

# **Emmanuel Baptist Church**

## **Thamesmead**

**Trustees' Annual Report and Financial Statements**  
**For the Year Ended 31 March 2025**

MDCP Accountancy  
25 Merton Road  
Seven Kings  
Greater London  
IG3 8PB

# **Emmanuel Baptist Church Thamesmead**

**Trustees' Annual Report and Financial Statements  
For the Year Ended 31 March 2025**

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25 Merton Road  
Seven Kings  
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IG3 8PB

# **Emmanuel Baptist Church Thamesmead**

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# **Emmanuel Baptist Church Thamesmead**

## **Legal and Administrative Information**

For the year ended 31 March 2025

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### **Charity Name**

Emmanuel Baptist Church Thamesmead is registered with the Charities Commission under Section 30 (2) (b) of the Charities Act 2011.

### **Registered Charity Number**

1132482 (England & Wales) registered 5th November 2009

### **Affiliations**

The Church is a member of the Baptist Union of Great Britain, The London Baptist Association and the Evangelical Alliance.

### **Principal/ Registered Address**

Emmanuel Church, Yarnton Way, South Thamesmead, Kent, Greater London, DA18 4DR

### **Governing Document**

The Church's governing document is the Church Constitution from the model Baptist Union GB produced version adopted on 27 September 2009 as amended on 02 Jun 2020.

### **Charitable Object**

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination including 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.

### **Trustees**

The Trustees who served during the year or who were serving at the date of this report were:

Holding Trustees: The custodian/holding Trustees are as follows:

The London Baptist Property Board (Church)

The London Baptist Property Board (Manse)

Managing Trustees: The Church Minister, Officers and Deacons. They have been in post as follows:

Revd Angela Bacon

Mr. Johnson Afari

Mr. Eric Engmann

Mrs. Janet Croucher

Mr. Emmanuel Ogunsanwo

Mr. Peter Musembi

Mrs. Rebecca George

Chairperson, inducted January 2019

Church Secretary and deacon, elected Secretary and re-elected as deacon September 2025

Treasurer and deacon, re-elected September 2025

re-elected as deacon September 2025

re-elected as deacon September 2025

re-elected as deacon September 2025

elected as deacon September 2025

### **Property/ Custodian Trustees**

The London Baptist Property Board, 235 Shaftesbury Avenue, London WC2H 8EL

### **Bankers**

Santander, Bridle Road, Bootle, Merseyside L30 4GB

### **Accountants & Bookkeepers**

MDCP Accountancy, 25 Merton Road, Seen Kings, Greater London, IG3 8PB

### **Independent Examiner**

Trevor Webb

## **Emmanuel Baptist Church Thamesmead**

### **Legal and Administrative Information**

For the year ended 31 March 2025

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#### **Solicitors**

As retained by London Baptists (LBA)



# **Emmanuel Baptist Church Thamesmead**

## **Trustees' Report**

For the year ended 31 March 2025

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The trustees as detailed above present their Annual Report and financial statements of the charity for the year ended 31 March 2025. The financial statements have been prepared based on the accounting policies set out on page 10 of the church's statement of financial activities for the year ended 31 March 2025.

### **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 Union of Great Britain including 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.

### **Organisational Structure**

#### Recruitment and appointment of Trustees

The London Baptist Property Board is the Custodian Trustee. The Managing Trustees are the Diaconate of the Church, consisting of 6 elected Deacons, including an elected Secretary, an elected Treasurer, and the appointed Minister. Nominations are invited annually for election to fill any vacancies on the diaconate. Deacons are elected by majority vote by those members present and voting at the church members' meeting. They normally serve for a period of 3 years, at the conclusion of which they are eligible for nomination and re-election. The nomination procedure for deacons excludes non-members.

#### Induction and training of new Trustees

Guidance documents published by the Charity Commissioners and the Baptist Union of Great Britain are made available to all Trustees.

Several deacons serve for more than one term, producing accumulating experience within the body of Trustees. Arrangements are made to ensure that not all the deacons retire at the same time. All deacons acknowledge the need for divine wisdom and where necessary, professional advice. The Trustees meet at agreed intervals, usually once a month, for prayer and business. Secretarial support is provided by a paid part-time Church Administrator.

### Church membership

Members of the Church are accepted in accordance with the Constitution which recommend 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.

The Members Meeting takes place at least four times per year, including the Annual General Meeting and has responsibility for the overall policy of the church including the review of appointments when needed.

In accordance with the Constitution, the Members appoint up to eight Deacons, including a Church Secretary, and a Treasurer who together with the Minister 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 objectives. Relevant matters may be raised by members in Church meetings for further consideration by the deacons, the Church seeks to work by consensus wherever possible.

### Relationship with other faith organisations

Emmanuel Baptist Church Thamesmead is in full accord with the objects and motivation of the Evangelical Alliance and full fellowship continues with the Baptist Union of Great Britain, especially through the London Baptists. Believing that Jesus Christ is the only mediator between God and human; this church supports world evangelisation and extends friendship to all irrespective of race or religion.

### Risk Management

The church has an appointed health and safety officer in the person of Yomi Adebisi, and we are careful to establish and review practices and routines which maintain biblical orthodoxy and comply with applicable legislations. Where these appear to conflict, greater care and training is accepted as obligatory. There are also 4 fully trained first aiders. The church has a safeguarding policy and a set of safeguarding procedures in place.



## **Emmanuel Baptist Church Thamesmead**

### **Trustees' Report**

For the year ended 31 March 2025

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The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability, and commits itself to the nurturing, protection and safekeeping of all associated with the church and will pray for them regularly. In pursuit of this, we commit ourselves to this policy and to the development of sound procedures to ensure we implement our policy well. The safeguarding policy, procedures and practices are reviewed on an annual basis. There is a Designated Person for Safeguarding (DPS), Peter Yinfaowei, a deputy DPS, Rebecca George and a Safeguarding Trustee, Janet Croucher.

#### **Objectives and Activities**

To achieve its principal objectives as set out 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 Jesus Christ as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 11.00 a.m., and there are regular Bible classes for all age groups conducted from 10.00 am every Sunday. Special services at other times are advertised on the Church Notice Board, Church Website, through leafleting and by sending emails to members. There is a full children's programme during each Sunday morning service serving preschool and primary age children. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a range of "new life" groups for the growth of faith and discipleship on the church premises where both members and non-members are welcome to attend.

The Young Foundations Preschool closed at the end of the 2024/25 academic year as it was no longer financially viable to continue to operate. This decision was taken by the Pre-School management on 18<sup>th</sup> March 2025, and the diaconate and trustees were formally notified on 21<sup>st</sup> March 2025. Bexley Council and OFSETD were both formally notified.

Emmanuel Baptist Church Thamesmead continues to provide premises and other support for the work of the Greenwich Food Bank which distributes food to those in need after referral from local professionals. This strengthens effective pastoral links with local schools, senior teachers, social workers, and other community care teams.

#### **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 Church recognises that these are difficult to measure; Regular Sunday services are held, and we continue to offer online services to those members who are unable to attend physically.

#### **Overseas mission activity**

In addition to regular support for BMS World Mission the church continues to support Evangelical Action Brazil (EAB), a charity working in Paraiba, in the northeast of Brazil. Regular updates are received from John and Liz Medcraft who head up the EAB Charity.

#### **UK Giving**

The church makes annual payments to the Baptist Union of Great Britain (BUGB) Home Mission, Ascension Trust and Seniors in Touch.

#### **Local outreach and Social Activities**

With the support and generous giving of the congregation we made and donated a total of 150 Christmas vouchers to people and families in the local community. We also run, in conjunction with the Greenwich Food Bank, a food distribution centre each Tuesday and Thursday morning.

#### **Public Benefit**

The Church leaders are satisfied that the activities outlined above demonstrate that the charity is providing a benefit to the public and local community.



## Trustees' Report

For the year ended 31 March 2025

### Trustees' responsibilities in relation to financial statements

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's activities during the year and of its financial position at the end of each year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently, make judgements and estimates that are reasonable and prudent, state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements,
- Prepare the financial statements on the assumption that the charity will continue in business.

### Financial Review

The full financial Statement for 2024-25 is attached.

The church continued to raise the funds which it needs to carry on its activities from within its own membership and congregation,

The Church is very dependent on, and very grateful for, the voluntary work undertaken by many church members in all aspects of church life.

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks, including appropriate PL (public liability) and EL (employer's liability) insurance.

On 31 March 2025 the Church had net free reserves of £131,556 (2023-24: £136,999) as follows:

	2024-25 £	2023-24 £
Cash reserves	131,556	136,999
Less: restricted funds	(32,774)	(33,015)
Free reserves	98,782	103,984
Free reserves requirement: 6 months budgeted routine expenditure	30,000	30,000

### Responsibilities of the Trustees for the Financial Statements

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's activities during the year and of its financial position at the end of each year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently, make judgements and estimates that are reasonable and prudent, state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- Prepare the financial statements on the assumption that the charity will continue in business.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the



## Emmanuel Baptist Church Thamesmead

### Trustees' Report

For the year ended 31 March 2025

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Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 04 August 2025 and signed on their behalf by:

**Revd Angela Bacon**  
**Minister and Chairperson**

Sign: Angela Bacon

Date: 09.11.2025

## Emmanuel Baptist Church Thamesmead

### Independent Examiner's Report on Accounts

For the year ended 31 March 2025

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2024-25 set out on pages 11 -17.

#### 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 (and with amendment 2022).

Having satisfied myself that the accounts of the charity are not required to be audited under section 144 of the Charities Act 2011 and are eligible for independent examination, I report in respect of my examination of your charity's accounts to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general Direction given by the Charity Commission under section 145(5) (b) of the Charities Act
- To state whether particular matters have come to my attention.

#### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commissioners. 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 the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in the 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 statement below.

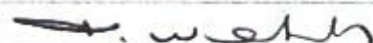
#### Independent examiner's statement

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

1. accounting records were not kept in respect of the Church as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or

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:



Date: 14<sup>th</sup> August 2025

Name:

Trevor Webb

Relevant professional  
qualification(s) or body  
(if any):

Treasurer of Northumberland Heath Baptist Church, Erith, Kent

Address:

Belmont Road, Erith

Kent

DA8 1LB

# Emmanuel Baptist Church Thamesmead

## Independent Examiner's Report on Accounts For the year ended 31 March 2025

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**Trevor Webb**  
Independent Examiner



# Emmanuel Baptist Church Thamesmead

## Statement of Receipts and Payments For the year ended 31 March 2025

	Note	Unrestricted Funds 2024-25 £	Restricted Funds 2024-25 £	Total 2024-25 £	Unrestricted Funds 2023-24 £	Restricted Funds 2023-24 £	Total 2023-24 £
<b>Receipts from:</b>	<b>2</b>						
Donations and legacies		113,574	48,481	162,055	122,654	3,600	126,254
Other Trading Activities		(2,000)	-	(2,000)	2,000	45,188	47,188
Investments		743	-	743	912	11	923
Other Income		404	-	404	6,834	13,070	19,904
<b>Total Receipts</b>		<b>112,721</b>	<b>48,481</b>	<b>161,203</b>	<b>132,400</b>	<b>61,869</b>	<b>194,269</b>
<b>Payments on:</b>	<b>3</b>						
Charitable Activities		136,952	45,381	182,333	126,939	40,869	167,808
<b>Total Payments</b>		<b>136,952</b>	<b>45,381</b>	<b>182,333</b>	<b>126,939</b>	<b>40,869</b>	<b>167,808</b>
<b>Net receipts/(payments)</b>				<b>182,333</b>	<b>5,461</b>	<b>21,000</b>	<b>26,461</b>
Transfers between funds					4,000	(4,000)	-
<b>Net movement in funds</b>		<b>(24,231)</b>	<b>3,100</b>	<b>(21,131)</b>	<b>9,461</b>	<b>17,000</b>	<b>26,461</b>
<b>Total Cash Brought Forward</b>		<b>107,325</b>	<b>29,374</b>	<b>136,999</b>	<b>97,864</b>	<b>12,674</b>	<b>110,538</b>
<b>Total Cash Carried Forward</b>		<b>83,094</b>	<b>32,774</b>	<b>115,868</b>	<b>107,325</b>	<b>29,674</b>	<b>136,999</b>

The notes on pages 12 to 15 form part of these accounts.

# Emmanuel Baptist Church Thamesmead

## Statement of Assets & Liabilities

As at 31 March 2025

	Note	Unrestricted Funds 2024-25 £	Restricted Funds 2024-25 £	Total 2024-25 £	Total 2023-24 £
<b>Fixed assets</b>					
Tangible assets	4	3,412,593	84,526	3,497,119	3,294,993
		3,412,593	84,526	3,497,119	3,294,993
<b>Current assets</b>					
Debtors	5	15,688	-	15,688	22,806
Cash at bank and in hand	6	83,094	32,774	115,868	136,999
		98,782	32,774	131,556	157,047
<b>Liabilities</b>					
Creditors: Amounts falling due in one year	7	-	-	-	3,211
<b>Net current assets</b>		98,782	32,774	131,556	156,594
Long Term Loans	8	-	70,222	70,222	80,523
<b>Net Assets</b>		3,511,375	47,078	3,558,453	3,371,064

The notes on pages 11 - 17 form part of these accounts.

Approved by the Trustees on 04 August 2025 and signed on its behalf by:

Revd Angela Bacon  
Minister & Chairperson

*Angela Bacon* 09.11.2025

Mr. Johnson Afari  
Church Secretary

*Johnson* 09.11.2025

Mr Eric Engmann  
Treasurer

*Engmann* 09.11.2025

# Emmanuel Baptist Church Thamesmead

## Notes to the Financial Statements

For the year ended 31 March 2025

### 1 Accounting Policies

These annual accounts have been prepared on a receipts and payments basis and in accordance with the Charities Act 2011 (and with amendment 2022). In 2023-24 they were prepared on an accruals basis. A reconciliation between the reserves accounted for on an accruals basis and reserves accounted for on a cash basis as at 31 March 2023 can be found on page 12.

### 2 Receipts

	Unrestricted Funds 2024-25 £	Restricted Funds 2024-25 £	Total 2024-25 £	Total 2023-24 £
<b>Donations and Legacies</b>				
Offerings	113,524	619	114,143	119,348
Donations	-	40	40	3,600
Sundry Donations	-	-	-	-
Tax Refunds	-	-	-	4,745
	113,524	659	114,543	127,693
<b>Other Trading Activity</b>				
Regular Lettings	(1,860)	47,622	47,762	46,469
<b>Investment Income</b>				
Interest	743	-	743	923
<b>Other Income (Insurance Claim)</b>	404	-	404	19,868
<b>Total Receipts</b>	<b>112,721</b>	<b>48,481</b>	<b>161,203</b>	<b>194,269</b>

### 3 Payments

	Unrestricted Funds 2024-25 £	Restricted Funds 2024-25 £	Total 2024-25 £	Total 2022-23 £
<b>Ministry</b>				
Minister's Net Stipend	21,392	-	21,392	30,668
Minister's Expenses	(165)	-	(165)	10,878
Administrator's Salaries	26,622	778	27,400	3,140
Pension	5,236	-	5,236	4,038
Ministry Support	658	45	703	367
Visiting Speakers	300	-	300	800
Conferences/Courses	769	-	769	2,324
	54,812	823	55,635	52,215



# Emmanuel Baptist Church Thamesmead

## Notes to the Financial Statements

For the year ended 31 March 2025

### 3 Payments (continued)

	Unrestricted Funds 2024-25 £	Restricted Funds 2024-25 £	Total 2024-25 £	Total 2023-24 £
<b>Mission - Local Outreach</b>				
Catering & Hospitality	1,607	4,119	5,726	2,772
Food Bank Stock	303	92	395	200
Young Foundations Salaries	1,500	38,450	39,950	35,612
	<b>3,410</b>	<b>42,662</b>	<b>46,072</b>	<b>38,584</b>
<b>Mission – Supporting Gifts and Grants</b>				
Home Mission				8,650
Overseas Mission	5,900	-	5,900	2,550
Home Relief Agencies	4,800	-	4,800	-
Overseas Relief Agencies	-	-	-	3,817
	<b>10,700</b>	<b>-</b>	<b>10,700</b>	<b>15,017</b>
<b>Rates &amp; Insurance</b>				
Insurance	585	-	585	6,009
Council Tax	1,934	-	1,934	1,811
	<b>2,519</b>	<b>-</b>	<b>2,519</b>	<b>7,820</b>
<b>Utilities</b>				
Water	259	-	259	4,378
Gas & Electric	9,344	-	9,344	11,028
	<b>9,603</b>	<b>-</b>	<b>9,603</b>	<b>15,406</b>
<b>Maintenance</b>				
Cleaning & Housekeeping	9,746	43	9,789	1,074
Routine Repairs & Maintenance	13,890	-	13,890	2,166
Major Repairs	11,885	686	12,571	-
	<b>36,242</b>	<b>729</b>	<b>36,971</b>	<b>2,396</b>
<b>Administration</b>				
Printing, Stationery, Postage	977	953	977	1,074
Telephone & Internet	2,955	-	2,955	2,166
Subscriptions & Memberships	1,904	110	2,014	2,396
Licenses & Permits	3,188	-	3,188	2,395
Travel	-	32	32	7
Bank Charges	72	-	72	72
	<b>9,031</b>	<b>1,667</b>	<b>10,198</b>	<b>8,110</b>
<b>Management &amp; Governance</b>				
Accountancy	-	-	-	1,000
Independent Examination	-	-	-	-
Other Professional Fees	5,956	-	5,956	-
	<b>5,956</b>	<b>-</b>	<b>5,956</b>	<b>1,000</b>
Other Expenditure	4,678	-	4,678	-
<b>Total Payments</b>	<b>136,953</b>	<b>45,381</b>	<b>182,334</b>	<b>167,808</b>

# Emmanuel Baptist Church Thamesmead

## Notes to the Financial Statements For the year ended 31 March 2025

### 4 Tangible Fixed Assets

	Freehold land & building: £	Equipment £	Total £
<b>Net Book Value</b>			
At 31 March 2024-25	3,412,593	84,526	3,497,119
At 31 March 2023-24	3,213,167	81,826	3,294,993

The basis of valuation of land and buildings is the insurance value as quoted each year on insurance cover renewals. The other categories are based on an historical cost basis.

All the fixed assets are used for charitable purposes.

### 5 Debtors

	2024-25 £	2023-24 £
Gift Aid/GASDS Income Tax Recoverable	15,688	17,043
Loan (Young Foundations Redundancy Contingency))	-	-
Trade Suppliers	-	1,279
Prepayments	-	4,484
	<b>15,688</b>	<b>22,806</b>

Young Foundations nursery is a project that is responsible to the church trustee board. It was included in the church accounts in 2023-24 for the first time. The debt of £6,325 to the church for a redundancy payment to an employee made some years ago by the church on behalf of the nursery, is not shown for the current year or prior year compared to the previous year's published accounts.

### 6 Cash at Bank and in Hand

	2024-25 £	2023-24 £
Cash in Hand		4,170
Santander Current	53,156	67,365
Santander Savings	30,102	30,102
London Baptist Property Board Deposit	18,302	18,245
HSBC (Young Foundations)	14,230	17,117
Petty Cash (Young Foundations)	78	17,117
	<b>115,868</b>	<b>136,999</b>

Young Foundations nursery is a project that is responsible to the church trustee board. It was included in the church's accounts in 2023-24 for the first time and is being treated as a Restricted fund with the Young Foundations' closing balance at 31 March 2023 of £13,034 included as Other Income in 2023-24.

# Emmanuel Baptist Church Thamesmead

## Notes to the Financial Statements

For the year ended 31 March 2025

### 7 Creditors – Amounts falling due within one year

	2024-25	2023-24
	£	£
Wages & Salaries	-	-
PAYE	-	-
Accruals	-	3,211
	-	3,211

### 8 Long Term Loans

	2024-25	2023-24
	£	£
LBA John Bradford Fund	19,035	24,375
LBPB Loans	51,062	56,023
Creditors	-	-
Barclays (remaining manse mortgage)	125	125
	70,222	80,523

### 9 Restricted Funds

	At 1 April 2024	Receipts	Payments	Transfers	Gains/ (losses)	At 31 March 2025
	£	£	£	£	£	£
Hampers	503	-	-	-	-	-
New Building	12,054	-	-	-	-	-
Young Foundations	17,117	48,481	(45,381)	-	-	32,774
	29,674	48,481	(45,381)	-	-	32,774

In 2024-25 the Church operated the following restricted funds with receipts and payments as follows:

- Hampers is a fund to support struggling families during the Christmas period.
- New Building is a fund that is used to carry out maintenance works in the church.
- Young Foundations is a pre-school nursery which operates on the church premises. From 31.3.25 it is being wound down as a mission project responsible to the church.

### 10 Unrestricted Funds

	At 1 April 2024	Receipts	Payments	Transfers	Gains/ (losses)	At 31 March 2025
	£	£	£	£	£	£
Ladies Ministry	1,749	-	-	-	-	1,749
General	105,576	112,721	(136,952)	-	-	81,345
	107,325	112,721	(136,952)	-	-	83,094

- Ladies Ministry fund is a designated fund that contributes towards their Annual Ladies Conference.



## **Emmanuel Baptist Church Thamesmead**

### **Notes to the Financial Statements** For the year ended 31 March 2025

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#### **11 Pensions**

The minister and church pay contributions into the Baptist Pension Fund at 4% and 6% respectively of gross earnings.