

GILLINGHAM BAPTIST CHURCH [GBC]

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS**

FOR THE YEAR ENDING 31 DECEMBER 2024

CHARITABLE INCORPORATED ORGANISATION: 1169112

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Keith Victor Sturrock, CAT, MIO, ACMA, CGMA, 48 Rede Wood Road, Barming, Maidstone, Kent. ME16 9HR
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale. WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire. OX11 8RT

MANAGING TRUSTEES

All Managing Trustees must be members of the Church. The Leadership Team during 2024 comprised:

Stephen Greasley	Minister	
Simon Collins	Elder	Elected 15 November 2022
Raphael Khelawan	Elder	Elected 15 November 2022
Niki Lownds	Elder	Elected 15 November 2022
Stephen Carr	Deacon	Re-elected 16 November 2021/Retired 19 November 2024
Rachel Davey	Deacon	Elected 15 November 2022
Sharon Greasley	Deacon	Elected 15 November 2022
Helen Holloway	Deacon	Re-elected 16 November 2021 & 19 November 2024
John Lownds	Deacon	Elected 15 November 2022
Penelope Wyatt	Deacon	Elected 15 November 2022
Lyn Alimodian	Deacon	Elected 21 November 2023
Cynthia Nicholls	Deacon	Elected 21 November 2023
Isaac Bature	Deacon	Elected 19 November 2024

ANNUAL REPORT FOR 2023

1. CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It became first registered as a charity on 18 April 1965.

On 9 September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is 'The Charitable Incorporated Organisation Constitution' as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission. The latest version was updated by Gillingham Baptist Church and approved by the Charity Commission in 2021.

2. CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

3. ORGANISATIONAL STRUCTURE

As of 2024, the Church employs one Minister full-time, one part-time Administrator, one Debt-Centre Manager, one Family Outreach Worker, one part-time Parish Nurse (see 3.1), one part-time Site Manager and one part-time Cleaner.

3.1 THE BRIDGE BAPTIST CHURCH

On 1 December 2024 a merger was formally recorded between the Bridge North Gillingham Baptist Church and Gillingham Baptist Church. This work was carried out between the two Churches, the Baptist Union and Anthony Collins Solicitors and was placed onto the Charity Commission Register of Merged Charities on 11 December 2024. As part of this merger Gillingham Baptist Church agreed to continue the employment of the Bridge Parish Nurse as part of a new mandate agreed with Parish Nurse Ministries UK. The merger also saw the transfer of assets and liabilities including property known locally as Bridge House. Details regarding this property and the accounts of the Bridge North Gillingham Baptist Church can be found in the financial review and accounts (section 9) within this report.

4. MEMBERSHIP

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

In 2024 the Church continued to see significant growth in Church membership with 18 new members joining including 3 on transfer from the Bridge Baptist Church. The membership at the end of December 2024 stood at 191.

5. GOVERNANCE

The Church Members' Meeting normally takes place six times per year and has overall responsibility for the Church. In accordance with the Constitution, members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Church Leadership Team and are responsible for the Church's work and witness, and the financial and legal aspects of the CIO. All Church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in the Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by an appropriate majority, the Church seeks to work by consensus wherever possible.

5.1 GOVERNANCE - TEAMS

Governance of the Church has been maintained by monthly in-person meetings of the Trustees (the Church Leadership Team). As permitted by the Church Constitution, our Church Leadership Team is supported by 4 teams. This includes the Finance Team (including Health and Safety), Safeguarding Team, Pastoral Team and Mission Team. All these have agreed Terms of Reference and Trustees are appointed to each to ensure visibility and consistency in decision making.

5.1.1 FINANCE TEAM (INCLUDING HEALTH AND SAFETY)

Our Finance Team meets approximately 3 times a year. It is involved in setting a budget each October, and advising the Leadership Team on expenditure on health and safety and improvements to the premises.

The financial results for the year are set out in the accompanying accounts.

In 2024 the Church Members' Meeting agreed a new Health and Safety Policy that will be reviewed annually. Our Fire Alarm Evacuation Procedure was updated again to ensure that the building could be evacuated if an emergency was to occur. A fire alarm evacuation drill also took place after a Sunday service.

Food Hygiene training has been offered to members and users of the Kitchen within the Church.

Finally, all annual services took place e.g. PAT tests, fire extinguishers, lift inspections, and gas boiler.

5.1.2 SAFEGUARDING TEAM

The Church operates systems to ensure that all Trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks on new and existing volunteers were carried out through 2024 and no incidences were reported.

The Trustees continue to recognise their responsibilities for safeguarding children and adults at risk within the Church. This includes the reading of the annual safeguarding statement during the Church AGM. Additional Safeguarding training for all relevant staff and volunteers (run by the South East Baptist Association) has been arranged for Spring 2025. Future training dates are kept under review for new staff and volunteers wishing to step into roles that require DBS clearance.

5.1.3 PASTORAL TEAM

The Pastoral team met in September 2024 to make recommendations for the revision of the membership roll. The team went through the whole membership list and raised relevant pastoral issues where appropriate.

5.1.4 MISSION TEAM

In 2024 there were 5 members of the Church on the Mission Team, including three trustees. During 2024, the Church financially supported the following organisations:

Mission Aviation Fellowship	£5000
Baptist Missionary Society	£4400
South-East Baptist Association	£5500
Family Trust	£1600
Compassion (Wilkensen Joseph education sponsorship in Haiti)	£500
Good News for Everyone	£300
African Pastors Fellowship	£200.

We also provided the church Family Outreach Worker with £2200 of funding, and Mark and Sarah Newnham, our MAF missionaries in Kenya with £800.

All of the above funding support was agreed through by the church members meeting. We used the £1000 of unallocated funding to support:

- Medway Volunteer Workshop with £250 towards their costs of refurbishing tools and sewing machines to send to Africa,
- £250 for Samaritan's Purse appeal for Sudan,
- £100 to support church member Sarah Rai during a visit to churches in India,
- £200 for the BMS Lebanon Crisis Appeal (an additional sum was donated to this appeal from an offering raised at the church carol service,
- Bread of Life Bakery Project in Strood, Medway with £200.

5.2 POLICY DEVELOPMENT AND REVIEW

Throughout 2024, the Trustees have reviewed, maintained and developed a wide range of policies in line with requirements outlined by the Charity Commission and Baptist Union. This includes:

- Health and Safety Policy (May 2024)
- Cyber Security Management
- Anti-Bullying and Harassment (May 2024)
- Equal Opportunities (February 2024)
- Lone Working (July 2024)
- Volunteering (April 2024)
- Whistleblowing (July 2024)
- Complaints (July 2024)
- Environmental (July 2024)
- Social Media (March 2024)
- Managing Conflicts of Interest (May 2024)

Work also commenced on an 'Employee Handbook' to take account of future employment legislation in 2025. This is subject to further guidance and instruction from the Baptist Union. There were no breaches to the GBC UK-GDPR policy that needed to be reported to the ICO or other regulatory bodies.

5.2.1 POLICY DEVELOPMENT FRAMEWORK

A policy development framework remains in place. This keeps all Trustees up to date where policies are required or must be reviewed. Further updates and new policy developments have been prioritised for 2025-2026. This includes the use of Mobile Messaging services (WhatsApp).

6 OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. The Church continues to publish a monthly community newsletter online to promote the work we do. 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 of the Church is the provision of regular public services of Christian worship. We also provide a full children's programme during Sunday morning services. However, we also host a wide range of weekly activities. This includes a parents/carers toddlers group, Boys' Brigade and Girls' Association, home groups, a coffee morning, and a craft club. During 2024 we continued with our half night of prayer events and our mid-week Bible study group. In December we also held our second event celebrating the work of all our volunteers. The Church continues to sponsor a Debt Centre, and we have a Family Outreach Worker in the community (although this role was furloughed in the summer of 2024 due to long term staff illness). In addition, the premises are rented out to various outside groups, some meeting regularly and others are for single events.

During 2024 we launched a 'Teams' initiative as a way of increasing wider participation of the membership into the life of the church. This came out of a recognition of the different gifts available within the congregation as a whole. Some new teams were started such as an accessibility team and an environmental team. Others were re-launched like the social media team. While others (e.g. hospitality and stewarding teams) were enhanced as new people came forward to serve. We hope to build on this programme and structure throughout 2025

7 ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the Church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

7.1 SERVICES

The Church holds regular Sunday morning services. Throughout the year this has included Baptismal services as well as regular all age worship, morning worship and Communion services. We have had guest speakers including returning missionaries as well as organisations such as Tearfund, Teen Challenge and the Prison Fellowship. In April, for the Church Anniversary, Nathan Gordon from Sittingbourne Baptist Church came to speak and we all enjoyed a celebratory lunch afterwards.

As a community based organisation we are also delighted that a number of our congregation are invited to speak at other local Churches and venues. All our services are live-streamed to Facebook and we are taking steps to include You Tube in 2025. A BSL Level 3 communicator also continues to provide signing (usually on the 3rd Sunday in each month).

In 2024 there were 2 funeral services, 10 Baptisms and 1 wedding.

7.2 CHILDREN'S CHURCH

Children's Church has had another positive year with the numbers reflecting the growth in new families attending the Church. In September a number of JAM Busters moved up to DJs and a number of DJ's moved up to school year 7 and into Junior Bible Class.

JAM Busters serves school years' reception to Y2 and DJ's serves Y3-6. Sessions include Bible stories or themes, praying, videos, crafts and games.

We continue to develop our Children's Church syllabus. The weekly theme has a Bible passage and key points to be shared with the children. Both groups follow the same outline but apply the activities etc. to suit the different age groups. This has been welcomed by the leaders and helpers and means that children from the same family in different groups are learning the same stories. This will continue to be developed and will eventually provide a 3/4 year syllabus.

Both groups took part in the pop-up Christmas Nativity service. They also enjoyed a Christmas party together.

7.3 JUNIOR BIBLE CLASS (SCHOOL YEARS 7-8)

Time throughout the year was spent finishing the Youth Alpha Course that had started the previous September. We also met with other young people from Medway at a joint event and had a day out at the sea. Overall the young people were keen to pray, take action from the various topics discussed and connected well together.

7.4 BIBLE CLASS (SCHOOL YEARS 9-13)

Throughout the year we've had 42 different young people join us at least once. Typical attendance is 15 - 22 young people each week.

We do a mixture of Bible studies and topic-based subjects. For most of 2024 we worked our way through the book of Genesis. We seek to encourage young people to question why the Bible teaches what it does, rather than just accept its teachings at face value, thereby hopefully owning it for themselves. We seek to help young people explore how to apply the Bible's teachings to their own lives.

Several of our current and former members now undertake other roles in the church such as door stewarding, drumming, playing the organ, helping with the visuals/IT or with the younger Junior Church groups. This notion of servanthood is something we are keen to develop, and as a group we take responsibility for serving refreshments after the Sunday morning service once a month.

7.5 OTHER GROUPS

Outside of the regular Sunday activities, the Church provides other groups and activities for children, young people and adults.

7.5.1 THE BOYS' BRIGADE AND GIRLS' ASSOCIATION

The Boys' Brigade and Girls' Association meets on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children's faith and citizenship. Numbers during 2024 remain steady but not at the levels seen pre-pandemic. We have 24 regular attendees in total.

7.5.2 HOME GROUPS

Home Groups normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship.

7.5.3 BOLD AND BEAUTIFUL – WOMENS' MINISTRY

'Bold and Beautiful' is the name for Gillingham Baptist Church's Womens' Ministry.

Our first event of 2024 took place in May. It was a morning of fabulous and inspiring testimonies of faith, sharing breakfast and a time of sung worship. It was a very uplifting and encouraging morning.

In October 2024 we held another event on the subject of 'Living Sacrifice' and how we can ensure we have the right heart posture and live our lives wholeheartedly for the Lord. We were also delighted to welcome a group from Twydall Evangelical.

7.5.4 STRONG AND COURAGEOUS – MENS' MINISTRY

'Strong and Courageous' is the new Mens' Ministry at Gillingham Baptist Church. During 2024 Strong & Courageous met 4 times with an average attendance of 15 people. A breakfast, as well as 3 dinners, were organised with speakers coming along to share their testimonies. This event is popular and well supported, with God's blessing it will continue for many years to come.

7.5.5 HALF NIGHT OF PRAYER

Our intention is to cultivate a culture of fervent prayer, spiritual intimacy, and unity within the congregation of GBC as we seek God's guidance, provision, and blessings for our fellowship, community and beyond.

The meetings were held on Friday evenings from 7:00 - 10:00 pm at Church. These gatherings provided sacred spaces for individuals to come together in worship, supplication, and intercession, lifting the needs of our Church, our community, and the world.

Each prayer meeting was centred around specific prayer themes, such as revival, reconciliation, missions, and social justice. By focusing our prayers on targeted areas, we aimed to deepen our spiritual discernment and alignment with God's purposes.

Looking ahead, we are committed to deepening and expanding the impact of our Extended Prayer Meeting and hope to get more engagement from members of the congregation.

These Prayer Meetings have been a vital expression of our commitment to seeking God, experiencing His Presence, and participating in His redemptive work in the world. We are deeply grateful for the dedication and devotion of all who have contributed to this ministry, and we look forward to the continued growth and fruitfulness of our Prayer Community in the coming year.

7.5.6 BIBLE STUDY – MID WEEK

Our mission is to foster spiritual growth, fellowship, and understanding of the Word of God among members and friends of our congregation through the study and discussion of the Bible.

Throughout 2024 we continued to meet fortnightly on Wednesday evenings at Church. Throughout the year, we conducted regular weekly Bible study sessions providing opportunities for members to delve deeper into scripture, discuss its relevance to their lives,

and grow in their faith. Attendance was between 15 to 20 persons per meeting and is concluded with a time prayer.

Looking ahead, we are committed to further enriching the spiritual lives of our members and expanding our outreach efforts. We will continue explore specific topics and books of the Bible in depth.

The past year has been very encouraging and a deepening sense of community within the mid-week Bible Study Group. We are grateful for the unwavering support of our members, volunteers, and leadership team. As we move forward, we remain steadfast in our commitment to studying God's word, nurturing spiritual growth, and serving others with love and compassion.

7.5.7 'STEPS' (PARENTS/CARERS AND TODDLER GROUP)

Our weekly Toddler group, Steps, meets on Monday mornings throughout school term time. Around 12 -15 parents/carers attend each week with their pre-school children. The majority of these are from the local community rather than the church congregation. Play is central to the morning although we do try to provide a craft activity and a time of singing each week. There is always an excellent atmosphere with children looking forward to coming.

7.5.8 FRIENDSHIP MORNING (COFFEE SHOP)

Friendship morning meets term time on Wednesday mornings. It is open to anyone for whatever period they wish to stay. It is run by a team of 11 volunteers, some of whom help on a rota basis. Some residents from the local Kent Autistic Trust attend for short periods with carers. Attendance averages 20 -30. A proportion of attendees are long term unemployed and may have special needs or have poor educational backgrounds.

A short talk takes place, and a hymn or song is sung. Sometimes a piece of classical music is played. Prayer requests are popular and result in one line type prayers to God by a leader. Assistance is given to those needing help completing forms. A listening ear and friendship is provided to anyone. It also provides a place for those visiting the CAP debt counselling appointments.

7.5.9 THE ALPHA COURSE

During 2024 the Church ran 5 Alpha Courses running on Monday mornings and Tuesday evenings. A follow up discipleship group has been held fortnightly to encourage growth and ask questions. About 20 guests have attended with 3 members subsequently baptised. Some are now attending a Church.

7.5.10 CRAFT TIME

Craft time meets every other Thursday during school term time. 2024 has seen a decline in attendees. Two craft leaders resigned, and we now have only two groups with teachers, they are knitting/crochet and lace making. Membership stands at 28. We continue to support members through encouragement, chatting and, with those who request it, prayer. Each meeting also has a five-minute gospel talk. No outings were arranged in the last year but a Christmas lunch was available and was welcomed by members.

7.5.11 LUNCH CLUB

Lunch club only met a couple of times in 2024. Attendees for the meal usually are drawn from the Wednesday Friendship morning along with a core of regular people from the community. A 'thought for the day' often accompanies the meal.

7.5.12 BRUNCH CLUB

No Brunch Clubs took place in 2024.

7.5.13 PRE-SCHOOL COFFEE

Even though the Salvation Army Pre-School left the Church premises in 2023 a group of parents/carers continued to meet at Church on a Friday morning during 2024.

7.5.14 GOOD NEWS at TEN

Good News at 10 is a weekday group that has met fortnightly at Church during 2024 for Bible study. Around 12 people meet on each occasion. Topics covered in the studies include 'The Letter of James' (Practical Christianity) and 'Forgiveness' (and how to forgive yourself). Each study is interactive with members regularly contributing to the discussions. A time of prayer rounds off each session.

8 HELP AND SUPPORT FOR THE LOCAL COMMUNITY

8.1 CHRISTIANS AGAINST POVERTY (CAP DEBT CENTRE)

The Christians Against Poverty (CAP) Debt Centre has now been going for over 11 years. In 2024 we helped around 50 families. We also hosted a range of activities throughout the year. This included 2 evangelistic meals in January and taking a large group to Churches Together in Medway Christmas Connect. Many clients have attended Alpha. We had picnics over the summer and a beach day in September which was enjoyed by those who came. We also distributed 60 Christmas hampers to CAP clients and others in need as well as about 150 gift bags including an advent booklet to current and past clients..

We have seen 3 people make commitments over the year, including 1 child. Three clients have been baptised (including one at another church). We have had 7 folks start to join us regularly at GBC on Sundays, 6 of whom were Christians who were mostly not attending another fellowship.

Volunteers have been essential in keeping in contact with clients, loving them, sharing Jesus, helping practically and hosting them when they come to events or sitting with them when they come to church.

8.1 FAMILY OUTREACH WORKER (FOW)

At the start of 2024 our Family Outreach Worker (FOW) continued to work in partnership with St Mary Magdalene Church on Gillingham Green to deliver a number of activities. This included a Tuesday coffee morning and a toddlers group. The FOW role was furloughed in 2024 due to staff illness but the hope is that this role will resume later in 2025.

8.2 THE CHURCH PREMISES

The Church premises have been used throughout 2024 by various organisations/groups and individuals from the local community. These included:

- Ballroom & Latin Dancing Classes: Our main hall is used every Saturday for private dancing lessons.
- Romanian Church: This growing community gather for a service together on a Saturday evening.
- African Church: Gather for a service on a Sunday afternoon.
- Bulgarian Church: Gather for a service on Sunday afternoons.
- Christ Embassy held a prayer meeting on a Thursday evening.
- The Prayer room is used on a Tuesday & Wednesday evening and Saturdays for tuition.
- A summer holiday club was held for a week in the Main Hall.
- Healthy Early Years had a training day in the Lighthouse Hall.
- The Electoral Services at Medway Council held Polling Station days in May and July in the Main Hall.
- Various private events.

9 FINANCIAL REVIEW

9.1 INCOME AND EXPENDITURE

We have an increasing membership and the offerings from members and attendees have continued to rise. Rent is slowly increasing; we have 3 other churches meeting here and the hall has been used for elections, dance classes and training sessions.

Running costs have also increased, mainly due to the cost of gas (for which we had a new contract) and electricity.

Despite setting a negative budget for the year, there was a final surplus of £6,240 in the general fund.

We were able to replace the lighting in one hall with LED lights and to replace a window that was inconvenient to use and had become cracked.

9.2 CAP (CHRISTIANS AGAINST POVERTY)

CAP has continued to be funded by members of the congregation and other supporters, including d by regular donations from 2 other local churches. The monthly donation to CAP headquarters is paid from the general funds. Kent Community Foundation Trust gave us a grant of £10,000 in November which will cover the expenses for much of 2025.

9.3 FOW (FAMILY OUTREACH WORKER)

FOW has been supported by donations, a grant of £6000 from the Kent Community Foundation and £2,200 transferred from the general fund as part of the mission outreach. Unfortunately, our FOW worker needed hospital treatment and has been on statutory sick leave since the start of September. The post will be kept open until she is able to return and the money left in the fund will be frozen until then.

9.4 LOAN REPAYMENTS

We have continued to pay back £25,000 per annum of the loan from the Baptist Building CIO. Contributions are still being paid by members of the congregation, and the church contributes from the general fund. The loan is due to be repaid in 2029, but we are on track to repay the final amount in 2025.

9.5 PENSION FUND

The scheme has been bought out by Just Group, who will administer the pensions of those who have made DB contributions. We no longer have to pay extra contributions.

2 other members of staff qualified for an auto-enrolment pension; one accepted and is enrolled in a Nest pension; the other declined.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2024

		<u>2024</u>				<u>2023</u>
		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Income & Endowments						
Donations & Legacies	25	159,219	0	171,227	330,447	209,420
Investment Income	26	0	5,413	0	5,413	2,982
Charitable Activities	27	453	0	4,985	5,438	5,477
Other Income	28	770	0	6,971	7,741	1,753
Trading Activities	29	8,852	0	1,548	10,400	12,418
Total Receipts		169,295	5,413	184,731	359,439	232,050
Expenditure						
Charitable Activities	13, 15 18-22	140,433	4,908	43,443	188,784	177,907
Total Expenditure		140,433	4,908	43,443	188,784	177,907
Net Income/Expenditure for the year before gains/losses of Fixed Assets		28,861	505	141,288	170,655	54,143
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0
Net Income before transfer		28,861	505	141,288	170,655	54,143
Transfer Between Funds		-34,656	20,700	13,956	0	0
Net Income before other recognised losses		-5,795	21,205	155,244	170,655	54,143
Gains/Losses on Deferred Benefit Pension Scheme	5	0	0	0		0
Net Movement of Funds		-5,795	21,205	155,244	170,655	54,143
Reconciliation of Funds						
Total Funds brought forward		33,564	62,053	507,580	603,197	549,052
Total Funds carried forward		27,769	83,258	662,824	773,852	603,197

GILLINGHAM BAPTIST CHURCH**BALANCE SHEET AT 31st DECEMBER 2024**

	<u>Note</u>	<u>2024</u>		<u>2023</u>	
<u>Fixed Assets</u>		£	£	£	£
Tangible Fixed Assets	23		<u>715,381</u>		<u>606,990</u>
<u>Current Assets</u>					
Bank	6	26,722		24,153	
Baptist Union Corporation	7	148,139		112,226	
Cash	8	250		557	
Prepayments	9	7,425		6,350	
Debtors	10	7,548		6,608	
			<u>190,083</u>		<u>149,894</u>
<u>Current Liabilities</u>					
Accruals & Creditors	11	1,611		1,186	
Loans falling due within one year	12	25,000		25,000	
			<u>26,611</u>		<u>26,186</u>
<u>Net current Assets</u>			<u>163,473</u>		<u>123,708</u>
Loans falling due after one year	12	105,000		127,500	
			<u>105,000</u>		<u>127,500</u>
<u>Net Assets excluding Pension Liability</u>			<u>773,854</u>		<u>603,198</u>
Defined Benefit Pension liability	5				
Total Net Assets			<u>773,854</u>		<u>603,198</u>
<u>Charity Funds</u>	14				
Unrestricted		27,769		33,564	
Designated		83,258		62,053	
Endowment		0		0	
Restricted		662,824		507,580	
Total Funds			<u>773,852</u>		<u>603,197</u>

The Notes on Pages (14-25) form an integral part of the accounts.

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 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 notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years

PA & Audio equipment

5 years

The church bought a new camera and a large screen for the downstairs hall (The Lighthouse) which has been added to Fixtures and Fittings and therefore depreciation.

3 **Reserves**

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 **Related Charities**

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is 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.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension

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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Legal and Broadstone Corporate Benefits Limited. 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 in 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. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

The scheme has been bought out by Just, who will administer the pensions of those who have made DB contributions; those with benefits in the DC plan will have them administered by Broadstone and looked after by the Trustee of the Scheme. No DC plan savings will be transferred to Just. When the DB Plan transitions to Just, the DC Plan will continue to be run as the Baptist Pension Scheme.

The minister contributes at a rate of 8% of pensionable income. This includes an element for accommodation, usually the notional value of a manse. The employer contributes an additional 10% of pensionable income. From this 6% is credited to the minister's pension account and the remaining 4% is used to pay for insurance (lump sum death benefit and income protection benefit) and administration costs.

The employer contribution rate will remain at 10% of Pensionable Income. As before, 6% of this employer contribution goes direct to the member's DC pension pot. The other 4% covers the cost of income protection insurance, life assurance and the expenses of running the Scheme. The overall operational costs of the Scheme will reduce once the DB Plan has been bought-out but those costs that are currently shared between the DB and DC Plans will all have to be met from the DC Plan. In addition, the cost of increased life assurance benefits (see below) needs to be met. We believe the 4% allowance will cover the costs under the revised set up but this will clearly be kept under close review.

Elizabeth Clark and Ruth Millard qualified for auto-enrolment into a government pension scheme this year. Elizabeth accepted and started payments into a NEST pension in January 2025. She pays 4% of income over 6250 the church pays 3%. 1% is added by the government as a tax rebate. She went on to statutory sick pay on 1st September 2024 and her contributions were reduced. Her sick pay ceases in March 2025

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>	<u>2023</u>
	£	£
6 Bank		
GBC	17,134.00	14,152
Steps (held in GBC bank)	278.00	338
Boys' Brigade	8,832.00	8,991
Flowers held in GBC bank)	22.00	75
Craft	346.00	501
Lunch (held in GBC bank)	110.00	96
	26,722	24,153
7 Baptist Union		
General Funds	148,139	112,226
	148,139	112,226
8 Cash		
GBC (Petty Cash)	16	365
STEPS – Cash	61	21
Boys' Brigade	43	25
Lunch Club	50	81
Craft Time	1	14
Flowers	78	51
	250	557
9 Prepayments		
Bridge Insurance Brokers	6,713	0
Business Stream		26
BNP Paribas	457	457
Virgin Media	10	10
Medway Council	245	229
	7,425	722
10 Debtors		e
HMRC	6,967	6,608
rents	486	0
lunch club	95	
	7,548	6,608
11 Accruals		
Total – Gas	840	605
British Gas Lite (electricity)	592	341
Co-operative Bank - charge card	66	69
Kent County Supplies (KCS)	97	172
CAP Pension refund	16	
	1,611	1,186

12 Loans Outstanding

Accounts Repayable

**Baptist
Building
Fund**

2024Total

2023

**Baptist
Building
Fund**

Within one year

25,000

25,000

25,000

After one year

87,500

87,500

112,500

Thank you Offering (10% of loan)

17,500

17,500

15,000

105,000

105,000

127,500

130,000

130,000

152,500

Notes to the Accounts

13 Organisations

	2024			2023		
	Unrestricted	Restricted	Total	Unrest -ricted	Restricted	Total
Brigades	£	£	£	£	£	£
Opening Balance	0	9,016	9,016	0	9,642	9,642
Income	0	2,737	2,737	0	2,656	2,656
Gift Aid (under GA in SOFA)		0			0	
Expenditure	0	2,169	2,169	0	1,921	1,921
Transfer of Funds to GBC	0	710	710	0	1,360	1,360
Closing Balance	0	8,875	8,875	0	9,016	9,016
Craft Time						
Opening Balance	0	515	515	0	703	703
Income	0	667	667	0	921	921
Expenditure	0	685	685	0	910	910
Transfer of Funds to Gen.	0	150	150	0	200	200
Closing Balance	0	347	347	0	515	514
STEPS						
Opening Balance	0	359	359	0	267	267
Income	0	214	214	0	249	249
Expenditure from Cash/bank	0	131	131	0	158	158
Expenditure from Bank	0	104	104	0	0	0
Closing Balance	0	338	338	0	359	359
Lunch Club						
Opening Balance	0	181	181	0	116	116
Income	0	581	581	0	873	873
Expenditure	0	503	503	0	808	808
Transfer to General	0	0	0	0	0	0
Closing Balance	0	258	258	0	181	181
Bold and Beautiful						
Opening balance	0	0	0			
Income	0	200	200			
Expenditure	0	94	94			
Closing balance	0	106	106			

Strong and Courageous

Opening balance	0	0	0
Income	0	145	145
Expenditure	0	0	0
Closing balance	0	145	145

Totals

Opening Balance	0	10,071	10,071	0	10,728	10,728
Income	0	4,545	4,545	0	4,699	4,699
Expenditure	0	3,686	3,686	0	3,800	3,800
Transfers Out	0	860	860	0	1,560	1,560
Closing Balance	0	10,070	10,070	0	10,067	10,067

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

14 Restricted, Designated & Unrestricted Funds

			<u>2024</u>			<u>2023</u>
		Unrestricted		Restricted	Total	Total
	General		Designated			
	£		£	£	£	£
Land & Buildings – GBC	0		0	600,000	600,000	600,000
Land & Buildings – Manse	0		0	0	0	0
Fixtures & Fittings	0		0	18,870	18,870	6,989
Manse Proceeds	0		0	0	0	0
General	42,504		0	0	42,504	33,566
Pension Deficit	0		0	0	0	0
Project Sensory Room	0		0	0	0	0
Project 2 (for Loan Repayments)	0		64,794	-87,523	-22,729	89,473
Loans to be Repaid	0		0	130,000	130,000	-152,500
Flowers	0		0	130	130	125
Mission	0		0	1,128	1,128	-255
Christians Against Poverty(CAP)	0		1,714	8,876	10,590	7,711
CAP Smile	0		0	1,837	1,837	2,123
Family Outreach Worker	0		0	3,418	3,418	4,895
Church Family Fund	0		0	425	425	207
Holiday	0		0	0	0	0

Brunch Club	0	0	798	798	797
Organisations	0	0	9,840	9,840	10,067
B-B			106	106	
Borstal Baptist Church			2,200	2,200	
Bridge			733	733	
S-C			145	145	
Bridge House proceeds			96,511	96,511	
	42,504	66,508	787,493	796,810	603,198

New Funds this year:

B-B	Bold and Beautiful. A women's group
BBC	Borstal Baptist Church. This church closed this year and transferred remaining funds to us
Bridge	Bridge church merged with GBC and we have taken on their assets and liabilities
S-C	Strong and Courageous. A men's group

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2024</u>				<u>2023</u>
	<u>Unrestrict- ed</u>	<u>Designat- ed</u>	<u>Restrict- ed</u>	<u>Total</u>	<u>Total</u>
Salaries	51,982	0	21,728	73,710	66,287
DBS Check	38	0	0	38	76
Sub-Contractor	0	0	0	0	0
Pension Contributions	3,621	0	98	3,720	6,056
Pension Deficit	0	0	0	0	12
Manse Expenses	8,980	0	0	8,980	8,609
	64,622	0	21,826	86,448	81,040

The Church started the year with 7 employees and finished the year with 6- A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £30,779

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The Church also provides phone & Internet. (Shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue until the end of 2024. The holder has been on statutory sick pay since September 1st, which will finish in March 2025. The money and the post will then be frozen for the time being.

In November 2024 we took on responsibility for a Parish Nurse, previously employed by Bridge North Gillingham Baptist Church. At the moment she is paid from the rental of rooms in Bridge House.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans

	<u>2024</u>	<u>2023</u>
	£	£
Baptist Building Fund Balance b/f	152,500	175,000
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>130,000</u>	<u>152,500</u>

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund an extra payment will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £20,000

	<u>2024</u>	<u>2023</u>
Baptist Union: Balance b/f	0	0
Interest Accrued (in SOFA exp)	0	0
Repayments	0	0
Balance of Loan	<u>0</u>	<u>0.00</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

This loan has now been repaid.

17 Christians Against Poverty Expenditure

	<u>2024</u>			<u>2023</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£
75 Salary (shown under salaries)	0	11,057	11,057	10,336
Fees (shown under finance fees)		138	138	126
	<u>0</u>	<u>11,195</u>	<u>11,195</u>	<u>10,462</u>
Expenses shown under CAP				
Contribution to CAP HQ	6,300	0	6,300	6,300
Smile	0	789	789	963
		1,993	1,993	2,609
Other CAP Expenditure	<u>6,300</u>	<u>2,781</u>	<u>9,081</u>	<u>9,872</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could be more easily identified.

At the start of 2023 money was transferred from the general fund to CAP designated as required. During this year and 2024 other grants were received from Kent Community Foundation so that salary and expenses are paid from restricted funds; the payment to CAP HQ is from designated funds.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>				<u>2023</u>			
	Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	£		£	£	£		£	£
18 Other Activities								
Children's Church	0	0	0	0	424	0	0	424
Youth Work	10	0	0	10	48	0	0	48
Conferences & Training	74	0	0	74	940	0	0	940
Travel	364	0	100	464	468	0		468
Visiting Preachers	185	0	0	185	160	0	0	160
Outreach	665	0	0	665	1,142	0	0	1,142
Borstal expenses	0	0	200	200				
Thank You Gifts	0	0	0	0	25	0	0	25
	1,298	0	300	1,598	3,207	0	0	3,207
19 Upkeep of Church Premises								
Repairs & Maintenance	15,967	0	0	15,966	12,233	0		12,233
Water Rates	379	0	0	379	190	0	0	190
Heat & Light	13,478	0	0	13,478	10,441	0	0	10,441
Insurance & Valuation	5,633	0	53	5,685	5540.00	0	0	5,540
	35,457	0	53	35,509	28,404	0	0	28,404
20 Administration								
Telephone	752	0	22	774	612	0	0	612
Printing	2,605	0	0	2,605	2,162	0	0	2,162
Office Supplies	716	0	0	716	916	0	111	1,027
Publicity	0	0	0	0	0	0	0	0
Legal Expenses	6,763	0	0	6,763		0	0	0
Finance Fees	756	0	299	1,055	627	42	210	879

Membership Fees	1,236	0	260	1,496	1,035	0	0	1,035
	12,829	0	581	13,410	5,351	42	321	5,714
21 Supplies and Services								
Materials	1,498	0	0	1,498	1,961	0	4	1,965
Small Equipment	1,968	0	0	1,968	1,139	0	0	1,139
Refreshments	1,124	0	866	1,990	801	0	788	1,589
Media & Books	2,064	0	0	2,064	833	0	0	833
Music & Organ	449	0	0	449	1,494	0	0	1,494
Flowers	0	0	436	436	0	0	439	439
Depreciation (Designated)	0	4,908	0.00	2,835	0	1,551	10,477	12,028
	7,103	4,908	1,301	13,312	6,228	1,551	11,708	19,487

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>			<u>2023</u>
	Unrestrict- ed	Restricted	Total	
	£	£	£	
22 Grants to Charitable Causes				
Home Mission	5,500	0	5,500	5,400
Missionary Aviation Fellowship	5,000	0	5,000	5,000
BMS World Mission	4,400	0	4,400	4,300
BMS World Mission (Guinebor)	0	900	900	900
BMS (Lebanon) - via Paul Feltham	0	35	35	
The Family Trust	1,600	0	1,600	1,400
M & S Newnham	800	0	800	800
Compassion re Wilkenson	384	0	384	450
Tear Fund	120	0	120	126
Medway Good News for Life (Gideons)	300	0	300	250
SEBA (bread of Life)	0	0	0	0
M & S Newnham (gift from church member)	0	665	665	650
FEBA Radio	0	0	0	0
Hope Health Action	0	0	0	1,850
African Pastors Fellowship	200	120	320	180
Leprosy Mission	0	0	0	0
The Red Cross	0	25	25	900
Samaritans Purse	250	0	250	1,279
Kenward Trust	0	0	0	150
Radostin Petkov (Bulgaria)	0	510	510	
Medway Volunteers (TWAM)	250	0	250	
Prison Fellowship (speaker)	120	0	120	
Sarah Rai	100	0	100	
City Church (Rhoda Sands-speaker)	100	0	100	
	19,124	2,255	21,379	23,635
Family Outreach Worker (by transfer)	2,200		2,200	
Donations From Church Family Fund	0	1,138	1,138	150

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

2023

23 Tangible Fixed Assets	<u>2024</u>			Total
	Freehold Land & Buildings	Fixtures & Fittings	Total	
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
at 1 January	600,000	6,990	606,990	619,018
Additions	96,511	16,788	113,299	0
Revaluation Gain	0	0	0	0
Disposals	0	0	0	0
31 st Dec	696,511	23,778	720,289	619,018
<u>Depreciation</u>				
Change in year	0	4,908	4,908	12,028
Disposals	0	0	0	0
Total	0	4,908	4,908	12,028
<u>Net Book Values</u>				
at 31st December 2023	696,511	18,870	715,381	606,990
Premises Funded by			<u>2024</u>	<u>2023</u>
Church Building – Restricted			600,000	600,000
Bridge House			96,511	
Manse – Restricted			0	0
			696,511	600,000
				600,000

Mr. Julian Scannell FRICS IRRV MCIArb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018. A fund will be set up to purchase a new manse when the Building fund is finally repaid.

The value of Bridge House has been put at the value given by the previous owner and has been added to the church assets.

24 **Building Project (Fund for Future)**

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track and the loan is expected to be finally repaid in July 2025 - 4 years early..

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

It is expected that the loan will be finally repaid in 2025 and these funds will be removed then.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

		<u>2024</u>			<u>2023</u>
		<u>Unrest-</u>	<u>Desig-</u>		
		<u>stricted</u>	<u>nated</u>	<u>Restricted</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
25 Donations & Legacies					
Offerings		136,547	0	0	136,547
Donations to Charitable Activities		0	0	3,109	3,109
Donations for Projects		0	0	17,354	17,354
IT Update		0	0	12,079	12,079
Outreach		50	0	205	255
Christians Against Poverty		0	0	15,670	15,670
Brunch Club		0	0	0	0
Family Outreach Worker		0	0	6,240	6,240
Donations to Church Family Fund		0	0	1,113	1,113
Income Tax Recovered on Offerings		22,623	0	6,447	29,070
Legacies		0	0	12,500	12,500
Bridge House		0	0	96,511	96,511
		159,219	0	171,227	330,447
26 Investment Income					
Bank Interest		0	5,413	0	5,413
		0	5,413	0	5,413
27 Charitable Activities					
Flowers		0	0	440	440
Refreshments		453	0	0	453
Organisations	13	0	0	4,545	4,545
		453	0	4,985	5,438
28 Other Income					
Other Income		770	0	6,971	7,741
		770	0	6,971	7,741
29 Trading Activities					
Rents		8,852	0	1,548	10,400
Fund raising Activities re Project		0	0	0	0
		8,852	0	1,548	10,400
Total Receipts		169,295	5,413	184,731	359,439

Independent examiner's report to the trustees of Gillingham Baptist Church

I report to the trustees on my examination of the accounts of the Gillingham Baptist Church for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity trustees of the Gillingham Baptist Church 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 Gillingham Baptist Church 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 Act.

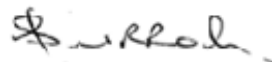
Independent examiner's statement

I have completed my examination. I confirm that no material 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 Gillingham Baptist Church as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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:



Name: Keith Victor Sturrock

Relevant professional qualification or membership of professional bodies (if any): CAT, MIOI, ACMA, CGMA

Address: 48 Rede Wood Road, Barming, Maidstone, Kent ME16 9HR

Date: 21st June 2025