Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	58,495	60,914	
		Mission Donations	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	5,033	5,141	
		Hardship Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	1,375	75	
		Specified Funds	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	500	125	
		Ash Platt Wood Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	16,250		
		Ukraine Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here		250	
			Adjust for Claims already repaid in Year	(57,855)	(52,770)	
			Adjust for claims outstanding from 2023: Included in repaid	13,735		
	Prepayments and other debtors	No significant prepayments have been made in 2024				
				37,533	13,735	
20 Bank and cash balances						
Main Church Accounts						
National Westminster Bank plc						
	1	Current Account No. 71570594 : BGBC Main	15,014.93	31 December 2024	15,015	24,235
	2	Current Account No. 23116285 : BGBC Stewardship	1,682.39	31 December 2024	1,682	
National Westminster Bank plc						
	3	Business Reserve Acc. No. 13416855	25,068.79	31 December 2024	25,068	238,261
	4	Natwest Liquidity 95 Day Notice account	51,046.26	31 December 2024	51,046	
Charity Bank						
	5	Ethical 1 Year fixed account	85,000.00	31 December 2024	85,000	
CAF						
Savings a/c		Gold Instant Access Account		31 December 2023		
CAF						
Savings a/c		Gold Instant Access Account		31 December 2023		
				Sub total	248,739	262,496
Other Church Activities Accounts						
	Babyplus - National Westminster plc		Account No. 50567624		2,893	2,337
			Cash in Hand			
	Wednesday Lunch Club - National Westminster plc		Account No.23250666	1,680.40	1,680	1,790
			Cash in Hand		900	773
	BGBC-FC - HSBC		Community Account No.41710826		440	482
			Money Manager Account No.41710834		2,320	389
			Cash in Hand			
			Uncleared Cheques/Payments			
					256,972	268,268
21 Creditors						
Creditors: amounts falling due within one year						
21.1	Loans & Overdrafts					
	Purchase Manse 1 : 21 Larkfield Road					
	SEBA Loans			Repaid Complete in 2022		
21.2	Other creditors					
21.3	Accruals		General Funds		13,649	2,655
			Mission Funds			
					13,649	2,655

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2024 2023

Creditors: amounts falling due after more than one year

21.4	Loans & Overdrafts
21.5	Other creditors
21.6	Accruals

22 Alternate breakdown of funds

22.1 Restricted Funds

Name of Fund	31-Dec-23	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-24
Mission Donations	46	37,726	37,723	3		49
Stewardship Grant	4,500	17,000	21,318	(4,318)	1,500	1,682
Hardship Fund	5,080	6,875	5,752	1,123		6,203
Specified Funds	1,527	2,500	2,500			1,527
Ukraine Fund	813		266	(266)		547
Totals	11,966	64,101	67,559	(3,458)	1,500	10,008

Mission Donations : fund is giving to specified missions by donors.
 Stewardship Grant : fund related to specific legacy income and expenditure
 Hardship Fund : fund is to support those financially impacted by Covid-19 coronavirus restrictions.
 Specified Funds : fund is where donors have stipulated purpose for their gift that is not covered elsewhere
 Ukraine Fund : fund to support those impacted by 2022 war in Ukraine

	Fixed Asset	Investment	Current Asset	Creditors	Total
Mission Donations			13,698	13,649	49
Stewardship Grant			1,682		1,682
Ukraine Fund			547		547
Hardship Fund			6,203		6,203
Specified Funds			1,527		1,527
Totals			23,657	13,649	10,008

22.2 Designated Funds

	31-Dec-23	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-24
Fabric Fund	1,757	1,799	26,847	(25,048)	24,000	709
Manse Fund : 21 Larkfield Road	436,396					436,396
Manse Fund : 1 Darent Close	96,940					96,940
Youth Worker Accommodation	5,000	2,606	2,606			5,000
Property Fund	110,390	1,600		1,600		111,990
Mission Budget			36,710	(36,710)	36,710	
Ash Platt Wood Fund		81,250	3,903	77,347		77,347
Totals	650,483	87,255	70,066	17,189	60,710	728,382

Fabric Fund : fund for routine maintenance and upkeep of buildings and equipment together with the purchase of new furniture, fittings and equipment
 Manse Fund : fund related to church Manse ownership
 Youth Worker Accommodation Fund: fund related to accommodation for Youth Worker
 Property Fund : fund designated for property improvements and major items
 Mission Budget : fund for giving to mission from church funds as agreed by Church meeting.
 Ash Platt Wood Fund : fund related to Land holding of Ash Platt Wood

	Fixed Asset	Investment	Current Asset	Creditors	Total
Fabric Fund			709		709
Manse Fund : 21 Larkfield Road	436,396				436,396
Manse Fund : 1 Darent Close	96,940				96,940
Youth Worker Accommodation	5,000				5,000
Property Fund			111,990		111,990
Mission Budget					
Ash Platt Wood Fund	77,347				77,347
Totals	615,683		112,699		728,382

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

20242023

22.3	Unrestricted Funds						
		31-Dec-23	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-24
	Name of Fund						
	General Fund	149,464	317,469	257,574	59,895	(61,790)	147,569
	Other Church Activities	5,771	9,149	6,267	2,882	(420)	8,233
	Totals	155,235	326,618	263,841	62,777	(62,210)	155,802

General Fund : fund for the general purpose of the church
Other Church Activities : fund is for sums held by church organisations separate from the general funds

			Fixed Asset	Investment	Current Asset	Creditors	Total
	General Fund				147,569		147,569
	Other Church Activities				8,233		8,233
	Totals				155,802		155,802

22.4	Endowment Funds						
		31-Dec-23	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-24
	Name of Fund						
	Specified Fabric Church Buildings	1,404,575					1,404,575
	Totals	1,404,575					1,404,575

Specified Fabric / Buildings : fund related to the church buildings in Bessels Green Road.

			Fixed Asset	Investment	Current Asset	Creditors	Total
	Specified Fabric Church Buildings		1,404,575				1,404,575
	Totals		1,404,575				1,404,575

23 Analysis of net assets

			Fixed Asset	Investment	Current Asset	Creditors	Total
	Restricted Funds				23,657	13,649	10,008
	Designated Funds		615,683		112,699		728,382
	Unrestricted Funds				155,802		155,802
	Endowment Funds		1,404,575				1,404,575
	Totals		2,020,258		292,158	13,649	2,298,767

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2024 2023

24 Pensions

The Church is a participating employer of the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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

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

Movement in Balance Sheet Liability

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 extinguishes once buy out was completed by Just Group in October 2024.

Note: Consequent upon notification from the BU Pension Scheme 30th June 2022 that the scheme no longer has a shortfall no provision for ongoing cost has been made although it is noted in 2024 £10 was paid and included in the accounts.

Cost of benefits earned and expenses in the year

The total pension cost recognised in the Statement of Financial Activities is as follows:

Defined contribution plan:	Current period contributions	12,732	10,767
Multi-employer defined benefit plan:	Deficiency contribution in respect of prior service period (in year)	10	12

25 Related Charities

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

There were no transactions between the church and its related charities during the year 2024.

There were no transactions during 2024 with "The Anabaptist Mennonite Network" of which Andy Potter Assistant Minister was a trustee. In 2025 Andy Potter ceased to be a Trustee of this body. There were no transactions during the year with "Hospices of Hope Limited " of which Rick Woodward BGBC trustee is also a trustee other than donations and grants summarised in note 28 which result from direct giving and decisions of the Church Members Meeting. There were no transactions during the year with "Sevenoaks Counselling " of which Luci Wright BGBC trustee is also a trustee other than donations and grants summarised in note 28 which result from direct giving and decisions of the Church Members Meeting.

26 Related Party Transactions

There were no transactions between the church and any of the Trustees or their families other than agreed salaries and allowances of Ministers. These Ministers allowances are noted in Note 16.

BESSELS GREEN BAPTIST CHURCH

31 December 2024

Section D : Notes to the Accounts

27 OTHER CHURCH ACCOUNTS

	All Unrestricted General Funds Baby Plus	Seniors Lunch Club : Charity	Seniors Lunch Club : General	BGBC-FC	2024	2023
	Outreach Youth	Outreach	Outreach	Outreach		

CHARITABLE INCOME

Donations	Subscriptions / Payments	1,300		3,011	4,634	8,945	8,320
	Donations		173			173	68
	Trip / Excursion						
	Charity Donations						457
	Transfer from BGBC accounts						
Investment	Bank Interest				31	31	17
Total Incoming Resources		<u>1,300</u>	<u>173</u>	<u>3,011</u>	<u>4,665</u>	<u>9,149</u>	<u>8,862</u>

CHARITABLE ACTIVITIES

Mission	Equipment						127
	Food / Refreshments / Tuck	744		2,084		2,828	3,183
	Christmas Lunch			368		368	420
	Sundry :						35
	Miscellaneous						122
	Gifts / Birthdays						102
	Pitch Hire				2,712	2,712	3,250
	Light & Heat BGBC						
	Training						12
	Transfer to Charity Account						
	Bank Charges				64	64	62
	Donation to BGBC: Taken as Transfer						
		<u>744</u>		<u>2,597</u>	<u>2,776</u>	<u>6,117</u>	<u>7,313</u>
Donations to Charity	Meninadanca						
	MAF						
	Tear Fund						
	Traidcraft						150
	Loaves & Fishes		150			150	
Total Resources Expended		<u>744</u>	<u>150</u>	<u>2,597</u>	<u>2,776</u>	<u>6,267</u>	<u>7,463</u>
Net incoming resources		556	23	414	1,889	2,882	1,399
Transfers between funds				(420)		(420)	(400)
Total Funds at 31 December 2023		2,337	307	2,256	871	5,771	4,772
Total Funds at 31 December 2024		2,893	330	2,250	2,760	8,233	5,771

	All Unrestricted General Funds Baby Plus	Seniors Lunch Club : Charity	Seniors Lunch Club : General	BGBC-FC		
Bank Statement(s)	2,893		1,680	440	5,013	4,609
Cash in Hand			900	2,320	2,320	389
Outstanding Cheques/Payments					900	773
Balance in Bank	<u>2,893</u>	<u>330</u>	<u>2,580</u>	<u>2,760</u>	<u>8,233</u>	<u>5,771</u>
			(330)			

Notes in respect of other Church Accounts

BESSELS GREEN BAPTIST CHURCH

31 December 2024

Section D : Notes to the Accounts

28. CONSOLIDATED MISSION / GRANTS STATEMENT

Actual disbursements to Missions in the year from all sources in the foregoing accounts is collected following.		2024	2023
RECEIPTS	Budgeted Giving from General Fund	42,462	38,757
	Donations from fellowship	41,344	28,410
	Church Gifts		
	Senior Lunch Club	150	150
	BGBC-FC		
	Total Receipts	83,956	67,317
PAYMENTS	C BMS World Mission	8,635	8,523
	C Home Mission Fund	5,860	6,074
	C Kent Thames Side	2,775	2,450
	Core Missions		
	C Powerline Trust		2,412
	C Hospice of Hope	2,775	16,865
	C TRINITY School Chaplancy	2,774	
	C Worth Unlimited		2,589
	C Guinea Bissau	11,521	7,921
	Unallocated		(34)
	Sevenoaks Counselling (Formerly SCCS)	2,930	2,790
	SAYT	3,662	3,488
	SEBA	739	704
	West Kent Debt Advice Centre	2,839	2,704
	Mission Appeals:		
	Tear Fund		
	SEBA Project :		
	Harvest : Sevenoaks Larder	1,654	1,009
	DEC Turkey & Syria		6,375
	Other :		
	Menindanca	4,208	
	Segunda	11,157	
	Short Term Service	1,000	
	Christmas: Trinity School 2024	10,561	
	Christmas: H of H 2023	1,122	
	Visiting Mission Speakers	1,342	
	Ukraine Grants:		
	Ukraine		1,250
	Ukraine: UK Refugees		
	Other Grants Various:		
	Specified :	2,500	
	Pastoral & Gifts		602
	Hardship Fund	5,752	1,445
	Seniors Lunch Club Items :		
	Traidcraft		150
	Loaves & Fishes	150	
	BGBG-FC Items :		
	Total Payments	83,956	67,317

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

28. CONSOLIDATED MISSION / GRANTS STATEMENT

Total Number and value of grants		Amount of grants paid	No of grants paid	
Total grants to institutions	Gifts :			
	Special : Institutions	1,102		
	Special : Missions	-		Nr. Incl. Mission Totals
	Mission : Donations	75,704	20	
	Ukraine			
			75,704	1,122
Total grants to individuals			8,252	11
	Totals		<u>83,956</u>	<u>1,133</u>
Grants made to institutions : grant details made to missions are shown in the Consolidated Missions Gifts Statement				
Grants made to individuals : purpose as noted following.				
	Pastoral : Hardship			
	Gifts :			
	Bursaries: Short Term Service			
	Special : Individuals			
	Hardship Fund		5,752	10
	Ukraine: UK Refugees			No of Main individuals
	Specified :		2,500	1
	Totals		<u>8,252</u>	<u>11</u>

BESSELS GREEN BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BESSELS GREEN BAPTIST CHURCH (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2024.

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 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 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of International Accountants.

I have completed my examination. I can confirm that no 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 charity as required by section 130 of the 2011 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.

Signed:



Dated: 26th October 2025

Paul Baker FFA FAIA
50a Clifford Way
Maidstone
Kent
ME16 8GD