



## Report and Accounts

Year ending 31 December 2024

Charity No: 1177702



## **CHARITY INFORMATION**

<b>STATUS</b>	The church is a registered Charity Incorporated Organisation (CIO) Registration No: 1177702
<b>TRUSTEES</b>	Jeff Bryan (Deacon, Secretary) Loveday Cole (Treasurer) Dimitrios Fragkiskatos
<b>GOVERNING DOCUMENT</b>	Constitution of Downham Baptist Church dated 2018
<b>REGISTERED ADDRESS</b>	31 Oakshade Road Bromley BR1 5QB
<b>BANKERS</b>	Barclays Bank Plc
<b>INDEPNDENT EXAMINER</b>	Brenda Peers-Ross

## **CONTENTS**

Page 1	Legal and Administrative Details
Page 2-4	Trustee's Report
Page 5	Independent Examiners Report
Page 6	Receipts and Payments Accounts
Page 7	Statement of Assets and Liabilities
Page 8	Notes to the Accounts



## **TRUSTEES' REPORT**

### **Structure, Governance, and Management**

Downham Baptist Church is a Charitable Incorporated Organisation (CIO) that is governed by an approved Constitution and Bylaws which states that: 'Under the authority of Jesus Christ and the Word of God, the Membership of the Church is the final authority within this local Church'.

Membership of the church is open to anyone who professes the Christian faith in accordance with the church's Basis of Faith, has been baptised by immersion after salvation and satisfies such other requirements as have been specified by the Church Constitution and Bylaws.

The authority of the membership is normally exercised through the election of officers to govern the church. The Officers of the church are the Pastor, any Assistant Pastor(s) and Deacon(s) as well as the Secretary and the Treasurer (in the event that the Secretary and Treasurer are not Deacons). The charity trustees of the church are the persons appointed to the offices of Pastor, Deacons, Secretary and Treasurer.

The members of the church must meet at least every 15 months for an annual general meeting (AGM) but normally meet every quarter. The charity trustees must meet every quarter to manage the administration of the church.

Further explanation of the church's structure and governance can be found in the Church Constitution and Bylaws.

### **Objectives and Activities**

The objects of the church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

The main activities of the church are providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.

The church provides a place of worship at Mottingham Community Centre 34 Kimmeridge Road Mottingham SE9 4EB. Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.



The church advances the Christian faith by preaching the Gospel, through public worship services, small group and individual Bible studies, personal discipleship, and various outreach events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church endeavours to train and support missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

The church benefits the general public by providing worship services that are open to the general public, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

The worship services, small group Bible studies, and other events and clubs are open to anyone who wishes to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

## **Achievements and Performance**

It was a difficult year for our Church as our Pastor resigned for both family and financial reasons. He announced his resignation during a member's meeting on 21 January but continued as pastor until 17 Mar 2024.

The members voted to continue as a Church with consideration given to how that would work and the roles to be filled.

As a result of our pastor resigning we formed a pastor search committee on 4 February to search for a suitable person to fill this role.

In the interim we were able to fill the pulpit with a man familiar with the Church and members, and did so on a volunteer basis.

On 3 March a new Trustee was voted in to replace the pastor and a pastoral search committee was formed.



Adding to this, London City Mission sold the property we were hiring. After securing a new place to hire at the Mottingham Community Centre we conducted our last service at 60 Churchdown, Bromley on 22 May and the building was turned over on 24 May, 2024.

Due to moving location and not having a permanent place to keep physical assets of the Church, a team was organised for taking inventory for accountability reasons. Some items were sold and monies added to the church account with records kept and information relayed to the members as it progressed.

Several new members were added to the church, with others considering, but also one member being removed from membership on mutual agreement.

A new pastor was voted in on 21 July and is expected to be in place by early 2025. One person was added as an authorised person for bank related tasks for the Church and two others removed. The Church voted unanimously to give our new pastor financial assistance with moving related costs.

Outreach continued within our local community through canvassing the neighborhood with Gospel leaflets and engaging people one-on-one.

A fairly accurate estimate of thirty-five new visitors came throughout the year, some from the Greater London area and some from other countries.


Several events for Men and Women were held throughout the year to help meet their spiritual needs and welfare, including prayer breakfasts, walks, camping and Ladies Bible Studies.

Other Churches in England, of like faith, were engaged to extend fellowship, outside the scope of our local area.

Throughout 2024, as in previous years, the church maintained its ministry of advancing the Christian Faith through regular outreach, Bible studies, and worship services, and the church continues to support two Evangelical Missionaries: one in Honduras, and another one in Northern Ireland.

Presented and approved by the Board of trustees on 30<sup>th</sup> September 2025, and signed on their behalf.

  
**Jeff Bryan**  
Trustee/Secretary

  
**Loveday Cole**  
Trustee/Treasurer

Brenda Peers-Ross  
29 Drift Road  
Selsey  
Chichester  
West Sussex  
PO20 0PW

To the Trustees:

**DOWNHAM BAPTIST CHURCH**

**Registered Charity Incorporated Organisation (CIO) Number: 1177702**      **Page 5**

### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

**Responsibilities and basis of report** I have Independently Examined the Financial Statements on Pages 6 -8, for the financial year ending 31<sup>st</sup> December 2024.

#### **Respective responsibilities of Trustees and Examiner**

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report on my examination of the Charity's 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.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you and the trustees concerning 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 next statement.

#### **Independent Examiner's Statement**

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did 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 this report in order to enable a proper understanding of the accounts to be reached.

*Brenda Peers-Ross*

Brenda Peers-Ross    FMAAT ACIE  
9<sup>th</sup> October 2025

**RECEIPTS AND PAYMENTS ACCOUNT**

**For the Period 31st December 2024**

	Note	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
<b>Total Income from:</b>						
Donations and Legacies		20,796	3,195	1,053	25,044	52,514
Gift Aid		3,265	31	-	3,296	2,580
Income from events		-	-	420	420	-
Income from lettings of facilities		-	-	-	-	-
Interest		207	-	-	207	130
<b>Total Income</b>		<b>24,268</b>	<b>3,226</b>	<b>1,473</b>	<b>28,967</b>	<b>55,224</b>
<b>Expenditure on:</b>						
Charitable Activities	1	18,154	600	1,483	20,237	37,414
Charitable Activities - grants paid	2	-	-	-	-	840
<b>Total Expenditure</b>		<b>18,154</b>	<b>600</b>	<b>1,483</b>	<b>20,237</b>	<b>38,254</b>
<b>Net Income/(Expenditure)</b>		<b>6,114</b>	<b>2,626</b>	<b>(10)</b>	<b>8,730</b>	<b>16,970</b>
Transfer between funds		(103)	-	103	-	-
<b>Net movement in funds</b>		<b>6,011</b>	<b>2,626</b>	<b>93</b>	<b>8,730</b>	<b>16,970</b>
Total funds brought forward		11,273	44,175	358	55,806	38,836
<b>Total funds carried forward</b>		<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>55,806</b>

## STATEMENT OF ASSETS AND LIABILITIES

At 31st December 2024

	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
<b>Assets:</b>					
Current Account	17,284	32,832	451	50,567	13,762
Business Premium Account	-	13,969	-	13,969	42,044
Debtors:	-	-	-	-	365
	<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>56,171</b>
<b>Liabilities</b>					
Creditors	(300)	-	-	(300)	(300)
	<b>(300)</b>			<b>(300)</b>	<b>(300)</b>
<b>Net assets/(liabilities)</b>	<b>16,984</b>	<b>46,801</b>	<b>451</b>	<b>64,236</b>	<b>55,871</b>

Charity Cash Funds		Unrestricted £	Designated £	Restricted £	Total 31.12.24 £	Total 31.12.23 £
Unrestricted fund	3	17,284	-	-	17,284	11,273
Designated funds	3	-	46,801	-	46,801	44,175
Restricted Funds	4	-	-	451	451	358
		<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>55,806</b>

Presented and approved by the Trustees at a committee meeting held on 30th September 2025 and signed on their behalf.

  
 Jeff Bryan Trustee



# DOWNHAM BAPTIST CHURCH

(Registered CIO No: 1177702)

Page 8

For the Period 31st December 2024

## Notes to the Accounts

	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
<b>Note 1</b>					
<b>Charitable Activities</b>					
Rent and utilities	4,838	-	-	4,838	5,820
Services and subscriptions	1,422	-	-	1,422	2,053
Pastoral stipend	8,974	-	-	8,974	28,050
Hospitality	210	-	-	210	250
Cleaning and maintenance	-	-	-	-	182
Supplies and equipment	166	-	-	166	276
Speakers expenses	2,261	-	-	2,261	-
Sundries	237	600	-	837	783
Building repairs	46	-	-	46	-
Mission expenses	-	-	960	960	-
Events	-	-	523	523	-
	<b>18,154</b>	<b>600</b>	<b>1,483</b>	<b>20,237</b>	<b>37,414</b>

## Note 2

### Charitable Activities - Grants Made

Vision Baptist Mission for UK Mission	-	-	-	-	840
	-	-	-	-	840

## Unrestricted funds

3

	Opening Balance 01.01.24 £	Movement In	Movement Out	Transfer Between Funds £	Closing Balance 31.12.24 £
Unrestricted General Reserve	11,273	24,268	(18,154)	(103)	17,284
<b>Designated Fund:</b>					
Building fund	40,675	796	-	-	41,471
Reserves fund	3,500	2,430	(600)	-	5,330
	<b>55,448</b>	<b>27,494</b>	<b>(18,754)</b>	<b>(103)</b>	<b>64,085</b>

## Restricted funds

4

	Opening Balance 01.01.24 £	Movement In £	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.24 £
Mission fund	358	1,053	(960)	-	451
Events fund	-	420	(523)	103	-
	<b>358</b>	<b>1,473</b>	<b>-</b>	<b>1,483</b>	<b>451</b>

**For the Period 31st December 2024**

## **Notes to the Accounts**

---

### **Basis of preparation**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities issued in January 2015, applicable UK Accounting Standards and the Charities Act 2011.

### **Ultimate Controlling Party**

The Registered Charity is controlled by the Trustees individually named in the Annual Report.

### **Income**

Income is brought into account when received.

### **Expenditure**

Expenditure is brought into account in the year it is spent.

### **Risk**

The trustees do not believe the charity is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

### **Format**

The accounts are prepared on a receipts and payment basis.

### **Unrestricted funds**

Are funds which are available for use of the trustees in furtherance of the general objectives of the charity.

### **Designated funds**

Comprise unrestricted funds that have been set aside by the trustees for particular purposes.

### **Restricted funds**

Donations which are to be used in accordance with specific restrictions imposed by donors: they include donations received from appeal for specific activities or projects.