

**Teddington Baptist Church**  
**Annual Report & Accounts**  
**for the year ended 31 December 2024**

**Contents**

<b>Trustees' Annual Report</b>	<b>2 – 6</b>
<b>Independent Examiner's Report</b>	<b>7</b>
<b>Statement of Financial Activities 2024</b>	<b>8</b>
<b>Balance Sheet</b>	<b>9</b>
<b>Statement of Financial Activities 2023</b>	<b>10</b>
<b>Notes to the Accounts</b>	<b>11 – 18</b>

---

## **Teddington Baptist Church**

### **Trustees' Annual Report for the year ended 31 December 2024**

#### **Reference and Administrative Details**

Teddington Baptist Church is a charity registered with the Charity Commission of England and Wales, with Registration number 1197977. The registered name of the charity is TEDDINGTON BAPTIST CHURCH. The address is 17 Church Road, TEDDINGTON, TW11 8PF.

The Minister was Rev John Gleghorn who was a Trustee by virtue of his appointment (to 16 February).

The other Management Trustees are non-salaried and during the year were:

Sandra Clifford (from 17 January)  
Kai Hung Lau (from 17 January)  
Alaine Meier (from 17 January)  
Timothy Perrin  
Carol White  
Michael Wilkinson

The Trustees are commonly referred to as The Leadership Team; the chair was Rev John Gleghorn (to 16 February) and, thereafter, our Moderator Rev Dr Louise Hearn.

The Custodian Trustees are:

The London Baptist Property Board

The church employed:

Gabriel Dos Santos as part time cleaner

The church's bankers were:

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, WEST MALLING, ME19 4JQ

Funds belonging to the church were also held by:

The London Baptist Property Board Limited, Unit C2, 15 Dock Street, LONDON, E1 8JN  
The Baptist Union Corporation Limited, Baptist House, PO Box 44, DIDCOT. OX11 8RT

The church's Independent Examiner is:

JCS Accountants Ltd, 5 Robin Hood Lane, SUTTON, SM1 2SW.

The church solicitors were:

Morrison's Solicitors, 2nd Floor, 8 Waldegrave Road, TEDDINGTON, TW11 8GT  
Anthony Collins Solicitors, 134 Edmund Street, BIRMINGHAM, B3 2ES

## **Teddington Baptist Church**

### **Trustees' Annual Report for the year ended 31 December 2024**

#### **Accounting and Reporting Responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the church's transactions and disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Teddington Baptist Church is an independent Baptist Church. Its aim is the advancement of the Christian Gospel consistent with the statements of principle and faith of the Baptist Union and the Evangelical Alliance. The Church is a Charitable Incorporated Organisation (CIO). Governing documents consist of the Deed of Trust dated 23 January 1884, together with the Constitution dated 15 September 2021, which came into operation on 1 October 2022.

The Leadership Team is accountable to the Church Meeting (members of the church) for the overseeing of all policy matters and activity undertaken by the Church. The Leadership Team normally meets at least once a month. Church Meetings normally take place six times a year including the Annual General Meeting which normally takes place in March.

The Management Trustees are chosen by the church members and elected by secret ballot, normally at the Annual General Meeting. The elections are for vacant posts and for existing Management Trustees standing to be re-elected. New Trustees are provided with an Induction Pack and briefed about their responsibilities on their appointment.

The Leadership Team regularly reviews the major risks to the church and takes appropriate steps to manage these risks.

The Church Meeting agrees a budget every year which typically includes Mission giving to our two related Baptist organizations, Baptist Missionary Society World Mission and Home Mission Fund.

Regular finance updates are provided to the Leadership Team and to the Church Meeting.

The Church has policy documents on: Health and Safety; Fire Safety; Safeguarding; Data Protection; Employment; and Lettings. It also has an Ethos statement. The Church maintains disabled access to its buildings, including a ramp at the main entrance and a lift to the upper floors to enable access to all activities in our buildings. This year a Level 2 Safeguarding Course was held.

## **Teddington Baptist Church**

### **Trustees' Annual Report for the year ended 31 December 2024**

#### **Objectives and Activities**

The aim of the Church is 'To bring Christ to the community and the community to Christ'. We also aim to be an integral part of the local community and to serve it as best we can. In furtherance of this objective, the trustees have complied with the requirements of the Charities Act 2011 to have due regard to the Charity Commission's published guidance concerning the operation of the Public Benefit requirement under the Act.

In February our Minister, Rev John Gleghorn, left to become the minister at Ebenezer Baptist Church, Scarborough. We are very thankful for his service to the church during his four-and-one-half years at Teddington. Following his departure, we began our search for a new minister with the help of our Regional Minister Rev Hany Abdelmasih, and our Moderator Rev Dr Louise Hearn of East Sheen Baptist Church.

With the loss of our minister there was much work to cover. Nevertheless, the life and work of the church has continued with the help of a larger Diaconate, visiting preachers and the commitment of members of the fellowship.

During 2024, we continued to run our popular Open Door and Busy Bees on a Tuesday morning during term-time. Open Door caters for parents and carers with children aged between 0 and 2½. Busy Bees is for parents and carers with children from 2½ up to school age. These groups provide the opportunity for the adults to chat together and for their youngsters to play using a wide range of toys.

We also continued to run our successful Who Let the Dads Out? Held every three weeks on a Saturday morning, this caters for dads and other male carers with their children up to infant school leaving age. It provides men with the opportunity to get to know other men and have some quality play time with their children.

During the year, TBC Men's Ministry arranged some social events open to men from the church, their friends and men who attend activities at church. Three men's breakfasts were also held, each with a visiting speaker.

We also continued to hold the Sunflower Cafe. Held once a month on a Saturday morning, this is a drop-in session for families and carers who are caring for someone under age 18 who has a special educational need, a disability, or an additional need. The support offered by this initiative has been much appreciated.

During the year we also continued to run 4Youth. Held twice a month on a Sunday afternoon, this group is for young people from the age of 11. It has been encouraging to have good numbers attending this group, but this has highlighted the need for a gifted Youth worker if this work is to thrive and develop.

Through the year, a number of social outings and events were organized by different people in the fellowship. These included a visit to a textile exhibition, a walk in London and a visit to Southwark Cathedral. Such activities give participants the opportunity to have an interesting day out, and to get to know one another more. A monthly lunch for single women was also begun.

This year we continued with the Emmaus Project. Run by 'Share Jesus International', this is a two-year initiative aimed at helping churches reach their community with the gospel. In April, we held a Saturday Awayday at East Sheen Baptist Church led by one of the leaders of Emmaus. Our participation in Emmaus ended in November with a celebration meal. The challenge is now to build on what we have learned through the Project.

The Church now has a large number of Hong Kong members. In November we agreed to become a 'Hong Kong Hub' in support of the Baptist Union Hong Kong Response Project. This is a national two-year project aimed at helping HongKongers to settle in Britain and to integrate into the local churches. To assist this, the intention of the Project is to hold occasional well-being workshops and Cantonese Worship and Prayer events at sites throughout the country. As a 'Hong Kong Hub', Teddington Baptist Church will be a London venue for these events as well as giving financial assistance. The first Worship and Prayer event is scheduled for January 2025.

During the year a number of special events were held. At Easter, we held 'Eggstravaganza', a family event with activities, craft and refreshments. Then in July we held our Family Funday. Both were well attended and appreciated. Also in July, we held 'An evening of Songs and Stories' featuring the Bennett family. In October we joined in with the national Silver Sunday initiative with an afternoon event of tea, chat and musical entertainment for seniors.

## **Teddington Baptist Church**

### **Trustees' Annual Report for the year ended 31 December 2024**

As Christmas approached, in November we held a Craft Fair, which provided space for a good number of locally based stallholders, and which also featured attractions for children such as farm animals. In December we held 'Relentless Legacy'. This was a Christmas drama/musical about the birth of Jesus written and performed by the Manna Theatre Company. The month ended with our usual Christmas events, including our regular Carol service, Christingle service, and Christmas day service.

This year we have continued to support the Richmond Food Bank and have continued to play a part in the work of Street Pastors in Kingston. The Church also houses Grace Advocacy. Grace Advocacy is an advocacy service designed to help people struggling with things such as money and debts, benefits, housing and adult social care.

Throughout the year our premises have been used extensively by a range of outside organizations and individuals for meetings, parties and activities for all ages. We offer a range of rooms and prices to suit a wide variety of needs.

We have continued to work alongside other churches through Churches Together in Teddington. This has included participating in Christian Aid Week and staffing the Christmas Day lunch for the elderly at Ellera Hall.

All of our activities and the use of our premises by others cannot take place without the dedicated effort and support of the staff, and of members of the congregation of this Church working in a voluntary capacity. Thanks are due to all those who have enabled activities to take place.

The church, above all, is a community that meets to worship God. Each Sunday we welcome all who wish to join with us as together we sing, pray and hear God's word. This year a new monthly prayer meeting was begun. Caring for one another is also a priority, and we do this through our Minister, a Pastoral Team and a network of Lifegroups which meet regularly throughout the year. In December we had the joy of seeing three members of the congregation being baptised.

As in recent years, in 2024 the Church's financial giving was focused on the two Baptist charities, BMS World Mission and Home Mission Fund. In the autumn, in response to a desire by the church to be more generous in our giving to mission, a Mission group was formed to develop a mission strategy. As a result of the work of this group, a number of other charities have been supported including London City Mission, Street Pastors and the Richmond Foodbank. Also, each month in our services we have prayed for the persecuted church in various countries.

The church engaged in fundraising in the form of receiving free-will offerings/donations, some of which were gift-aided, from members of our fellowship. However, we did not contract the service of any professional fundraisers as defined by section 58 of the Charities Act 1992. We do not engage in persistent fundraising nor intrusive fundraising practices with any of our donors, including vulnerable people, and we never have private or coercive discussions with individuals about their giving. Our fundraising practices are ethical and in accordance with Biblical principles. No complaints were received about our fundraising practices.

There are no material uncertainties over going concern.

#### **Achievements and performance**

The numbers of those coming to the church's range of activities including our Sunday services indicates that we continue to make progress in achieving our aims and serving the needs of the community. During 2024 our activities have continued to be popular and the facilities that the church offers have remained in demand. The Church is known as a welcoming church and increasingly we are becoming a multicultural community as we welcome people from Hong Kong and other nations worldwide.

#### **Future Plans**

To continue our ministerial search

To build on what has been learned through the Emmaus project

To develop the prayer life of the church

To progress our work with children and youth, possibly through the employment of a youth worker

To begin English conversation sessions for foreign nationals wanting to improve their English

## **Teddington Baptist Church**

### **Trustees' Annual Report for the year ended 31 December 2024**

To explore beginning a women's ministry

To continue to serve as a Hong Kong Hub in support of the BU Hong Kong Response Project

To address the Church's need for an administrator

#### **Financial Review**

The accounts have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, the Charities SORP (FRS102), Financial Reporting Standard 102 and the Constitution of Teddington Baptist Church.

The ministry of the church is supported by the voluntary giving of the members and wider congregation. Gift Aid is claimed regularly on a large proportion of these gifts. Additional income is received from the regular hiring out of the church premises to local community groups, local authority consultation events, charities and individuals.

Total income was £245,854 which is £27,192 more than in 2023 (£218,662). Included in the total was unrestricted voluntary income of £107,274 which is £2,831 more than in 2023 (£104,443).

Income from the hire of church premises was £43,728 which is £7,359 less than 2023 (£51,087). The letting fees were unchanged for 2023 and the lettings were mainly to regular groups.

The letting income from 5 Walpole Crescent was £27,600 and the management fee was £2,650.

79 Hampton Road was let to tenants following the departure of the Minister. The letting income was £32,000 and the management fee was £3,072.

Interest on savings accounts was £7,723 which is £1,877 more than 2023 (£5,846).

Restricted voluntary income of £480 was received for the Furniture and Equipment Fund.

Total expenditure for the year was £170,954 which is £1,915 less than 2023 (£172,869).

The unrestricted expenditure was £158,140 which is £12,988 less than 2023 (£171,128).

The expenditure from designated funds was £11,444 which is £10,444 than 2023 (£1,000); this was from the Mission and Outreach fund.

The expenditure from restricted funds was £1,370 which is £629 more than 2023 (£741); this was from the Furniture and Equipment fund.

The amount in the unrestricted general fund at the end of the year was £198,161 which is £80,317 more than 2023 (£117,844). This includes fixed assets of £3,158.

The cash at bank and in hand was £318,208 which is £67,179 more than 2023 (£251,029).

With effect from 29th February 2024 the Church Trustees retain no further liability nor any future funding responsibility for the Defined Benefit section of the Scheme. The text of the s.75 discharge letter is in note 23. The pension for the Cleaner is paid into the NEST government pension scheme. The December payment of £119 for the Cleaner was paid in January 2025, and this is included in the accruals.

The reserve policy is to cover 6 months of ministerial costs and 3 months of other costs. The reserve fund is £58,000.

The church holds investments in the form of cash deposits held in immediate access interest bearing accounts. The investment policy is designed to attract a reasonable rate of return at a low risk while maintaining sufficient liquidity to meet the ongoing requirements. Deposit accounts are held with the Baptist Union Corporation and London Baptist Property Board.

The trustees report was approved by the trustees on *3rd March* 2025 and signed on their behalf by :



M Wilkinson  
Chair of Trustees

## **Independent examiner's report to the trustees of Teddington Baptist Church**

I report to the charity trustees on my examination of the accounts of the Teddington Baptist Church for the year ended 31 December 2024 set out on pages 8 to 18

### **Responsibilities and basis of report**

As the charity's trustees 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 Trust's accounts as 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



Miriam Hickson CTA FCA  
JCS Accountants Ltd  
5 Robin Hood Lane  
Sutton  
Surrey  
SM1 2SW

Date: 4 March 2024

**Teddington Baptist Church**  
**Statement of Financial Activities for the year ended 31 December 2024**

**Statement of Financial Activities**

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2024 funds £	Total 2023 funds £
<b>Income and endowments from:</b>						
Donations and legacies	2	129,314	-	480	129,794	128,850
Income from charitable activities	3	5,009	-	-	5,009	12,879
Other trading activities	4	103,328	-	-	103,328	71,087
Investments	5	7,723	-	-	7,723	5,846
<b>Total income and endowments</b>		<b>245,374</b>	<b>-</b>	<b>480</b>	<b>245,854</b>	<b>218,662</b>
<b>Expenditure on:</b>						
Expenditure on charitable activities						
Preaching, Teaching, Music & Worship	6	12,819	-	-	12,819	41,145
Youth Ministry	7	462	-	-	462	1,684
Evangelism & Other Ministries	8	10,484	11,444	-	21,928	15,336
Fellowship	9	2,340	-	-	2,340	1,301
Mission (Institutions)	10	22,718	-	-	22,718	18,588
Establishment	11	95,668	-	1,370	97,038	84,829
Management & Administration	12	10,886	-	-	10,886	7,414
Governance	13	2,760	-	-	2,760	2,560
Other expenditure	14	3	-	-	3	12
<b>Total expenditure</b>		<b>158,140</b>	<b>11,444</b>	<b>1,370</b>	<b>170,954</b>	<b>172,869</b>
Gains / losses on investment assets		-	-	-	-	-
<b>Net income / (expenditure) before transfer</b>		<b>87,234</b>	<b>(11,444)</b>	<b>(890)</b>	<b>74,900</b>	<b>45,793</b>
<b>Transfers</b>						
Gross transfers between funds - in		-	6,917	-	6,917	19,110
Gross transfers between funds - out		(6,917)	-	-	(6,917)	(19,110)
<b>Other recognised gains / losses</b>						
Gains on revaluation, fixed assets, charity's own use		-	-	-	-	-
<b>Net movement in funds</b>		<b>80,317</b>	<b>(4,527)</b>	<b>(890)</b>	<b>74,900</b>	<b>45,793</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>		<b>117,844</b>	<b>7,449,476</b>	<b>18,514</b>	<b>7,585,834</b>	<b>7,540,041</b>
<b>Total funds carried forward</b>		<b>198,161</b>	<b>7,444,949</b>	<b>17,624</b>	<b>7,660,734</b>	<b>7,585,834</b>



**Teddington Baptist Church**  
**Balance sheet as at 31 December 2024**

**Balance sheet**

	Notes	2024 Funds £	2023 Funds £
<b>Fixed assets</b>			
Tangible assets	17	7,340,891	7,340,785
		<u>7,340,891</u>	<u>7,340,785</u>
<b>Current assets</b>			
Debtors	18	8,568	7,973
Cash at bank and in hand	19	318,208	251,029
		<u>326,776</u>	<u>259,002</u>
<b>Liabilities</b>			
Creditors: Amounts falling due in one year	20	6,933	13,953
		<u>6,933</u>	<u>13,953</u>
<b>Net current assets less current liabilities</b>		<u>319,843</u>	<u>245,049</u>
<b>Total assets less current liabilities</b>		<u>7,660,734</u>	<u>7,585,834</u>
<b>Provisions</b>		-	-
<b>Total net assets</b>		<u>7,660,734</u>	<u>7,585,834</u>
<b>Represented by</b>			
<b>Unrestricted</b>	21		
General Fund		198,161	117,844
<b>Designated</b>	21		
Buildings		7,337,733	7,337,733
Legacy		7,216	7,216
Mission and Outreach Fund		-	4,527
Special Reserve Fund		58,000	58,000
Building Repairs		17,000	17,000
Additional Workers Fund		25,000	25,000
Special Projects Fund		-	-
<b>Restricted</b>	21		
Family and Youth Work Fund		881	881
Furniture & Equipment Fund		7,676	8,566
Housing Fund		5,817	5,817
Minister's Pastoral Fund		3,250	3,250
<b>Funds of the church</b>		<u>7,660,734</u>	<u>7,585,834</u>

The financial statements were approved by the trustees on *3rd March 2025*

and signed on their behalf by: *M. B. WILKINSON*  
*CHAIR OF TRUSTEES*

*M. B. Wilkinson*

# Teddington Baptist Church

## Statement of Financial Activities for the previous year ended 31 December 2023

### Statement of Financial Activities - Previous Year

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2023 funds £	Total 2022 funds £
<b>Income and endowments from:</b>					
Donations and legacies	126,350	-	2,500	128,850	128,253
Income from charitable activities	12,879	-	-	12,879	6,365
Other trading activities	71,087	-	-	71,087	56,733
Investments	5,846	-	-	5,846	1,563
<b>Total income and endowments</b>	<b>216,162</b>	<b>-</b>	<b>2,500</b>	<b>218,662</b>	<b>192,914</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities					
Preaching, Teaching, Music & Worship	41,145	-	-	41,145	58,362
Youth Ministry	1,684	-	-	1,684	1,210
Evangelism & Other Ministries	14,336	1,000	-	15,336	7,601
Fellowship	1,301	-	-	1,301	1,690
Mission (Institutions)	18,588	-	-	18,588	18,618
Establishment	84,088	-	741	84,829	80,818
Management & Administration	6,267	-	-	6,267	5,916
Governance	3,707	-	-	3,707	5,980
Other expenditure	12	-	-	12	(18,601)
<b>Total expenditure</b>	<b>171,128</b>	<b>1,000</b>	<b>741</b>	<b>172,869</b>	<b>161,594</b>
Gains / losses on investment assets	-	-	-	-	-
<b>Transfers</b>					
Gross transfers between funds - in	2,110	17,000	-	19,110	5,763
Gross transfers between funds - out	(10,000)	(7,000)	(2,110)	(19,110)	(5,763)
<b>Other recognised gains / losses</b>					
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>80,700</b>	<b>7,440,476</b>	<b>18,865</b>	<b>7,540,041</b>	<b>7,508,721</b>
<b>Total funds carried forward</b>	<b>117,844</b>	<b>7,449,476</b>	<b>18,514</b>	<b>7,585,834</b>	<b>7,540,041</b>

# **Teddington Baptist Church**

## **Notes to the financial statements for the year ended 31 December 2024**

### **1 Accounting Policies**

#### **Basis of Accounting**

The accounts are prepared under the historical cost convention and in accordance with Financial Reporting Standard 102, the Charities Act 2011 and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102). The accounts are presented in sterling rounded to the nearest pound.

Teddington Baptist Church is a charitable incorporated organisation and carries out most of its activities at its premises at Church Road, Teddington, TW11 8PF. It is a public benefit entity.

#### **Going Concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. There are no material uncertainties affecting the church's ability to continue in its operations. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **Donations**

Donations are accounted for gross when received.

#### **Refund of Income Tax**

Refund of Income Tax from donations received under Gift Aid is included in the accounts for the year in which the donation is received.

#### **Legacies**

Legacies are accounted for when their receipt is probable and can be properly quantified.

#### **Investment Income**

Investment income is included in the accounts in the year in which it is receivable.

#### **Grants Payable**

The Church makes grants to other organisations whose charitable objects complement its work. It also makes grants to various individuals involved in Christian ministry.

#### **Governance Costs**

This represents direct expenditure on the governance of the church and consists of independent assessment and other professional services for the current year. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

#### **Tangible Fixed Assets**

Freehold land and buildings are included at deemed cost which was the value used at the date of transition to FRS102. Freehold land is not depreciated. Other fixed assets are included at cost.

#### **Depreciation**

Depreciation has not been charged on the Church or the residential premises owned by the Church, because in the opinion of the Trustees, the residual value of each asset is greater than the carrying value. Depreciation on other fixed assets is calculated to write off the cost on a 'straight-line' basis over the expected useful life, with a full year's depreciation charged in the year of purchase at rate of 25% per annum.

#### **Fund Accounting**

Restricted, unrestricted designated and unrestricted general funds are separately disclosed in the accounts. Restricted funds are subject to specific restrictions imposed by the donor or by the nature of the appeal. Designated funds are set aside at the direction of the trustees for specific purposes. They would otherwise form part of unrestricted funds. Specific designated funds representing fixed assets appear in the accounts and these are not readily available for other purposes.

#### **Expenditure**

Expenditure is included on an accruals basis, but grants are charged in the accounts when paid to the recipient.

#### **Reserves Policy**

A Special Reserve fund is in place to make provision for unforeseen future circumstances. The reserve is based on 6 months of Ministerial costs and 3 months of other expenditure.

#### **Pension Costs**

The church pays contributions to the Baptist Pension Scheme. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. The scheme is therefore accounted for as a defined contribution scheme.

#### **Cash at bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

#### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

#### **Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**Teddington Baptist Church**  
**Notes to the financial statements for the year ended 31 December 2024**

**Analysis of income and expenditure**

**2 Donations and legacies**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Bankers Orders	86,675	-	-	86,675	88,785
Cash, Cheques and EFT	20,599	-	-	20,599	15,658
Refund of Income Tax	22,040	-	-	22,040	21,907
Minister's Pastoral Fund Income	-	-	-	-	-
Housing Fund Income	-	-	-	-	-
Furniture & Equipment Fund Income	-	-	480	480	2,500
<b>Total</b>	<b>129,314</b>	<b>-</b>	<b>480</b>	<b>129,794</b>	<b>128,850</b>

**3 Income from charitable activities**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Youth Groups	50	-	-	50	1,626
Events	1,707	-	-	1,707	2,867
Open Door & Busy Bees	2,774	-	-	2,774	2,799
Unstoppable Families	-	-	-	-	-
Who Let the Dads Out	343	-	-	343	692
Men's Ministry	-	-	-	-	-
Printing & Photocopy	135	-	-	135	256
Church Weekend	-	-	-	-	4,639
<b>Total</b>	<b>5,009</b>	<b>-</b>	<b>-</b>	<b>5,009</b>	<b>12,879</b>

**4 Other trading activities**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Hire of Church Premises	43,728	-	-	43,728	51,087
Rent 79 Hampton Road	32,000	-	-	32,000	-
Rent 5 Walpole Crescent	27,600	-	-	27,600	20,000
<b>Total</b>	<b>103,328</b>	<b>-</b>	<b>-</b>	<b>103,328</b>	<b>71,087</b>

**5 Investments**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Interest Bank Accounts	7,723	-	-	7,723	5,846
<b>Total</b>	<b>7,723</b>	<b>-</b>	<b>-</b>	<b>7,723</b>	<b>5,846</b>

## Teddington Baptist Church

### Notes to the financial statements for the year ended 31 December 2024

#### 6 Expenditure on charitable activities - Preaching, Teaching, Music & Worship

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Minister's Salary	4,915	-	-	4,915	34,450
Minister's Employer NIC	-	-	-	-	875
Minister's Pension	746	-	-	746	4,158
Minister's Travel & Expenses	-	-	-	-	76
Visual Aids	39	-	-	39	103
Conference & Assembly Fees	-	-	-	-	-
Fees & Expenses to Speakers	5,524	-	-	5,524	519
Music, Worship & Copyright	745	-	-	745	805
Audio Visual & Sound	288	-	-	288	159
Discipleship	322	-	-	322	-
Training	240	-	-	240	-
<b>Total</b>	<b>12,819</b>	<b>-</b>	<b>-</b>	<b>12,819</b>	<b>41,145</b>

#### 7 Expenditure on charitable activities - Youth Ministry

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Youth Groups	462	-	-	462	1,684
<b>Total</b>	<b>462</b>	<b>-</b>	<b>-</b>	<b>462</b>	<b>1,684</b>

#### 8 Expenditure on charitable activities - Evangelism & Other Ministries

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Events	6,533	-	-	6,533	3,796
Families & Children	610	-	-	610	365
Unstoppable Families	22	-	-	22	260
Open Door	230	-	-	230	322
Busy Bees	299	-	-	299	571
Who Let the Dads Out	1,148	-	-	1,148	1,288
Men's Ministry	642	-	-	642	-
Mission & Outreach Fund	-	11,444	-	11,444	1,000
Church Weekend	1,000	-	-	1,000	7,734
<b>Total</b>	<b>10,484</b>	<b>11,444</b>	<b>-</b>	<b>21,928</b>	<b>15,336</b>

#### 9 Expenditure on charitable activities - Fellowship

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Catering	2,201	-	-	2,201	1,283
Life Groups/Church Night	5	-	-	5	-
Pastoral	134	-	-	134	18
<b>Total</b>	<b>2,340</b>	<b>-</b>	<b>-</b>	<b>2,340</b>	<b>1,301</b>

**Teddington Baptist Church**  
**Notes to the financial statements for the year ended 31 December 2024**

**10 Expenditure on charitable activities - Mission (Institutions)**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
BMS World Mission	9,859	-	-	9,859	9,294
Home Mission	12,859	-	-	12,859	9,294
<b>Total</b>	<b>22,718</b>	<b>-</b>	<b>-</b>	<b>22,718</b>	<b>18,588</b>

**11 Expenditure on charitable activities - Establishment**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Cleaner's Salary	9,415	-	-	9,415	8,724
Cleaner's Pension	942	-	-	942	762
Council Tax	647	-	-	647	3,835
Housekeeping & Safety	1,136	-	-	1,136	826
Insurance	7,847	-	-	7,847	6,226
Contracts & Servicing	4,755	-	-	4,755	4,583
Premises	37,824	-	-	37,824	34,907
Rubbish & Recycling	116	-	-	116	131
Electricity	7,634	-	-	7,634	6,364
Gas	17,195	-	-	17,195	10,478
Telephone & Broadband	3,070	-	-	3,070	4,169
Security	2,117	-	-	2,117	-
Water	1,252	-	-	1,252	1,614
Depreciation	1,718	-	-	1,718	1,469
Furniture & Equipment Fund	-	-	1,370	1,370	741
<b>Total</b>	<b>95,668</b>	<b>-</b>	<b>1,370</b>	<b>97,038</b>	<b>84,829</b>

**12 Expenditure on charitable activities - Management & Administration**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Accounting & Payroll	618	-	-	618	651
Bank Charges	80	-	-	80	166
Computing & Software	974	-	-	974	982
Printing and Photocopy	1,058	-	-	1,058	1,684
Postage	-	-	-	-	7
Publicity	504	-	-	504	1,159
Stationery	211	-	-	211	493
Subscriptions	1,179	-	-	1,179	1,125
Legal and Professional Fees	6,262	-	-	6,262	1,147
<b>Total</b>	<b>10,886</b>	<b>-</b>	<b>-</b>	<b>10,886</b>	<b>7,414</b>

**13 Governance**

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Independent Examination Fee	2,760	-	-	2,760	2,560
<b>Total</b>	<b>2,760</b>	<b>-</b>	<b>-</b>	<b>2,760</b>	<b>2,560</b>

# Teddington Baptist Church

## Notes to the financial statements for the year ended 31 December 2024

### 14 Other expenditure

	Unrestricted	Designated	Restricted	Total 2024	Total 2023
	£	£	£	£	£
Baptist Pension Provision	3	-	-	3	12
Legacy Expenditure	-	-	-	-	-
<b>Total</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>12</b>

### 15 Employee Costs

	2024	2023
	£	£
Wages and Salaries	14,330	43,174
Employer's National Insurance Contribution	-	875
Pension Contribution	1,688	4,993
Other costs (rent, council tax, water, phone, broadband)	827	4,755
<b>Totals</b>	<b>16,845</b>	<b>53,797</b>

Average number of persons employed by the charity 2024: 1 2023: 2

There were no employees who received employee benefits of more than £60,000.

The key management personnel received employee benefits of £5,661 (2023: £39,483) during the year.

### 16 Trustee Expenses and Donations

Apart from the ministers no other trustees received remuneration during the year. The details of the minister's remuneration are shown in note 6 and these payments are permitted by the church's constitution.

Expenses of £nil (2023: £nil) were reimbursed to trustees.

	2024	2023
	£	£
Total donations from trustees	13,542	8,190

There were no other related party transactions during the year.

### 17 Tangible Fixed Assets

	Freehold Land and Buildings £	Fixtures, Fittings & Equipment £	Total £
Cost or Deemed Cost			
At beginning of year	7,337,733	165,356	7,503,089
Additions	-	1,824	1,824
Disposals	-	-	-
At end of year	7,337,733	167,180	7,504,913
Depreciation			
At beginning of year	-	162,304	162,304
Released on disposal	-	-	-
Depreciation	-	1,718	1,718
At end of year	-	164,022	164,022
Net Book Value			
At beginning of year	7,337,733	3,052	7,340,785
At end of year	7,337,733	3,158	7,340,891

**Teddington Baptist Church**  
**Notes to the financial statements for the year ended 31 December 2024**

**18 Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Hire of Premises	1,200	2,380
Gift Aid Repayment	5,767	3,402
Prepayments	1,601	2,191
<b>Totals</b>	<b>8,568</b>	<b>7,973</b>

**19 Cash at bank and in hand**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Barclays Current Account	-	-
CAF Cash Account	25,002	45,368
CAF Gold Account	169,259	86,398
Baptist Union Corporation Account	9,909	9,688
Petty Cash Account	79	172
London Baptist Property Board	113,959	109,403
<b>Totals</b>	<b>318,208</b>	<b>251,029</b>

**20 Creditors: Amounts falling due in one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accruals	6,933	12,153
Deferred Income	-	1,800
<b>Totals</b>	<b>6,933</b>	<b>13,953</b>



# Teddington Baptist Church

## Notes to the financial statements for the year ended 31 December 2024

### 21 Fund Movements

#### Current year 2024

	Opening £	Income £	Expenditure £	Transfers £	Closing £
General fund	117,844	245,374	158,140	(6,917)	198,161
<b>Total Unrestricted</b>	<b>117,844</b>	<b>245,374</b>	<b>158,140</b>	<b>(6,917)</b>	<b>198,161</b>
Buildings	7,337,733	-	-	-	7,337,733
Legacy	7,216	-	-	-	7,216
Mission and Outreach Fund	4,527	-	11,444	6,917	-
Special Reserve Fund	58,000	-	-	-	58,000
Building Repairs	17,000	-	-	-	17,000
Additional Workers Fund	25,000	-	-	-	25,000
Special Projects Fund	-	-	-	-	-
<b>Total Designated</b>	<b>7,449,476</b>	<b>-</b>	<b>11,444</b>	<b>6,917</b>	<b>7,444,949</b>
Family and Youth Work Fund	881	-	-	-	881
Furniture & Equipment Fund	8,566	480	1,370	-	7,676
Housing - Housing Fund	5,817	-	-	-	5,817
Minister's Pastoral Fund	3,250	-	-	-	3,250
<b>Total Restricted</b>	<b>18,514</b>	<b>480</b>	<b>1,370</b>	<b>-</b>	<b>17,624</b>
<b>Grand Total</b>	<b>7,585,834</b>	<b>245,854</b>	<b>170,954</b>	<b>-</b>	<b>7,660,734</b>

The Buildings fund consists of the church buildings and the residential premises at 79 Hampton Road and 5 Walpole Crescent. This fund is not readily available for other purposes.

The Legacy Fund is for monitoring the expenditure of legacies.

The Mission and Outreach Fund was set up in 2013 to put money aside for future mission and outreach from the church. The income in the General Fund was greater than budgeted for and the church agreed to support causes outside the Baptist Union. Funds were transferred from the General Fund to facilitate this.

The Special Reserve Fund was set up as a provision to cover any unforeseen future circumstances. It is to cover 6 months of Ministerial costs and 3 months of other costs.

The Building Repairs Fund is to cover work on the premises which is additional to the budgeted premises costs.

The Additional Workers Fund is to assist in paying for additional staff in the future, when the income may be insufficient to cover the costs.

The Special Projects Fund was set up in 2017 for the upgrades to the conference room and offices, and for roof repairs.

The Family and Youth Work Fund is a restricted fund for the church to reach out to children and young adults.

The Furniture & Equipment Fund is a restricted fund for donations made specifically for the purpose of purchasing furniture and equipment for the church. The transfer during the prior year was made towards the purchase of a fixed asset.

The Housing Fund makes gifts of up to £2,000 to individual church members who wish to move in the local area, to enable them to continue to be involved in the church. Payments made are gifts, but the intention is that the receiver will pay back into the fund in the future when they are able.

The Ministers Pastoral Fund is from donations to enable the Minister to help members of the fellowship in unforeseen difficulties.

## Teddington Baptist Church

### Notes to the financial statements for the year ended 31 December 2024

Previous year 2023	Opening £	Income £	Expenditure £	Transfers £	Closing £
General fund	80,700	216,162	171,128	(7,890)	117,844
<b>Total Unrestricted</b>	<b>80,700</b>	<b>216,162</b>	<b>171,128</b>	<b>(7,890)</b>	<b>117,844</b>
Buildings	7,337,733	-	-	-	7,337,733
Legacy	7,216	-	-	-	7,216
Mission and Outreach Fund	5,527	-	1,000	-	4,527
Special Reserve Fund	65,000	-	-	(7,000)	58,000
Building Repairs	-	-	-	17,000	17,000
Additional Workers Fund	25,000	-	-	-	25,000
Special Projects Fund	-	-	-	-	-
<b>Total Designated</b>	<b>7,440,476</b>	<b>-</b>	<b>1,000</b>	<b>10,000</b>	<b>7,449,476</b>
Family and Youth Work Fund	881	-	-	-	881
Furniture & Equipment Fund	8,917	2,500	741	(2,110)	8,566
Housing - Housing Fund	5,817	-	-	-	5,817
Minister's Pastoral Fund	3,250	-	-	-	3,250
<b>Total Restricted</b>	<b>18,865</b>	<b>2,500</b>	<b>741</b>	<b>(2,110)</b>	<b>18,514</b>
<b>Grand Total</b>	<b>7,540,041</b>	<b>218,662</b>	<b>172,869</b>	<b>-</b>	<b>7,585,834</b>

#### 22 Commitments under operating leases

Operating lease payments recognised as an expense

2024 £	2023 £
2,333	898

The total future minimum payments under non-cancellable operating leases

	2024 £	2023 £
Within 1 year	3,269	461
2-5 years	9,708	806
	<b>12,977</b>	<b>1,267</b>

#### 23 Pension

##### Exit of Teddington Baptist Church from the Baptist Pension Scheme

- With effect from 29th February 2024, Teddington Baptist Church no longer employs any contributing members of the non-segregated section of the Scheme. Teddington Baptist Church is not in an active Period of Grace or Deferred Debt Arrangement and has not agreed to a Flexible Apportionment Arrangement;
- If the Scheme had had an overall "buy-out deficit" on that date, this would mean that an exit debt would be payable;
- However, the Trustee is satisfied that there was no buy-out deficit in the Scheme at that date i.e. the value of the Scheme's assets was greater than the value of its liabilities, calculated in accordance with the requirements of the Occupational Pension Schemes (Employer Debt) Regulations;
- Teddington Baptist Church therefore does not have liability to the Scheme under Section 75 of the Pensions Act 1995.