

# **ANNUAL REPORT OF THE TRUSTEES OF EMMANUEL BAPTIST CHURCH FOR THE YEAR ENDED 31 MARCH 2025**

**Charity Name: Emmanuel Baptist Church**

**Registered Charity Number: 1145500**

## **Trustees:**

Rev. Dr. Daniel Clark (Minister from 15 February 2025)  
Margaret Groom (Deacon and Church Secretary)  
Rev Penny Marsh (Elder)  
Basil Johnson (Elder)  
Dr. Adrian Hopkins (Elder and treasurer from February 2024)  
Albert Enita (Deacon)  
Dr. Brian Bannar-Martin (Deacon)  
Joe Hosanee (Deacon, elected June 2024)  
Gary Rama (Deacon, elected June 2024)  
Trohimus Ballantyne (Deacon, elected June 2024)  
Veronica Higgwe (Deacon)  
Palo Bangard (not re-elected in June 2024)

## **Structure, Governance and Management**

As established in the Church Constitution, agreed by the Church Meeting held on 20<sup>th</sup> July 2011, the Board of Trustees is composed of:

- The elected Deacons
- The elected Elders
- The Church Treasurer
- The Minister

The Trustees have met regularly throughout the year to manage the affairs of the Charity, both in their role of trustees as well as leaders of the Church

## **Objectives and activities**

The Church's *Purpose*, as defined in the constitution, 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 Church has maintained online and in person, a regular programme of weekly worship services, prayer meetings and occasional midweek Bible study groups, as well as running a variety of groups and activities for people of all ages, throughout the year.

Financially, in addition to continuing its work in the local community, the Church has distributed monies to several organisations whose sphere of activity is outside the immediate area of Gravesend, but in keeping with the Church's defined purpose.

## **Public Benefit**

The Trustees keep under review the working of the Charity, and how it can improve its effectiveness and influence. It provides a range of facilities that serve local people, such as activities for children, young people and adults that give help, support, stimulation, and encouragement, as well as promoting the Christian faith and enabling people to join public worship.

A number of local special interest groups hire rooms in the church building providing an amenity for the community. For some groups e.g. Alcoholics Anonymous, and Narcotics Anonymous as the easy availability of regular support meetings are vital for successful long-term abstinence.

### **Achievements and Performance**

The 2024/25 was a year of readjustment within the church leadership following the retirement of our Minister, Community Worker, and the resignation of our Treasurer the previous year. We were however very pleased to welcome our new Minister in February 2025 (see below). The leadership and congregation adapted well to these changes during the vacancy and some have taken on unfamiliar roles. Preachers have come mainly from the local churches, our own congregation and the Baptist network of churches. We have had newcomers to our services most Sundays, mainly from ethnic minority backgrounds, and we have sometimes been able to signpost those recently arrived in the UK to appropriate sources of help and support. Four asylum seekers assigned to a local hotel have been regular attenders at our Sunday services and have been able to receive support and practical help including English lessons. . One highly qualified young woman has been granted refugee status, the other three applications are unresolved.

Hybrid delivery of services and meetings has become an established pattern which enables those who cannot attend in person to be involved by watching YouTube broadcasts of Sunday services. Average numbers attending on Sundays have remained unchanged over the last year, although the number of the congregation taking an active part in services has grown. We are an increasingly culturally diverse congregation set within an ethnically diverse community, and this is also reflected in the make-up of our leadership team.

During the year, we were able to conduct baptisms and funerals, sharing as a church community in these occasions. We continued actively to seek a new Pastor by making our pastoral vacancy known within the Baptist Union network and by advertising internationally. In the autumn we met an experienced Brazilian born English Baptist minister who had previously led churches in the UK and latterly in Peru, who was looking to relocate to the UK. After an initial meeting with the leadership team Reverend Daniel Clark preached 'with a view', met the congregation, and accepted the call to become our Minister. He was inducted to the Ministry at Emmanuel on 15 February 2025.

A Wednesday afternoon meeting has continued for a consistent small gathering of people, some of whom are unable to attend on a Sunday. A small Asian fellowship continues to attend Sunday worship once a month followed by their own worship time together in Punjabi.

Our building now hosts a number of Christian congregations from the local area. We have a Romanian congregation meeting in the chapel on a Sunday afternoon, a small Russian speaking group from the Baltic States on Saturday afternoons, a Romany Slovenian group, and an eighty strong Brazilian congregation worships in our building on a Saturday. It is a privilege to be able to facilitate local groupings of Christians who want to worship in their first language and we have sought to build closer relationships with the leaders of each of these groups.

We continue to hold prayer meetings and Bible studies online, because this is more convenient for many and makes it possible for older people to take part in the evenings. Bible studies are run as short courses and have been appreciated by the small numbers who attend. One group of retirees meets for home Bible study and prayer monthly on a weekday morning. Meetings relating to the governance of the church take place three times a year and are now held in person. With the departure of our church treasurer over a year ago her responsibilities have been

taken on by different members of the leadership team, and a member of the congregation has continued in a bookkeeping role. Preparation of the accounts this year will again be outsourced.

The church provides pastoral support for those who are regular worshippers and members of the local community. Support continues to be given to those who are struggling with homelessness or the rising cost of living. Since the retirement of our Community Worker we ran a modified Make Lunch programme distributing unsold supermarket food to needy families.

We have a small number of adults with additional learning needs in our congregation and two church members with a professional background of work in this area have been able to provide support and increased stability for this vulnerable group.

Our Safeguarding Lead ensures all the Leadership Team and anyone working with children and vulnerable adults in a church setting is DBS checked and is up to date with safeguarding training.

Friday youth club is an outreach activity drawing in mainly unchurched youngsters, some of whom have identified learning needs and find the school environment challenging. Three of the young people attending are homeschooled. In the absence of a youth worker, three members of the leadership team help the club leader during these evenings.

We continue to collect food for the Foodbank weekly from our congregation.

Sanctuary for the Homeless, a charity activity of Churches Together in Gravesham, helps people who have been impacted by homelessness. The charity acquired the building next door to the church and converted it into an HMO property providing temporary accommodation and support to help guests to get back on their feet. Sanctuary also run a day time hub 4 days a week for those who are homeless or need additional support with sometimes up to 20 people attending. They were forced to leave their council accommodation and are now using part of the church buildings.

We continue to participate in local community support initiatives including Street Pastors and School Pastors. Emmanuel remains an integral part of Churches Together in Gravesend, taking a lead in the events in the town and being part of the network meetings, as well as the North Kent Baptist Association network meetings. We continue to part fund a church-based outreach worker, originally from the Punjab, who provides practical and spiritual support to the large South Asian community in Gravesham. We also support a church outreach project in the large housing development at nearby Ebbsfleet.

The church continues to provide financial support for work overseas amongst poorer communities through the links we have with Baptist World Mission and other Christian organisations.

During the year we have carried out essential repairs to our mid-Victorian church building and in the absence of a Minister we completed modifications and redecoration of the church manse in preparation for the appointment of a new incumbent.

## **Financial Review**

The financial situation for the church has remained stable during the coming year, but this is partly due to unfilled staff vacancies and therefore a reduction in the salary bill.

The total income received for the financial year to March 2025 was £161,113.27 a slight increase of last year's figure of £155,095.72.

The total expenditure for the financial year to March 2025 was £150,416.59 a decrease from last year's figure of £195,239.22.

The accounts therefore show a small surplus of £10,696.68 a change from last year's deficit of £40,143.50

We have continued to support missionary work both in the UK and abroad, as well as helping a number of families in need in the Gravesham borough and will seek to maintain the same level of support for the coming financial year.

We are still maintaining our capital reserves (from the sale of 56 Windmill Street previously and we are planning to use these funds for an increase in staff to cater for youth and young families in the church and neighboring area.

Approved by the trustees on 18/01/2026 and signed on their behalf by

Daniel John Clark  
Chair of Trustees

Margaret A. Groom  
Treasurer

EMMANUEL BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2025			2024		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Receipts</b>							
Offerings			106,125.21	106,125.21		100,645.00	100,645.00
Donations and other income	2			0.00		4,522.00	4,522.00
Income tax recovered on gifts				0.00		15,967.00	15,967.00
Investment income	3		12,499.89	12,499.89		8,526.00	8,526.00
- Prior Year Adjustment			3,884.65	3,884.65			0.00
Rent and contributions for use of premises			36,006.37	36,006.37		21,200.00	21,200.00
Raised for other causes	4	2,597.15		2,597.15	4,235.22		4,235.22
<b>Total Receipts</b>		<b>£2,597.15</b>	<b>£158,516.12</b>	<b>£161,113.27</b>	<b>£4,235.22</b>	<b>£150,860.00</b>	<b>£155,095.22</b>
<b>Payments</b>							
Ministry	5		23,856.10	23,856.10		49,340.79	49,340.79
Mission	6		29,340.38	29,340.38		64,637.80	64,637.80
Upkeep of church premises	7		68,763.16	68,763.16		50,128.08	50,128.08
Administration	8		27,512.95	27,512.95		27,112.33	27,112.33
Amounts passed on to other causes		944.00		944.00	4,020.22		4,020.22
<b>Total Payments</b>		<b>£944.00</b>	<b>£149,472.59</b>	<b>£150,416.59</b>	<b>£4,020.22</b>	<b>£191,219.00</b>	<b>£195,239.22</b>
<b>Net receipts / (payments) for the year</b>		<b>£1,653.15</b>	<b>£9,043.53</b>	<b>£10,696.68</b>	<b>£215.00</b>	<b>(£40,359.00)</b>	<b>(£40,144.00)</b>
<b>Transfer between funds</b>							
<b>Cash balance at previous year end</b>		<b>£7,364.77</b>	<b>£482,971.00</b>	<b>£490,335.77</b>	<b>£7,149.77</b>	<b>£523,330.00</b>	<b>£530,479.77</b>
<b>Cash balance at current year end (See note 12)</b>		<b>£9,017.92</b>	<b>£492,014.53</b>	<b>£501,032.45</b>	<b>£7,364.77</b>	<b>£482,971.00</b>	<b>£490,335.77</b>

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2025

	Note	2025			2024		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Assets</b>							
Bank and other cash balances							
HSBC Current Account	9	9,017.92	17,636.82	26,654.74	7,364.77	7,636.45	15,001.22
HSBC Deposit Account			205,931.18	205,931.18		215,885.49	215,885.49
HSBC Make Lunch Current Account			2,384.81	2,384.81		3,228.55	3,228.55
Cambridge & Counties 95 Day Notice Account			92,873.85	92,873.85		87,576.25	87,576.25
Redwood 35 Day Notice Account			89,531.86	89,531.86		85,836.81	85,836.81
Baptist Union 7 Day Notice Account			85,602.73	85,602.73		82,256.53	82,256.53
Youth Petty Cash			302.15	302.15		302.15	302.15
Assets Held for Church's own use	10		2,333.09	2,333.09		6,297.00	6,297.00
Debtors			5,260.15	5,260.15		3,383.77	3,383.77
<b>Total Assets</b>		<b>£9,017.92</b>	<b>£501,856.64</b>	<b>£510,874.56</b>	<b>£7,364.77</b>	<b>£492,403.00</b>	<b>£499,767.77</b>
<b>Liabilities</b>							
Current Liabilities	11		9,842.11	9,842.11		9,420.00	9,420.00
Contingent Liabilities							
Pension Scheme Liability	12		0.00	0.00		12.00	12.00
<b>Total Liabilities</b>			<b>£9,842.11</b>	<b>£9,842.11</b>		<b>£9,432.00</b>	<b>£9,432.00</b>
<b>Net Assets</b>		<b>£9,017.92</b>	<b>£492,014.53</b>	<b>£501,032.45</b>	<b>£7,364.77</b>	<b>£482,971.00</b>	<b>£490,335.77</b>

The accounts and statement of assets and liabilities set out on this page relating to the year ending 31 March 2025 are as approved by the deacons.

Signed: (Treasurer or other Deacon/Leadership Team/Minister authorised to sign on behalf of all the deacons)

Date 28/01/2026

Name of signatory

DANIEL JOHN CLARK

# EMMANUEL BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 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. Donations and other income

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Other income			0.00		4,522.00	4,522.00
<b>Total Donations and Other Income</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£4,522.00</b>	<b>£4,522.00</b>

#### 3. Investment income

	2025		2024	
Bank interest		12,499.89		£8,526.00
- Prior Year Adjustment		3,884.65		
		<b>£16,384.54</b>		

#### 4. Raised for Other causes

	2025	2024
Various	2,597.15	4,235.22
<b>Total Raised for Other causes</b>	<b>£2,597.15</b>	<b>£4,235.22</b>

#### 5. Ministry

	2025	2024
Minister's stipend	3,959.89	5804.85
Previous Minister's Pension contributions	7.00	12.00
Minister's expenses	3,407.92	3,158.00
Manse costs	16,481.29	40,365.94
<b>Total Ministry</b>	<b>£23,856.10</b>	<b>£49,340.79</b>

#### 6. Mission

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
BMS Home Mission		3,564.00	3,564.00		5,016.00	5,016.00
BMS World Mission		4,427.00	4,427.00		3,972.00	3,972.00
Bangards		3,564.00	3,564.00		3,564.00	3,564.00
Ebbsfleet Baptist Church		5,016.00	5,016.00		3,564.00	3,564.00
Community Worker Salary & Expenses		1,511.67	1,511.67		22,811.64	22,811.64
Friends International					7,008.00	7,008.00
Donations		8,303.00	8,303.00		8,664.00	8,664.00
Sunday school and Youth Work		1,425.67	1,425.67		4,430.00	4,430.00
Make Lunch Expenses		775.66	775.66		5,240.00	5,240.00
DBs Checks		753.38	753.38		368.16	368.16
<b>Total Mission</b>	<b>£0.00</b>	<b>£29,340.38</b>	<b>£29,340.38</b>	<b>£0.00</b>	<b>£64,637.80</b>	<b>£64,637.80</b>

#### 7. Upkeep of church premises

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Lighting and heating		14,177.49	14,177.49		11,305.40	11,305.40
Water Rates		3,847.60	3,847.60		1,367.80	1,367.80
Cleaners Salary		6,543.72	6,543.72		5,715.27	5,715.27
Cleaning		981.82	981.82		1,185.37	1,185.37
Insurance		5,317.61	5,317.61		8,699.34	8,699.34
Repairs and maintenance		36,585.17	36,585.17		21,854.90	21,854.90
HP Payments		1,309.75	1,309.75			0.00
<b>Total Upkeep of church premises</b>	<b>£0.00</b>	<b>£68,763.16</b>	<b>£68,763.16</b>	<b>£0.00</b>	<b>£50,128.08</b>	<b>£50,128.08</b>

#### 8. Administration

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Church Support Role Salary		12,834.72	12,834.72		12,278.96	12,278.96
Printing and stationery		373.11	373.11		377.98	377.98
Telephone and postage		3,756.27	3,756.27		3,588.73	3,588.73
Accountancy Costs		486.45	486.45		465.00	465.00
Subscriptions		2,822.75	2,822.75		3,279.95	3,279.95
Other administration		2,776.65	2,776.65		2,783.71	2,783.71
Asset Depreciation		4,463.00	4,463.00		4,338.00	4,338.00
<b>Total Administration</b>	<b>£0.00</b>	<b>£27,512.95</b>	<b>£27,512.95</b>	<b>£0.00</b>	<b>£27,112.33</b>	<b>£27,112.33</b>

#### 9. Restricted Funds

	2025			2024		
	Income	Expenditure	Balance	Income	Expenditure	Balance
CAP Fund			7,149.77			7,149.77
Raised for other causes	2,597.15	944.00	1,868.15	4,235.22	4,020.22	215.00
<b>Total Restricted Funds</b>	<b>£2,597.15</b>	<b>£944.00</b>	<b>£9,017.92</b>	<b>£4,235.22</b>	<b>£4,020.22</b>	<b>£7,364.77</b>

**EMMANUEL BAPTIST CHURCH**

**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS - continued**

**10. 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 trustees:

- Church premises and a Manse based on insurance value £5,058,046.
- Contents of same based on insurance value £128,592.
- Fixtures & Fittings costing £17,851.20 less accumulated depreciation charged at 25% of cost per annum.

<b>11. Current Liabilities</b>	<b>2025</b>	<b>2024</b>
Other current liabilities	522.64	39.00
HMRC		
Trade Creditors	7,992.17	9177.00
Other Expenses		216.00
<b>Total Current Liabilities</b>	<b>£8,514.81</b>	<b>£9,432.00</b>

**12. 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 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 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 5%.

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 benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers are eligible to join the Scheme.

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