

Hornchurch Baptist Church

DRAFT Report and Accounts Year Ended 31 March 2025



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Legal And Administrative Details For Year Ended 31 March 2025

| | |
|---|---|
| ADDRESS FOR CORRESPONDENCE | 21 North Street Hornchurch Essex RM11 1RL |
| GOVERNING DOCUMENT | Constitution adopted 17 September 2008 as amended on 14 June 2015 |
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| CHARITY REGISTRATION NUMBER | 1132574 |
| TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY | Ifeoma Amadi (resigned November 2024) Nigel Hooton Suzanne Humphreys Lesley Mason Godfrey Mudiwa Susan Pannell Howard Thomas |
| CUSTODIAN TRUSTEES | London Baptist Property Board Ltd. |
| BANKERS | National Westminster Bank plc |
| INDEPENDENT EXAMINERS | Leon Oxley Flat 6, Bentley Court Finlay Gardens Hornchurch RM12 6FQ Calum Dunning Flat 4 CARNFORTH HOUSE Carnforth Gardens Hornchurch RM12 5DJ |

Report Of The Trustees For Year Ended 31 March 2025

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Trust seeks to provide information about Jesus Christ to enable enquirers to make an informed choice about accepting Christ as their personal Saviour and to provide a church family to welcome, nurture and support its members.

The church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community people, properly taught and cared for, who by loving and serving Jesus Christ, are also committed to love and care for each other and to bring a blessing to the area in which they live.

Hornchurch Baptist Church, its trustees and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many churches in the area, country and all over the world that is rediscovering the excitement of knowing Jesus Christ. The vision is to see the people of Hornchurch and its surrounding area come into the experience of knowing Jesus as their Lord, Saviour and Friend.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

After the retirement of our minister in June 2023, the leadership has been focussing on supporting the fellowship, ensuring that the work of the church continues and grows and seeking a new minister.

One Deacon resigned in November 2024.

Sunday services have been led by visiting preachers, members of the diaconate, various church members and guest speakers. As well as regular visits from our moderator, Rev Andy Drake, we have been supported by a range of speakers suggested by our Regional Minister and from local churches. There have also been services with speakers from charities such as Stand by Me, BMS, Street Pastors and Ahava Community.

It has been a time for church members to step into more responsibility and some of them have preached as well as leading café-style service or, music/worship services, sharing testimonies and starting new activities.

The majority of worshippers have continued to attend, and some new families and individuals have started attending.

There was one baptism in September 2024, and several people have decided to become members.

The church has continued to provide Sunday school classes for the children, and the young people's group, Hothouse, has also continued to meet during the service on 2 Sundays a month. The Women's Bible study group has continued to meet weekly.

The weekly prayer meeting, held on Zoom on Saturday mornings, continues to meet faithfully to pray for the church, the community and the wider world.

A new Men's Group has started meeting monthly on a Saturday morning to share friendship, fellowship, teaching and breakfast together. They have also attended men's groups and breakfasts at another local church and at Mulberry House to hear a variety of speakers.

A new Craft group has started and runs monthly on a Saturday afternoon for all ages. People have tried card making, knitting and making Christmas and Easter decorations as well as other crafts.

The church has reopened its book stall for people to borrow Christian books, and there is a new Welcome Team in place to ensure that people receive a warm welcome and are encouraged to share contact details.

Our Parent/carer and Toddler group continues weekly and is extremely popular. The leaders continue to build positive relationships and to provide support to families with young children from the local area.

The church building has been occasionally used by outside groups such as Citizens' Advice, a local charity "Stand by Me", a local Carers group and Street Pastors. In December, some classes from a local primary school were invited to use the church and learn about Christmas.

The Church continued to support the work of home and foreign missions. The church is now regularly supporting BMS mission workers in Spain. BMS World Mission and Baptist Home Mission each receive 5% of our normal offerings.

The church also continued to give regular donations to "Stand by Me" which is a Christian charity helping underprivileged children in the developing world. In addition, we also supported "Ahava Community", a local Christian charity that works in Havering (and beyond) with the homeless.

The church supported a variety of other charities throughout the year and in 2024, our anniversary thank offering was donated to Stand By Me. At harvest and Christmas, we sent a food donation from the church to a local food bank. Our usual Christmas offering was given to The Salvation Army.

The church has also relaunched the Communion Fund so that donations can be made for those in the fellowship who may be in particular need.

The deacons have also been using this time of pastoral vacancy to make sure that things are in good order for the appointment of a new minister. They completed a review of safeguarding procedures and focused on ensuring that all those using the kitchen had undergone health and safety training and received certificates. They also updated some procedures for Sunday school leaders.

The Pastoral Care Team continues to support the needs of the fellowship.

The church has also continued updating contact details in order to keep in touch with the congregation and to ensure GDPR compliance.

In July, the Church Profile document was submitted to the BU Settlement team. This was written after a period of consultation and discussion with church members and the wider fellowship. The church received several applications at the beginning of 2024, and the leadership team continue to work with Rev Andy Drake and the BU to seek the right minister for the church.

The church fabric has been improved: the church heating system was updated with a new boiler and electric heaters for the worship area. This allows for more control remotely as well as greater efficiency. New skylights have been installed in the corridor, providing much more natural light. The church is hoping to replace the windows, but this is still the subject of ongoing discussion with Iceland.

The significant decision was taken in the Special Church Meeting of 27 September 2023 to sell the manse in Mill Park Avenue (which needed a lot of repairs and upgrading) and to buy a more suitable and well-maintained manse for the new minister. The old manse was sold in January 2024. The Treasurer and Finance team led this task. Church members agreed to purchase a property in Bowden Drive, and this completed in May 2024. The manse has been rented out, using a letting agent, initially on a 6-month tenancy agreement.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The Finance Team has been meeting regularly, has tabled an annual budget proposal and regularly reviewed our reserves policy.

During the year, the leadership team implemented its programme to improve the state of the church building. Members agreed for £20,000 to be transferred to the Building Fund to cover the costs of this. In May 2024 we settled a bill for our share of works to the roof (undertaken in 2023) and replaced the original, 30-year-old heating system with a new boiler and wall heaters. In addition, new signage was installed on the building exterior and the old skylights in the flat roof were replaced. We started a discussion with Iceland (the main lessees of the building) about replacing the windows and this work is expected to be completed in our FY 2025-2026.

During the year the charity purchased a property (in Bowden Drive, Hornchurch) to be its manse. The property was purchased for £700,000 plus some additional costs for conveyancing and safety reports. The church decided to donate £2,000 to the BU for their support during the sale and purchase of the properties. This was paid for from the funds raised from the sale of our previous manse during FY 2023-24 and after all costs were covered the church had a surplus of £10,233 (this includes some interest earned while the funds were held by the BU on behalf of the charity). As the church had no minister, the charity decided to rent the manse in Bowden Drive from October 2024. This continued to (and beyond) the end of FY 2024-25. The other property that the church owns (144 Park Lane, Hornchurch, Essex) was rented for the entire year.

During the year, total income (donations, Gift Aid receipts, rental income, the above surplus from the sale and purchase of the manse properties and all interest received) was £86,412 an increase of £30,054 on the previous year. Excluding the purchase of the manse (and the donation made to the BU) for a total of £704,713, expenditure was £58,092. This was an increase of £18,722, driven mainly by the church building upgrade and roof repair costs. Overall, the cash held by the charity at year end increased by £28,321 to £109,329 of which £108,742 is unrestricted and can be used for any charitable purpose.

For further details refer to the accounts section and the supporting notes.

Reserves policy (March 2025)

The trustees have determined that the charity should aim to hold unrestricted cash sufficient to cover 9-12 months of operating costs so that the charity could continue to operate should income and/or expenditure vary adversely.

The charity has been in a Ministerial interregnum since mid-2023. Trustees are actively seeking to appoint a new Minister but do not expect this to happen until October 2025 at the earliest. As the absence of a Minister flatters the income and expenditure picture significantly, the trustees continue to “look through” these temporary distortions and set a target range for reserves as if a full-time Minister continues to be in post.

The trustees have also determined that the charity should further strengthen its Building Fund through the 2025-26 financial year, whilst also continuing with its programme of repair, maintenance and improvement work for the main church building, the recently purchased manse property and the charity’s property in Park Lane. This reflects a desire to strengthen the charity’s resilience to cope with future large capital expenditures. So, the trustees propose transferring £20,000 from the General Fund to the Building Fund at the start of 2025-26. According to the charity’s Budget, this would imply the Building Fund holding a sum of around £30,000 at the end of the 2025-26 financial year.

As balances held in the Building Fund are unrestricted, the trustees have settled on an overall reserves target range of £85,000 - £100,000.

The charity is currently holding free reserves modestly in excess of this policy target. The short-term trajectory for net income and therefore reserves is for further increases, but the financial outlook will change significantly when a new full-time Minister is appointed. Based on current and projected levels of giving, the charity’s income is unlikely to fully cover the all-in cost of employing a full-time Minister alongside other regular spending commitments. The trustees anticipate that this will mean a gentle running down of the charity’s free reserves back into line with stated policy.

Accordingly, the Trustees do not propose any specific actions to return free reserves towards the target range.

Trustees will monitor the charity’s reserves position closely. The charity will update its reserves policy in September 2025 by when there should be greater certainty about the timing and nature of the appointment of a new Minister.

The reserves policy will also be reviewed and as necessary updated if there are other material changes in circumstances.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. The constitution governs the appointment of new Trustees who are elected from the Church membership and stand for a period of three years. They are subject to re-election for a further term of three years and then have a year where they stand down.

Responsibilities of trustees

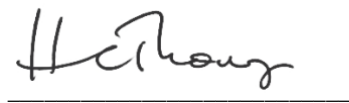
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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



Howard Thomas

4th December 2025

Date

Independent Examiner's Report To The Trustees

Two church members, Leon Oxley and Calum Dunning, undertook an examination of the accounts of Hornchurch Baptist Church ('the charity') for the year ended 31 March 2025. Both members are independent of the Trustees and all members of the Finance Team.

Their independent examiner's report on the accounts are shown on the following two pages



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Hornchurch Baptist Church

On accounts for the year
ended

March 2025

Charity no
(if any)

1132574

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 03 2025.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention ~~(other than that disclosed below *)~~ in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

07/08/2025

Name:

Leon Oxley

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

BEng Biomedical Engineering - Queen Mary University of London (2:1)

Address:

Flat 26, Bentley Court

Finlay Gardens, Hornchurch, Essex

RM12 6FQ



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Hornchurch Baptist Church

On accounts for the year
ended

March 2025

Charity no
(if any)

1132574

Set out on pages

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Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

7/8/2025

Name:

Calum Dunning

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

Dip CII

Address:

FLAT 4 CARNFORTH HOUSE
CARNFORTH GARDENS, ELM PARK
HORNCHURCH, ESSEX, RM12 5DJ

Receipts And Payments For Year Ended 31 March 2025

| | | Unrestricted funds | Restricted funds | Endowment funds | Total 2025 |
|-------------------------------------|-------|--------------------|------------------|-----------------|-----------------|
| | Notes | £ | £ | £ | £ |
| Income Receipts | | | | | |
| Donations | | 33,948 | 725 | | 34,673 |
| Gift Aid Receipts | | 5,050 | - | - | 5,050 |
| Rental income | | 34,000 | | - | 34,000 |
| Interest | | 2,456 | - | 1,870 | 4,326 |
| Legacies | | - | - | - | - |
| Income from charitable activities | | - | - | - | - |
| | | 75,454 | 725 | 1,870 | 78,049 |
| Capital and similar receipts | | - | - | - | - |
| | | | | | |
| Total receipts | | 75,454 | 725 | 1,870 | 78,049 |
| | | | | | |
| Payments | | | | | |
| Manse & transaction costs | 4 | - | - | 702,713 | 702,713 |
| Donations to BU for Manse support | 4 | - | - | 2,000 | 2,000 |
| Other charitable expenses | | 54,193 | - | | 54,193 |
| EBA | | 1,403 | - | - | 1,403 |
| BMS | | 1,403 | - | - | 1,403 |
| Youth and specific collections | 12 | - | 1,093 | - | 1,093 |
| Total payments | | 56,999 | 1,093 | 704,713 | 762,805 |
| | | | | | |
| | | | | | |
| Net of receipts/(payments) | | 18,455 | -368 | -702,843 | -684,756 |
| Transfers between funds | 5, 11 | 10,126 | 107 | -10,233 | - |
| Net movement in funds | | 28,581 | -261 | -713,076 | -684,756 |
| Cash funds at last year end | | 79,291 | 1,718 | 713,076 | 794,085 |
| Cash funds at this year end | | 107,872 | 1,457 | - | 109,329 |

Notes To The Accounts For Year Ended 31 March 2025

Accounting policies

1. The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's cash funds and related notes.
2. The accountancy profession has determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Significant Transactions

3. As the church is in a ministerial vacancy there were no employment costs for the entire financial year.
4. During the year the charity purchased a property to be its manse. The property was purchased for £700,000 with some additional costs for safety reports. This was paid for from the funds raised from the sale of its previous manse during FY 2023-24. These funds were held by the BU on behalf of the charity at the end of FY 2023-24, these are recorded as Endowment Funds in the accounts. There were enough funds from the sale of the original manse to cover the cost of buying the new property and the associated costs (conveyancing fee, disbursements etc) which came to a total of £702,713. The charity also made a donation from these funds to the Baptist Union of £2,000 to recognise their support provided during the property sale and purchase.
5. After all costs were paid, the BU transferred the net funds, including interest earned, of £10,233 to the church bank account and this was credited to the Building Fund. As this was a monetary transfer between the Endowment Fund and Unrestricted Fund, this is included in the amount also shown in the table "Movement of Funds during FY 2024-2025" in the line marked "Endowment Funds". Thus, the total income received by the charity during the FY was £86,412 (£10,233 plus the total £76,179 receipts of unrestricted and restricted funds shown in the accounts).
6. As the church had no minister, the charity decided to rent the new manse property from October 2024. This continued to (and beyond) the end of FY 2024-25. The other property (144 Park Lane, Hornchurch, Essex) that the church owns was rented for the entire year. Rental income is shown in the table "Receipts And Payments For Year Ended 31 March 2025".

Transactions with related parties

7. No payments were made to any trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

Movement of Funds during FY 2024-2025

| | Opening balance | Receipts | Payments | Transfers | Closing balance |
|-------------------------|-----------------|---------------|----------------|----------------|-----------------|
| | £ | £ | £ | £ | £ |
| General fund | 74,829 | 58,584 | 21,483 | -20,108 | 91,822 |
| Designated funds | | | | | |
| Buildings fund | 3,532 | 26,733 | 35,422 | 20,000 | 14,843 |
| Communion fund | 930 | 477 | 201 | - | 1,207 |
| Seniors | 370 | - | - | - | 370 |
| Youth fund | 500 | - | - | - | 500 |
| Restricted funds | | | | | |
| Stand by Me | - | 346 | 401 | - | -55 |
| Missionary fund | - | - | - | - | - |
| BMS Harvest Appeal | - | 185 | 185 | - | - |
| Anniversary Offering | -108 | - | - | 108 | - |
| Youth fund | 955 | - | 313 | - | 642 |
| Endowment funds | 713,076 | 1,870 | 704,713 | -10,233 | - |
| | 794,085 | 88,010 | 762,534 | -10,233 | 109,329 |

Note: Figures in this table may not exactly match corresponding totals in the Receipts and Payments table because of differences in rounding conventions

8. The church has the following restricted funds: Stand by Me, Missionary, BMS Harvest Appeal and the Anniversary Offering.

9. Funds raised for Stand by Me are for this registered charity no. 1185124. During the year our anniversary thank offering was donated to Stand By Me. Part of this collection - £220.00 - was eligible to attract Gift Aid and so an additional £55 was added to the amount sent to this charity. When the corresponding Gift Aid claim payment is received during FY 2025-26, this amount will be transferred from the General Fund to the Stand by Me fund.

10. The Missionary fund relates to funds donated for the purpose of supported missionaries.

11. A collection for CAP [Christians Against Poverty, charity no. 1097217] was made in FY 2023-24 which was credited to the Anniversary Offering fund at the time. Part of this collection - £107.50 - was eligible to attract Gift Aid and this was added to the amount sent to this charity. When the corresponding Gift Aid claim payment was received during FY 2024-25, this amount was transferred from the General Fund to the Anniversary Fund. This transfer is included in the amount shown in the "Transfers between funds" line item of the Receipts And Payments table.

12. The Youth fund is currently a de facto hybrid fund, comprising both restricted and designated elements. The restricted portion relates to donations given specifically for the work of the church with children and young people. The designated portion relates to a legacy part of which the trustees have allocated to the Youth fund. The trustees have determined that once the restricted funds are exhausted, the Youth fund will become a designated fund in its entirety.

13. Designated funds are the Building Fund, the Communion Fund and the Seniors Fund. The designated Communion fund relates to monies held for leadership to allocate at their discretion to various needs in the church.

14. During FY 2024-25 the charity incurred significant expenditure from its Building Fund to pay for church building works, including roof repairs, upgrade to the heating system, installation of new signage and replacement of skylights. The charity transferred money to its Building Fund from its General Fund at the start of FY 2024-25, together with net proceeds from the sale/purchase of manse and rental income from new manse during the FY to cover these costs.

23 October 2025