

# Hayes Lane Baptist Church

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Hayes Lane  
Baptist  
Church

## Financial Statements

for the 12 months ending 31 March 2025

Registered Charity No. 1184711

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**Charity Trustees:** All the following individuals acted as trustees for the Charity during the 12 months to 31 March 2025.

Tim Gardner	Elder and Church Evangelist
Jonathan Gooch	Elder
Hannah Hinton	Deacon
Sarah Hollman	Deacon
Daniel Jarvis	Elder and Pastor
Miriam Patten	Deacon
Mark Rees	Deacon
Tim Sheehan	Deacon
Cheryl Summers	Deacon and Treasurer
Hamish Summers	Elder

**Charity Registration Number:** 1184711

**Principal Address:** Hayes Lane Baptist Church  
Hayes Lane  
Bromley  
Kent BR2 9EA

**Independent Examiner:** Heather Wells MIAB  
Heather's Bookkeeping Services  
7 Muston Gardens  
Leicester LE2 6FX

**Bankers:** CAF Bank Ltd  
25 Kings Hill Ave  
Kings Hill  
West Malling ME19 4JQ

The trustees of Hayes Lane Baptist Church ("the church") present the trustee annual report and independently examined financial statements for the 12 months ending 31 March 2025.

### Object

The object of Hayes Lane Baptist Church is, for the public benefit, the advancement of the Christian faith in Bromley, Kent and such other parts of the United Kingdom and the world as the trustees may from time to time decide.

Hayes Lane Baptist Church seeks to advance the Christian faith in accordance with Biblical teachings. These include clear and ethical guidelines recognised over a very long period of time. Examples of these include the requirements of the Ten Commandments and the teachings of Jesus on a range of issues. Jesus's teachings are often summarised in his commands to "love the Lord your God and love your neighbour as yourself".

### Activities and Achievements

We are grateful to God for his faithfulness over the past year. Over the course of the last year, Hayes Lane Baptist Church has been able to continue in all of its regular activities of the church in furtherance of its charitable purposes:

- The church continues to meet Sunday morning and evening with a livestream option provided for others to listen live from their homes or to catch up later in the week. The church also meets in smaller groups for regular Bible Studies and prayer meetings through the week.
- Alongside this the church also runs regular youth and toddler groups for children from birth through to the end of secondary school.
- The church also runs a choir which is open to the public and includes a weekly message on Christianity. Two highlights of the year have been the Summer and Christmas choir concerts, which were well attended by friends and family of the members of the choir.
- A market stall in Bromley High Street continues to run each week providing Christian literature to the public and speaking to those who have questions about the Christian faith.

Another highlight of the year was the second annual Church Away Day where many of our regular members met together on a Saturday in Sevenoaks for lunch, fellowship and a talk about the value of human life, which was given by Dr Matthew Mason.

During the year there have been a number of other special occasions including a baptism service, a wedding and a funeral service, all of which were times of thanksgiving.

As usual the church held Christmas services including Carols by Candlelight and Children's Nativity. There was also the opportunity for a midweek Christmas lunch, which was open to the community and well attended.

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

Hayes Lane Baptist Church successfully applied to become a Charitable Incorporated Organisation ("CIO") with effect from 1 August 2019. It is registered with the Charities Commission with charity reference number 1184711. Previously it operated as an unincorporated trust. The charity's governing document is its Constitution. The Constitution cross references the church rules, which were the governing document for the unincorporated trust.

The trustees consist of the current elders and deacons of the church. New elders are nominated by the current elders and are appointed by the members of the church. Deacons are nominated by church members. They are also appointed by the members of the church and typically serve a three-year term unless they are then re-elected at the end of that period.

Hayes Lane Baptist Church is part of an association of Grace Baptist churches in the South East of England. It is also a member church for Grace Baptist Mission, through which it supports a church in Legionowo in Poland and a church in the Philippines.

### **Leaders and membership**

In 2022 the church agreed to set aside some of our reserves for the purpose of appointing and developing a trainee pastor on a temporary basis to work alongside our current pastor Daniel Jarvis. Despite advertising the role widely, no appointment has been made, although some of the candidates for the role have accepted training positions elsewhere within Christian ministry. Whilst the church is still open to the idea of training a pastor, the leadership is no longer actively searching for a candidate and the church has now agreed to undesignate the funds set aside for this purpose.

There has been no change to the elders and deacons within the last year, with reappointment to the diaconate for another three-year term for Cheryl Summers in October 2024 and Tim Sheehan in February 2025.

The church agreed to change its church rules to recognise more formally the existing roles of Administrator and Safeguarding Lead, with the membership appointing these roles for a three-year term, in a similar way to the deacons. In October 2024 Jazmin Shomaly was appointed as Administrator and Jenny Gardner as Safeguarding Lead.

In the course of the last year there have been 9 members who have been added to the membership of the church and 5 who have left the church. We are grateful to God for those that he has added to the church and for those who are serving in various capacities. We pray for those who have left the church that they would continue to practise their Christian faith elsewhere.

### **Financial Review**

During the 12 months to 31 March 2025, there has been an underlying net surplus of receipts relative to payments of £27.7k [2024: £24.6k].

In terms of unrestricted funds, there has been a net surplus of receipts over payments of £31.5k [2024: £20.6k]. We are thankful to the Lord and his people for the 5% growth in donations to the church, with a number of new regular contributors.

The church designates funds for large items of building maintenance or development, or other unusually large and irregular items of expenditure. A first payment of £3.5k was made for the installation of acoustic panels in the church hall with the final payment falling into the next financial year. Due to interest and a £20.0k [2024: £10.0k] transfer from unrestricted funds, the designated funds for building maintenance or development have increased from £19.8k to £37.3k.

The church makes regular quarterly donations to support UK and international Christian mission charities such as Grace Baptist Mission. In this accounting period the church made donations (excluding restricted gifts) of £35.7k [2024: £33.6k] excluding local benevolent gifts. This represents 17% [2024: 17%] of our unrestricted income.

As well as unrestricted gifts, the church has also passed on restricted donations of £23.9k [2024: £15.3k], of which £16.7k [2024: £12.9k] was raised in the church's Harvest Thankoffering supporting 3 causes:

- London City Mission, both for their General Fund and for support of one of their missionaries
- Tear Fund Uganda
- Grace Baptist Mission, for support of a church in the Philippines.

When selecting causes for the Harvest Thankoffering, the trustees chose a combination of charities that cover relief and development aid, and Christian mission. The support of other causes is considered by the trustees to be an important part of achieving the church's object in places outside our immediate sphere of influence in Bromley.

## **Reserves Policy**

Aside from retaining funds for building and maintenance, it is the reserves policy of Hayes Lane Baptist Church to hold sufficient unrestricted funds to ensure there is cash available to be able to pay its employees and core ministry expenses on a monthly basis. A large proportion of the church's unrestricted income is very regular with donations generally being fixed amounts received monthly. The trustees therefore consider the risk of running out of cash to pay its core ministry expenses to be relatively low. Therefore, the reserves policy is to hold around £15,000 in unrestricted funds, which will comfortably cover one month of ministry costs without recourse to incoming donations.

In addition to this, Hayes Lane Baptist Church usually aims to designate £10,000 a year from its income into a Reserve Fund to cover larger and sometimes unpredictable expenditure on maintenance of its church building and the church manse.

It is the aim of the trustees that the church's funds are actively utilised for charitable purposes to the public benefit, and most importantly, to the glory of God. As at 31 March 2025 the church held total funds of £149.9k [2024: £122.3k] consisting of:

- £112.9k [2024: £21.4k] unrestricted reserves, with the large increase due mainly to undesignating the £80.0k funds previously set aside for a trainee pastor.
- £37.3k [2024: £19.8k] designated for large items of building maintenance or development.
- -£0.3k [2024: £1.1k] restricted donations not yet passed on, with the negative amount at the end of March 2025 being due to passing over anticipated Gift Aid on restricted donations to external causes before it has been claimed

Given the above reserves policy, this level of unrestricted reserves is considered by the trustees to be larger than required. Now that the £80.0k trainee pastor funds have been released for general purposes, the church is currently considering its use of those funds, which may include some potential building development projects that would support church activities.

### **Investment Policy**

The church's investment policy is to hold liquid assets with low risk. Its funds are held in bank accounts with CAF Bank, which allow unlimited instant withdrawals and payments, and with Grace Baptist Charities Limited (GBCL). During the year the church transferred a further £20.0k [2024: £20.0k] from its CAF account to a Deposit Account operated on the church's behalf by GBCL, which, with interest, has resulted in a total fund of £95.6k [2024: £72.3k]. This is in addition to the £28.9k [2024: £27.9k] held in the "GBCL Legacy Account". These GBCL accounts are subject to a small annual management charge but earn a better rate of interest than funds held by the church at CAF Bank. There are terms for withdrawal of the funds, but with large amounts available with only two months' notice.

### **Key Risks and Uncertainties**

Safeguarding remains a key risk area for the church given the breadth of church activities during the week, particularly among children. The church seeks to mitigate this risk with the help of the church's safeguarding team through applying and regularly reviewing its safeguarding policy, carrying out DBS checks and providing safeguarding training to its trustees, staff and volunteers. In September 2024 the church held a Safeguarding Training Day facilitated by Christian Safeguarding Services. This was attended by approximately 40 volunteers and trustees, including a representation from the Grace Baptist church at Lewisham.

As always, the church depends on the Lord to provide for our needs, knowing that "every good gift and every perfect gift is from above" (James 1:17).

Approved by the Trustees on 23 July 2025 and signed on its behalf by:

Daniel Jarvis  
Pastor

Charity Number 1184711

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the 12 months ending 31 March 2025. These are set out on pages 10 to 13 following this report.

### **Responsibilities and Basis of Report**

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

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

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

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

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

23 July 2025

Heather Wells MIAB  
Heather's Bookkeeping Services  
7 Muston Gardens  
Leicester LE2 6FX



# Hayes Lane Baptist Church - CIO - Charity Number 1184711

Receipts and Payments Account - for accounting period 1 April 2024 to 31 March 2025

## Section A Receipts and Payments

	Note	Unrestricted funds to the nearest £	Designated funds to the nearest £	Restricted funds to the nearest £	Total funds 2025 to the nearest £	Total funds 2024 to the nearest £
<b>A1 Receipts</b>						
Donations		159,585	-	20,479	180,064	166,653
Gift Aid receipts		27,365	-	3,014	30,379	28,618
Legacies		-	-	-	-	-
Receipts from club activities		6,037	-	-	6,037	5,556
Investment income		3,622	1,040	-	4,662	3,230
Rent		-	-	-	-	-
Other income	2	19,904	-	-	19,904	18,650
Sub-total		216,513	1,040	23,493	241,046	222,707
<b>A2 Asset and investment sales and transfers</b>						
Receipt from sale of fixed assets		-	-	-	-	-
Sub-total		-	-	-	-	-
<b>Total receipts</b>		216,513	1,040	23,493	241,046	222,707
<b>A3 Payments</b>						
Ministry	3	108,803	-	-	108,803	105,542
Manse		4,657	-	-	4,657	7,432
Chapel		17,910	3,491	-	21,401	20,617
Administration		4,230	-	-	4,230	3,561
Donations	4	37,422	-	23,939	61,361	50,677
Youth work/evangelism/church life		11,952	-	989	12,941	10,249
Sub-total		184,974	3,491	24,928	213,393	198,078
<b>A4 Assets and investment purchases and transfers</b>						
Purchase of fixed assets		-	-	-	-	-
Sub-total		-	-	-	-	-
<b>Total payments</b>		184,974	3,491	24,928	213,393	198,078
<b>Net of receipts over payments</b>		31,539	(2,451)	(1,435)	27,653	24,629
<b>A5 Transfers between funds</b>		60,000	(60,000)	-	-	-
<b>A5 Cash funds last year end</b>		21,354	99,768	1,136	122,258	97,629
<b>Cash funds this year end</b>	7,8	112,893	37,317	(299)	149,911	122,258

# Hayes Lane Baptist Church - CIO - Charity Number 1184711

Receipts and Payments Account - for accounting period 1 April 2024 to 31 March 2025

## Section B Statement of assets and liabilities at the end of the period

	Note	Unrestricted funds to the nearest £	Designated funds to the nearest £	Restricted funds to the nearest £	Total funds 2025 to the nearest £	Total funds 2024 to the nearest £
<b>B1 Cash funds</b>						
Cafcash Account		8,147	-	(321)	7,826	8,045
Gold Account		4,445	8,394	-	12,839	10,544
GBCL Legacy Account	5	-	28,923	-	28,923	27,883
GBCL Deposit Account	5	95,566	-	-	95,566	72,262
Barclays Football Club Account		2,028	-	-	2,028	1,996
Cash in hand		2,707	-	22	2,729	1,528
<b>Total cash funds</b>		<b>112,893</b>	<b>37,317</b>	<b>(299)</b>	<b>149,911</b>	<b>122,258</b>
		-	-	-	-	-
<b>B2 Other monetary assets</b>		-	-	-	-	-
		-	-	-	-	-
<b>B3 Investment assets</b>		-	-	-	-	-
		-	-	-	-	-
<b>B4 Assets retained for the charity's own use</b>						
Church premises					3,881,121	3,661,434
Fixtures, fittings & furnishings					126,234	119,088
Church manse					469,208	460,008
<b>Total insured assets</b>	6				<b>4,476,563</b>	<b>4,240,530</b>
<b>B5 Liabilities</b>						
Donations to be passed on	7	-	-	(1)	(1)	148
		-	-	(1)	(1)	148

# Hayes Lane Baptist Church - CIO - Charity Number 1184711

## Receipts and Payments Account - for accounting period 1 April 2024 to 31 March 2025

### NOTES TO THE ACCOUNTS

#### Note 1: Basis of accounts.

Hayes Lane Baptist Church (the Church) is a Charitable Incorporated Organisation (CIO) registered with the Charities Commission under Charity Number 1184711. These accounts have been prepared on a "Receipts and Payments" basis and accord with Section 133 of the Charities Act 2011. The trustees consider this basis of accounting to be appropriate given that the income in both 2025 and 2024 periods was less than £250,000.

#### Note 2: Other income

The Other Income shown in A1 above relates to payments from Grace Baptist Charities Limited ("GBCL") of £19,904 [2024: £18,650] for the secondment of Tim Gardner, the Church's employed evangelist. For some years now GBCL has paid the Church for two days per week of Tim's time, to support evangelism work in other churches in the same association.

#### Note 3: Payments to trustees

The trustees of the Church consist of the current elders and deacons. There was no trustees' remuneration nor other trustee benefits for the 12 months ending 31 March 2025 [2024: £nil].

However, during the current and previous financial year two of the elders were employed by the church: Daniel Jarvis as Pastor and Tim Gardner as Evangelist. In addition, one of the other elders, Jonathan Gooch, was paid for ad hoc ministry work on a self-employed basis. The trustees have considered carefully and followed the provisions in the church's governing documentation and Charity Commission guidance on the paying of trustees and family members. The following remuneration, benefits and expense payments were made in the period.

	Total 2025 to the nearest £	Total 2024 to the nearest £
Gross salary	69,685	67,438
Employers NI (net of Allowance)	2,106	1,796
Pension (incl accrual)	15,607	15,109
Expenses	418	181
Self-employed services	17,708	17,018
<b>Total</b>	<b>105,524</b>	<b>101,542</b>

#### Note 4: Donations paid

Donations made by the Church can be categorised as follows.

	Unrestricted to the nearest £	Restricted to the nearest £	Total 2025 to the nearest £	Total 2024 to the nearest £
UK mission	4,600	8,344	12,944	10,287
International mission	28,575	1,500	30,075	29,540
Relief and development aid	2,500	11,847	14,347	8,800
Benevolent	1,747	2,248	3,995	2,050
<b>Total</b>	<b>37,422</b>	<b>23,939</b>	<b>61,361</b>	<b>50,677</b>

#### Note 5: Funds held with Grace Baptist Charities Limited

The church has two accounts [2024: two] with Grace Baptist Charities Limited ("GBCL" or "the Association"). The Legacy Account relates to the amounts remaining from Brian Lane's estate. There have been no drawdowns from this Legacy Fund in this accounting period [2024: £nil]. The Deposit Account was opened towards the end of 2022 to set aside funds designated for a trainee pastor. Both accounts earn higher interest than the Church's bank accounts with CAF.

#### Note 6: Non-monetary assets held for Church use

The Church is the beneficial owner (subject to the relevant trusts) of the assets listed in B4 above, the legal title to which is held by the custodian trustee (Grace Baptist Charities Limited). The asset values shown under B4 have been based on latest available insurance values.

#### Note 7: Restricted funds

The Church aims to pass on gifts restricted for specific causes (eg Harvest Offering) as soon as possible. Sometimes the Church passes on the anticipated Gift Aid on these gifts at the same time as the original gift. This often leads to negative restricted funds while the Church waits to claims the Gift Aid, which explains the negative balance for the current financial year. The table below shows a breakdown of the restricted funds.

	Receipts to the nearest £	Payments to the nearest £	Total 2025 Funds to the nearest £	Total 2024 Funds to the nearest £
Donations/Gift Aid for external charities	23,493	23,939	(299)	147
Legacy gift to be used for evangelism	-	989	-	989
<b>Total restricted funds</b>	<b>23,493</b>	<b>24,928</b>	<b>(299)</b>	<b>1,136</b>

Hayes Lane Baptist Church - CIO - Charity Number 1184711
Receipts and Payments Account - for accounting period 1 April 2024 to 31 March 2025

**Note 8: Designated funds**

The table below shows a breakdown of the Church's designated funds. These are funds that the Church has decided to use in a certain way, usually for large and irregular items of expenditure, but is not restricted to do so by an original donor of the funds.

	Transfers from Unrestricted to the nearest £	Receipts to the nearest £	Payments to the nearest £	Total 2025 Funds to the nearest £	Total 2024 Funds to the nearest £
Reserve Fund for large items	20,000	1,040	3,491	37,317	19,768
Trainee pastor	(80,000)	-	-	-	80,000
<b>Total</b>	<b>(60,000)</b>	<b>1,040</b>	<b>3,491</b>	<b>37,317</b>	<b>99,768</b>

SIGNATURES

Signed by two trustees on behalf of all of the trustees

Signature	Print Name and Role	Date of approval
	Dan Jarvis Elder and Pastor	23 July 2025
	Cheryl Summers Deacon and Treasurer	23 July 2025