



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st October 2024 To: 30th September 2025

Charity name: Strood Gospel Mission Church (SGMC)

Charity registration number: 1137729

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the Church is the advancement of the Christian faith. SGMC may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Regular public worship, prayer, bible study, preaching, teaching and baptism. Education and training for Christian and community service. Giving and encouraging pastoral care. Supporting and encouraging social action. Supporting and caring for the local community.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have complied with their duty to have due regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>SGMC has continued to engage with the local community in a safe, helpful and encouraging way by running a myriad of activities to help meet the needs of people.</p> <p>Our "Grassroots" project continues to progress. It is a clothing (and other small, non-electrical, household items) project where items are donated, and then made freely available to anyone. Anyone can come into the church building and take what they need, for free. If they choose to make a voluntary cash donation, these are collected and 100% of these donations are then given to local good causes, such as foodbanks and hospices. Over £2500 of voluntary cash donations have been given by members of the public since the project began, and these monies have been donated to five Medway-based charities. SGMC covers all the costs of operating the project. The project continues to prove very beneficial - recycling clothing and goods that might otherwise go to landfill; helping people, particularly young families starting off in life, to obtain what they need in difficult times with cost-of-living pressures; and channelling 100% of voluntary cash donations to assist worthy local causes. We also held our popular Christmas Christingle and candle-lit Carol Services, our family-friendly Christmas Fayre, as well as providing a free Christmas lunch on Christmas Day itself, specifically for local people, particularly those that find themselves on their own.</p> <p>Our "Hope Hut", which is a converted wheelie bin store placed outside the church building, is a continuing talking point within the community. The Hut has a display inside with a perspective front and lighting, and so the display is visible 24 hours a day, with arresting and colourful tableaux regularly changed through the year.</p> <p>Meal Club, which commenced a couple of years ago, is a project we undertake, working with volunteers from the Royal Mail. The Club provides a free hot meal to anyone that attends, and we also open up Grassroots at the same time to</p>

		<p>provide individuals with the opportunity to choose any items that they might need. We have a good following amongst the homeless community, and the Club is also popular with young mums and children, as well as more elderly residents, as it provides much needed social contact for those living alone.</p> <p>There are other activities for the community held in the church, almost every day of the week, including a Parents and Toddlers group, a coffee morning (Coffee Stop), a Quilting Group for those that enjoy sewing, quilting, crochet, embroidery, and Knit & Natter, an opportunity to chat and sew in a relaxed atmosphere at the Bread of Life café, near to the Church. These are in addition to our Sunday services (which include a Sunday School and a Bible Class) as well as a number of informal small groups that meet at various times during the day and evening to suit different working schedules, for bible study, prayer and pastoral support. We have also run a number of online “Alpha” courses throughout the year, to help those curious about understanding Christianity in more detail.</p> <p>SGMC was blessed to have three baptisms during the year, as well as two dedications. Our membership increased by 25%, and our wider fellowship also saw increased numbers.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>SGMC posted a modest surplus of £3,053.74 for the financial year, compared to a small surplus of £784.08 for the previous financial year. Total income increased by 10.5%, compared to 2023/24, principally due to an increase in donations (up 14%), and increase in the recovery of Gift Aid. Total expenditure also increased, by 7.6%, primarily due to higher day-to-day expenditure in running the church, particularly utilities.</p> <p>SGMC is the beneficial owner (subject to the relevant trusts) of the church building at Brompton Lane, as well as the Manse, the legal title to which is held by the Church's custodian and holding trustee, the Property Trustees. These properties are together insured for £2.02m.</p>
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	When setting and/or reviewing the appropriate level of reserves, the Church takes into account the level of funds required to cover immediate commitments and planned expenditure, as well as an analysis of future needs, opportunities, contingencies and risks that are not likely to be met out of forecast income, and the consequences of not being able to meet them. At just under £114,000, the level of reserves covers just under 1.5 years of current expenditure. In addition, the Church is undertaking the process to convert SGMC to a Charitable Incorporated Organisation, for the benefits that brings in being able to hold property in its own right, and reduce charity trustee unlimited liability. This will result in additional expenditure, principally legal costs, over the next few years to complete these tasks. Given the above, and in addition, given the ages of the Church building and the Manse, and the likely need of significant maintenance expenditure over the coming years, as well as the reliance on a relatively small number of donors, the level of reserves is felt appropriate to ensure that SGMC can meet commitments when they fall due.
Amount of reserves held	Para 1.22	Total reserves have reduced from £124,675.45 to £113,646.12, excluding a reserve of £8,872.19 specifically designated for use in Youth Work. In addition, we also hold £8,679.49 in a restricted legacy reserve, held in a separate account, to be used for Mission and Outreach. The reduction has been due principally to the end of the Borstal Secondment Agreement in September 2025. This agreement had been providing additional funding of approximately £37,000 spread over the previous three financial years.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Unincorporated Association
Trustee selection methods including details of any	Para 1.25	Trustees are appointed and removed by the Church Members, as detailed under

constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees		the Constitution. This process is public, clear and open, but the vote is undertaken by way of a secret ballot of the membership of the Church. The Church membership will also vote for the appointment to the roles of Minister, Minister-in-Training, Church Secretary, Church Treasurer, Elder and Deacon.
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Reference and Administrative details

Charity name	Strood Gospel Mission Church
Other name the charity uses	N/A
Registered charity number	1137729
Charity's principal address	Brompton Lane, Strood, Rochester, Kent. ME2 3BQ

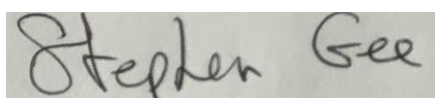
Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nigel Briston	Deacon		
2	Hayley Prestidge-Briston	Minister		
3	Stephen Gee	Treasurer & Deacon		
4	Diana Morgan	Deacon		
5	Rick Morgan	Deacon		
6	Femi Okanlawon	Deacon		
7	Marion Hollebbon	Deacon		
8	Mark Wicker	Deacon		
9	Karen Charles	Deacon		
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen Gee	
Position (e.g., Secretary, Chair, etc)	Treasurer, Deacon & Charity Trustee	
Date		

STROOD GOSPEL MISSION CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2025****GENERAL RECEIPTS & PAYMENTS ACCOUNT**

	Note	2025	2024
Income			
Sunday Offerings		3,342.50	5,322.60
Regular Giving		37,684.61	30,606.47
Rental Income		13,799.24	13,513.80
Designated Mission Giving		311.91	833.56
Sundry Income		1,628.51	2,451.70
Interest Received		5,891.57	3,903.03
Gift Aid Recovery		7,432.23	5,562.61
Borstal Secondment Agreement		12,506.77	12,506.77
Total Income		82,597.34	74,700.54
Expenditure			
Payroll		36,439.61	34,961.43
College Accommodation & Travel (NAM's Training)		676.10	648.10
Pastor's Discretionary Fund		750.00	750.00
Tithe Fund		3,592.90	3,072.94
Mileage		-	-
Designated Mission Gifts		311.91	833.56
Outreach & Publicity		1,457.92	986.03
Training & Teaching Materials		600.00	50.00
Preaching Gifts		75.00	150.00
Ministry (incl Sundries)		1,263.91	1,021.87
Licenses & Website		554.72	515.30
Resources		1,752.93	1,630.80
Youth Work		300.90	173.20
Property Church		4,206.74	4,465.31
Property Manse		1,226.21	3,729.19
Property Bortsal		13,826.00	12,809.88
Utilities Church		6,962.01	5,373.73
Utilities Borstal		5,546.74	2,745.12
Total Expenditure		79,543.60	73,916.46
Net income / (expenditure) for the year	1	3,053.74	784.08
Transfers to/from Reserve Accounts		-	-
Balance at previous year end		26,667.01	25,882.93
Balance at current year end		29,720.75	26,667.01

STATEMENT OF ASSETS AND LIABILITES AT 30 SEPTEMBER 2025

	Note	2025	2024
Assets			
Bank and other cash balances			
Current Account		16,605.81	19,443.64
Reserves Account *		25,930.38	42,108.78
Restricted Legacy Account (Mission)		8,679.49	8,527.94
Charity Bank Account		56,969.51	54,322.22
United Trust Account		39,618.42	37,116.64
Other monetary assets:			
Debtors		-	-
Loans made		-	-
Gift aid claimed but not received		-	-
Investment Assets		-	-
Assets Held for Church's own use	2	2,028,247	1,961,658
Total Assets		2,176,050.61	2,123,177.22
Liabilities			
Current Liabilities		-	-
Long Term Loans		-	-
Pension Scheme liability	3	-	21.00
Other liabilities		-	-
Total Liabilities		-	21.00

* Included within the Reserves Account is a figure of £8,872.19 representing the outstanding balance from the closure of the Playgroup, and is to be used for Youth Work.

The accounts and statement of assets and liabilities relating to the year ending 30th September 2025 are as approved by the Charity Trustees, and by the Members at the AGM of 30th November 2025.

Signed: Stephen Gee, Treasurer, Deacon & Charity Trustee (authorised to sign on behalf of the Charity Trustees)

Date: 30.11.2025

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Assets Held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Property Trustees:

- Church premises at Brompton Lane valued in the accounts at £1,423,019 insured value.
- Church manse at 1 Weston Road valued in the accounts at £527,020 insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £78,208

3. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan were collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, it was decided that the DB Plan would be wound up, and the process to wind it up was started with effect from 31 March 2024, and therefore no formal valuation took place.

Under the Schedule of Contributions, the Church made a monthly payment in respect of the DB scheme deficit, and historically these increased in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresaw these contributions continuing until June 2026.

On 30th June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just provided financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer had a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

In October 2024, Just 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 the 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 benefit scheme transferred from the pension trustees to Just from that date.

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 fully extinguished once the buy out was completed by Just in October 2024.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Strood Gospel Mission Church

On accounts for the year
ended

30 September 2025

Charity no
(if any)

1137729

Set out on pages

General Receipts & Payments Account, Statement of Assets and Liabilities and Notes to the Accounts 1-3

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

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

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

Signed:

Date: 31 March 2026

Name:

Lionel Robbins

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