



CROHAM ROAD
BAPTIST CHURCH
Loving God. Loving People.

Registered Charity No: 1200185

Trustees' Report and Financial Statements
For the Year Ended
31 December 2025

Croham Road Baptist Church
Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

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Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025

The Eldership and Administration Team of the Church present their Annual Report and Financial Statements for the year ended 31 December 2025. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102 effective 1 January 2019.

ANNUAL REPORT FOR 2025

Charitable Object

The Church is a registered charity number 1200185. The Church Constitution states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church owns premises which are held by the London Baptist Property Board Ltd, as custodian trustee.

Achievements and Objectives

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

Objectives and Activities

In order to achieve the principal objective which is set out above and to further its charitable purposes for the public benefit, the Church provides a variety of activities both for its membership and the community at large. 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.

This is expressed in four key purposes which we find in the New Testament: Worship, Nurture, Service and Evangelism. Each year we set some specific aims and objectives in these areas.

Outcomes against Goals and Aims for 2025

Nurture:

- Identify and train new CKs volunteers
- Run The Bible Course
- Provide training for trustees

Numbers attending CKs fluctuated during the year and continued to be quite small. However, the church saw new families attending with small children and the crèche in particular grew. CKs continued to be led by a small and faithful group of leaders. Dedication services were held for 3 infants.

The Bible Course was held on a mid-week evening running for 8 sessions in June and July with up to a dozen taking part. In the autumn, the ladies group Tuesday Chat also ran the course with up to 20 ladies participating. Many found it instructional and enjoyable. Tuesday Chat also went on 2 Christian Heritage walks in London – Westminster and the City – learning about London's most influential Christian Leaders.

A training day was held at Woodmansterne Baptist Church for church leadership teams in June. It was led by one of the regional ministers of the London Baptist Association. Most of the trustees from Croham Road attended. The trustees returned to Woodmansterne for a Trustee Awayday in order to look at the subject of Church Membership and Church meetings.

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025

Evangelism:

- Provide community events – Rhythm of Mission
- Regular publicity - leaflets to local homes and social media
- Outreach to younger generations online including social media

Another Pancake Day event took place on Shrove Tuesday with a broad cross-section of attendees and hundreds of pancakes of many varieties being consumed. This has proved very successful in recent years.

There were no sports events during 2025 that would be obvious candidates to screen at the church. More opportunities will come about in coming years. Publicity leaflets were distributed for the Christmas services at an open-air Carol singing event. This led to promising conversations with passers-by.

The Kick football academy continued into its 6th year, taking place at a local recreation ground, with around 20 youngsters attending. Some of these also came to Croham Youth Zone along with teenagers from Betel Romanian Church on Friday evenings, once a month. These meetings, usually attracting 12-13 youngsters, became more firmly established during the year. The format normally included discussion of a Christian topic.

Two men's events were held – a walking tour of Sanderstead and barbecue on a very wet day. The barbecue became an indoor lunch. At the end of the year 2 cars crossed The Channel to visit Dunkirk, resuming the once annual trips to visit sites associated with the world wars.

Worship:

- Introduce new worship songs
- Develop and encourage additional worship leaders and musicians
- Deepen Prayer involvement with Quiet Days
- Encourage Time to Share in services from congregation
- Encourage more congregational participation in prayer times
- Develop additional preachers

Congregation numbers continued to be healthy with new faces a regular occurrence.

Speakers at the church included Wendy Piccinini from The Leprosy Mission, Chris and Denise Arthey (authors of the book Highway 35) Robert Bridges from London City Mission, Pastor Jerry (linked with the Jungle Hospital in Honduras), Pastor J from BMS (working in Cambodia) and our regular friend Richard Sanderson from Colombia. In addition, Jane Day and Pauline Owoo, 2 of our own ambassadors preached during the year.

Members of the congregation who made mission or charity trips to Colombia, Honduras and Uganda made presentations to the church on their return.

There was a baptismal service in September when 2 candidates gave witness to their faith.

In November the church had special displays to commemorate Remembrance Day. There were several soldier silhouettes and many photos of family members who had served in uniform during times of conflict. Many church families took part and it was very well received.

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025

Service:

- Find a Church Secretary
- Find a new co-ordinator for Jelly Babies
- Further explore the use of the Kitchen for the community
- Continue and widen community partnerships
- Helping people to find areas of service

The Acting Church Secretary returned to service as an Elder at the beginning of the year and despite frequent efforts to find a new Church Secretary the year closed without anyone in post.

The 2 toddler groups (Jelly Babies and Jelly Tots) continue to make a valuable contribution to local community life. Jelly Tots always has high attendance every Friday. Jelly Babies has seen far fewer in attendance on Mondays. The church has been looking for a new leader for Jelly Babies, without success at years end. But there was success in recruiting a couple of additional volunteers to assist.

Partnership with Christian Family Concern continued in the form of Mum's Table and the hosting of the Birdhurst Nursery Graduation and Christmas Nativity.

The relationship of the church with Evergreen Lodge and its residents and staff was also strengthened. Several residents attended either Sunday worship or the Renew 52 wellbeing group (some both). Members of the church also attended Evergreen Lodge events.

Pastoral

- Regular fellowship lunches
- Regular social events
- Encourage the use of vehicles to bring people to church

A soup supper was held on Maundy Thursday, a breakfast on Easter Day and a Harvest lunch at the end of September.

There were a significant number of members requiring hospital treatment or surgery during the year. Sadly, several long-standing members died, including the former Church Secretary.

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025

Other

- Update the church website
- Continue working together with Betel Romanian church

Betel Romanian Church continued to enjoy using the premises of Croham Road. The arrangement was reviewed, with a few modifications. A joint Carols by Candlelight service was enjoyed by a full church and the Croham Youth Zone joint activity also went well.

Following its active support for Project Violet in 2024 the church followed this up with a sermon series on women in leadership. The material produced was taken up by the London Baptist Association.

The Agreement made between Croham Road and Wallington Baptist Church in 2024, that the Associate Minister at Croham Road (Rev Matt Banthorpe) would be seconded to work at Wallington BC for half his time enjoyed its first full year. The arrangement continued to prove beneficial to both the church (WBC) and minister, whilst remuneration also assisted Croham Road. The Associate Minister reported 2025 to be a year of blessings, and challenge. For WBC there had been an increase in attendance to Sunday services, there had been more baptisms, and several people had joined the membership. More importantly, there had been a deepening in the prayer life of the Church and more people getting involved in serving. For Matt, the secondment pushed and challenged him in his own personal development; honing and improving skills, as well as increasing his sense of self confidence.

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025 (continued)

STATUTORY INFORMATION

1 Principal Address

52 Croham Road
South Croydon
Surrey
CR2 7BA

2 Registration

Croham Road Baptist Church was registered as a Charitable Incorporated Organisation (CIO) on 26 August 2022. The Church previously carried out its activities through an unincorporated association under the terms of a trust deed dated 11 January 1897 and was registered under number 1134110. The assets of the church were transferred to the new CIO on 1 January 2024.

3 Custodian Trustee for Property Assets

The London Baptist Property Board Limited
Unit C, 15 Dock Street
London, E1 8JN

4 Organisational Structure

Members of the Church are accepted in accordance with the Church Constitution which requires them to profess their faith in the Lord Jesus Christ and to live in a manner which bears evidence of their Christian profession, to subscribe to our Articles of Faith and to accept the Membership Duties. Members must be at least 16 years old to vote. The Church Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the Church

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Members' meeting by the Trustees for guidance or may be raised by members in a Church meeting for further consideration by the Trustees. Though the constitution requires certain decisions to be made at Church Members' meetings by appropriate majorities the Church seeks to work by consensus whenever possible.

In accordance with the Church constitution the members appoint the Trustees of the Church. The Trustees comprise the Minister(s), Elders and the Administration team. Ministers are appointed to office for an indefinite period. The Elders and Administration Team are elected by the Church Members by resolution at an Ordinary Church Meeting to serve for periods of three years (which may be renewed once except for the Secretary and Treasurer whose terms may be extended annually after two consecutive terms of three years).

The Eldership consists of the Minister(s) if any and a minimum of three elected members. The Eldership with the consent of members at a Church meeting appoint as required leaders for the various organisations and activities which take place under the auspices of the Church. The Trustees are responsible for the day-to-day running of the Church's work and witness, and the financial and legal aspects of the charity. Those who served during the year 2025 were:-

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025 (continued)

Eldership

Minister	Rev. D A Rogers
Associate Minister	Rev. M R Banthorpe
Elders:	Mr A P Whiting (until 22 January 2026) Mr L Manoskanthan Rev. P A Baker (until 23 January 2025) Mrs M R Harrison (from 23 January 2025) Mrs M M Buckman (from 23 January 2025) Mr C F Wong (from 15 May 2025)

Administration Team:

Secretary	Mrs M R Harrison (until 23 January 2025)
Treasurer	Mr I Penistone
Works & Maintenance	Mr T W G Gilkinson

The London Baptist Property Board Limited acts as custodian trustee in respect of the property assets of the Church. All major decisions are taken to the Church Members' Meeting.

5 Financial Review

The Trustees recognise the generosity of those who attend the church and are pleased to report a healthy financial position at the end of the year. Total expenditure for the year was £271,175 whilst total income was £289,775 leading to a surplus of £18,600.

6 Reserves Policy

The Trustees reviewed their reserves policy during 2024 and the Church Members formally agreed a revised policy in September 2024 whereby free reserves held by the Church should be adequate to permit nine months of operation based on the current regular expenditure level if income were to suffer an immediate 50% fall.

This is calculated based on monthly income from the previous year and the budgeted monthly expenditure for the current year. At the beginning of 2025 the required reserves were £86,000. This would enable charitable activities to continue in the short term if voluntary income were to drop significantly while revised plans for charitable activities were formulated.

At the end of 2025 the required reserves were £63,000.

The free reserves held at 31 December 2025 were £198,956, (2024 £180,356). The policy is scheduled for review every three years.

7 Risk Management

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to mitigate these risks wherever possible .

Croham Road Baptist Church

Trustees' Report for the Year Ended 31 December 2025 (continued)

8 Statement of Trustee Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Church and of its financial activities for that period in preparing those financial statements the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the charities SORP
- make judgments and estimates that are reasonable and prudent
- prepare the financial statements on the on going concern basis unless it is inappropriate to assume that the activities of the Church will continue and
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements

The Trustees are responsible for keeping proper accounting records which 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 constitution. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

9 Grant Making Policy

There are a number of different processes by which the Church gives money to other organisations and individuals . Some offerings held during the year are designated for specific causes as agreed by a Church meeting. Donations are also made to other causes as funds are available and budgeted.

10 Connected Charities

The London Baptist Property Board Limited continues to act as custodian trustee for the Church and all of its properties are held in the name of the board on behalf of the members. The Church remains affiliated to the London Baptist Association, the Baptist Union of Great Britain and the Evangelical Alliance.

11 Advisers

Independent Examiners;

JCS Accountants Limited
5 Robin Hood Lane
Sutton
Surrey, SM1 2SW

Bankers:

CAF Bank Limited
25 Kings Hill Avenue
West Malling
Kent, ME19 4JQ

Approved by the Trustees on 22 February 2026 and signed on their behalf by

Rev. D A Rogers
Minister
Croham Road Baptist Church



Independent Examiner's Report to the Trustees of CROHAM ROAD BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of Croham Road Baptist Church (the Church) for the year ended 31 December 2025 as set out on pages 9-23.

Responsibilities and basis of report

As the charity trustees of the Trust 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 carried out under section 145 of the 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

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 Church 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 Reports) 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 Limited
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Date: 24 February 2026

Croham Road Baptist Church

Statement of Financial Activities for the Year Ended 31 December 2025

	Notes	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
Income from:							
Donations and Legacies	3	206,910	32,491	239,401	211,941	30,464	242,405
Investments	4	5,003	-	5,003	5,420	-	5,420
Charitable activities	5	45,371	-	45,371	31,447	-	31,447
Total income and endowments		257,284	32,491	289,775	248,808	30,464	279,272
Expenditure on:							
Raising funds	6	915	-	915	502	-	502
Charitable activities	7	237,769	32,491	270,260	207,835	31,407	239,242
Total expenditure		238,684	32,491	271,175	208,337	31,407	239,744
Net income / (expenditure)		18,600	-	18,600	40,471	(943)	39,528
Transfers between funds		-	-	-	(110)	110	-
Net movement in funds		18,600	-	18,600	40,361	(833)	39,528
Funds brought forward at 1 January		1,895,356	-	1,895,356	1,854,995	833	1,855,828
Funds carried forward at 31 December		1,913,956	-	1,913,956	1,895,356	-	1,895,356

Croham Road Baptist Church

Balance Sheet as at 31 December 2025

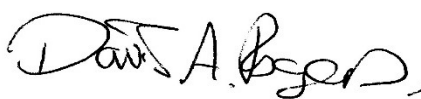
		2025	2025	2025	2024	2024	2024
	Notes						
Fixed Assets							
Tangible	11			1,715,000			1,715,000
Current assets							
Debtors	12	6,510			8,158		
Cash at bank and in hand	13						
		<u>213,052</u>			<u>177,958</u>		
			219,562			186,116	
Creditors: amounts falling due within one year	14		<u>20,606</u>			<u>5,761</u>	
Net current assets				<u>198,956</u>			<u>180,356</u>
Total assets less current liabilities				1,913,956			1,895,356
Creditors; amounts falling due after one year				<u>-</u>			<u>-</u>
Net assets				<u><u>1,913,956</u></u>			<u><u>1,895,356</u></u>
Funds							
Designated	15			-			-
Unrestricted	16			<u>1,913,956</u>			<u>1,895,356</u>
				<u><u>1,913,956</u></u>			<u><u>1,895,356</u></u>

The notes on pages 11-23 form an integral part of these accounts.

These accounts were approved by the Trustees on 22 February 2026 and signed on their behalf by:



I Penistone
Treasurer



Rev. D Rogers
Minster

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

1 Accounting Policies

a) Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP), FRS 102 and with the Charities Act 2011. The Church is a Charitable Incorporated Organisation with registered charity number 1200185, 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. The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest pound.

b) 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.

c) Income

Donations and investment income are accounted gross when receivable

Legacies to which the Church is entitled are included in the statement of financial activities unless they are incapable of measurement. They are included when the Church is advised by the personal representatives of an estate that receipt is probable and the amount of the legacy can be measured reliably.

d) Expenditure

All expenditure is accounted for on an accrual basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resources. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Expenditure is allocated between:-

- i) raising funds and their associated costs and
- ii) expenditure on charitable activities and their associated costs.

Irrecoverable VAT is charged against the category of resources expended for which it has been incurred.

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

Support Costs

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. 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.

Grants Payable

The Church makes grants to other organisations whose charitable objectives complement its work. They are accounted for in the year in which the monies are accumulated.

Fund raising and publicity costs

The Church does not make formal appeals for funds and expenditure on these items is therefore immaterial.

e) Cash flow statement

The Church has taken the exemptions available in paragraph 7.1 B of the FRS102 and has not prepared a cash flow statement.

f) Fixed assets

The Church premises are included in the balance sheet at an open market value as at 1 January 2014 the date of transition to FRS102 which has been adopted as original cost in accordance with the provisions of the reporting standard. This is because reliable information is not available for the original cost of the building.

The Manse premises are stated at cost or the last fair value when transferred from investments.

Furniture and equipment in the Church premises are not ascribed a value as they were all written off in the year of purchase. The insured value is £256,214 (2024:- £247,791)

Depreciation has not been charged on the Church or Manse premises because, in the opinion of the Trustees, the residual value of the asset is not less than the original valuation or cost price whichever is applicable.

g) Investment assets

Investment Assets are initially stated at cost. Subsequently they are measured at fair value with changes recognised in the Statement of Financial Activities.

h) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprised unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. Income arising on endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

i) Financial instruments

The Church 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.

j) Pension costs

The costs of retirement benefits apply to three individuals, two officers of the Church and one employee. These are provided through the Baptist Pension Scheme, a multi employer scheme. The benefits are provided on a defined contribution basis.

k) Taxation

As a charity, the Church is exempt from paying corporation tax but does have to pay value added tax.

2 Critical accounting assumptions

In the application of the Church's accounting policies, the Trustees are required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the provision affects only that period, or in the period of revision and future periods where the revision effects both current and future periods .

3 Donations and Legacies

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Offerings	163,672	32,491	196,163	169,700	30,464	200,164
Gift Aid Tax	43,238		43,238	41,241		41,241
Refund						
Legacies	-		-	1,000		1,000
	206,910	32,491	239,401	211,941	30,464	242,405

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

4 Investment Income

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
CAF and LBPB Interest	5,003	-	5,003	5,420	-	5,420
	5,003	-	5,003	5,420	-	5,420

5 Income from charitable activities

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Book Stall Sales	761	-	761	394	-	394
Lettings of Church premises	11,070	-	11,070	12,600	-	12,600
Other (Employment Allowance)	8,962	-	8,962	5,626	-	5,626
Other (Secondment)	24,444	-	24,444	12,703	-	12,703
Other (Misc.)	134	-	134	124	-	124
	45,371	-	45,371	31,447	-	31,447

6 Expenditure on raising funds

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Costs of books sold	915	-	915	502	-	502
	915	-	915	502	-	502

7 Expenditure on charitable activities

	Unrestricted Funds	Designated Funds (Mission)	Total 2025	Unrestricted Funds	Designated Funds (Mission)	Total 2024
	£	£	£	£	£	£
Establishment Ministry	37,821	-	37,821	30,129	-	30,129
Mission (see note 8)	112,095	-	112,095	104,276	-	104,276
Fellowship (see note 9)	87,853	32,491	120,344	73,430	30,960	104,390
	-	-	-	-	447	447
	237,769	32,491	270,260	207,835	31,407	239,242

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

8 Expenditure on Mission

	Unrestricted Funds	Designated Funds (Mission)	Total 2025	Unrestricted Funds	Designated Funds (Mission)	Total 2024
	£	£	£	£	£	£
Direct Costs						
Grants and donations (see note 9)	59,250	32,491	91,741	44,503	30,960	75,463
Activities organised by the Church	2,195	-	2,195	3,128	-	3,128
Administrative costs	17,286	-	17,286	16,574	-	16,574
Church equipment	1,532	-	1,532	2,507	-	2,507
	<u>80,263</u>	<u>32,491</u>	<u>112,754</u>	<u>66,712</u>	<u>30,960</u>	<u>97,672</u>
Support Costs						
Bank Charges	146	-	146	165	-	165
Software & Copyright licenses	1,686	-	1,686	1,954	-	1,954
Subscriptions	1,042	-	1,042	1,172	-	1,172
Other Costs	2,579	-	2,579	509	-	509
Independent Examination	2,138	-	2,138	2,918	-	2,918
	<u>7,591</u>	<u>-</u>	<u>7,591</u>	<u>6,718</u>	<u>-</u>	<u>6,718</u>
Total Expenditure on Mission	<u>87,854</u>	<u>32,491</u>	<u>120,345</u>	<u>73,430</u>	<u>30,960</u>	<u>104,390</u>

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

9 Grants and donations

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Budgeted donations						
BUGB Home Mission	7,312	-	7,312	7,134	-	7,134
BMS World Mission	7,312	-	7,312	7,134	-	7,134
Addiscombe Baptist Church	5,359	-	5,359	5,228	-	5,228
Tear fund	2,812	-	2,812	2,743	-	2,743
Alphonso Williams (SLED)	-	-	-	2,500	-	2,500
Evangelical Alliance	355	-	355	338	-	338
New Hope for Children	5,359	-	5,359	-	-	-
Healing Hands Global	5,359	-	5,359	-	-	-
	33,868	-	33,868	25,077	-	25,077
Donations agreed during the year						
Mark Beckwith	-	-	-	-	75	75
The British and Foreign Bible Society	-	-	-	-	406	406
Tearfund	-	-	-	-	65	65
New Hope for Children	-	-	-	-	175	175
Paul Stockley	-	-	-	-	75	75
Amor Europe	-	-	-	1,000	-	1,000
Wallington Christian Outreach	500	-	500			
Brighton Rd Baptist Church	4,000	-	4,000			
BMS World Mission	1,000	-	1,000			
	5,500	-	5,500	1,000	796	1,796
Ambassadors Support						
Mission Aviation Fellowship (Mark Beckwith)	7,463	-	7,463	7,176	-	7,176
Paul Stockley	11,319	-	11,319	10,884	-	10,884
Pauline Owoo	1,100	-	1,100	366	-	366
	19,882	-	19,882	18,426	-	18,426

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

9 Grants and donations, continued

Personal Gifts to Ambassadors

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Mark Beckwith	-	1,429	1,429	-	4,681	4,681
Paul Stockley	-	1,509	1,509	-	4,781	4,781
Pauline Owoo	-	946	946	-	-	-
	-	3,884	3,884	-	9,462	9,462

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Thank Offering						
Open Doors with Brother Andrew		2,947	2,947			
Moorlands College		1,474	1,474			
Christian Family Concern	-	2,947	2,947	-	-	-
Regents Park College	-	1,474	1,474	-	1,705	1,705
Spurgeon's College	-	-	-	-	1,705	1,705
The Leprosy Mission of Great Britain	-	2,947	2,947	-	3,411	3,411
The British and Foreign Bible Society	-	-	-	-	3,411	3,411
	-	11,789	11,789	-	10,232	10,232

Christmas Offering

New Hope for Children	-	-	-	-	4,730	4,730
Healing Hands global	-	-	-	-	5,740	5,740
St Christopher's Hospice	-	7,062	7,062	-	-	-
The Bethany Children's Trust	-	7,052	7,052	-	-	-
	-	14,114	14,114	-	10,470	10,470

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

Other Special Offerings

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
New Hope for Children	-	1,000	1,000	-	-	-
Healing Hands	-	1,000	1,000	-	-	-
Global Purley & Kenley Churches Together Food Hub		210	210	-	-	-
The Leprosy Mission Kulira	-	474	474	-	-	-
		20	20			
	-	2,704	2,704	-	-	-
Total Fellowship distributions	-	-	-	-	447	447
Total Grants Payable	59,250	32,491	91,741	44,503	31,407	75,910

10 Staff costs, Trustee & Fellowship Expenses

	Unrestricted Funds	Designated Funds	Total 2025	Unrestricted Funds	Designated Funds	Total 2024
	£	£	£	£	£	£
Gross Stipends and Salaries	87,888	-	87,888	84,459	-	84,459
Employer's NI	9,437	-	9,437	6,781	-	6,781
Pension	10,066	-	10,066	9,833	-	9,833
Contributions	107,391	-	107,391	101,073	-	101,073
Rates and Utilities (manses)	13,013	-	13,013	12,646	-	12,646
	120,404	-	120,404	113,719	-	113,719

The average numbers of employees during the year was 4 (2024: 4)

No employees received emoluments in excess of £60,000 during the year (2024: none)

The Church relies on the services of its volunteers to assist with the management of the Church. This intangible cost is not included in the Statement of Financial Activities, since there is no measurable cost to the volunteers for their service.

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

Key management personnel include the Trustees. The minister acts as one of the Church's Trustees in accordance with the Church Constitution and received remuneration of £37,776 (2024: £36,331) and other benefits totalling £12,633 (2024 £12,153) in respect of his services as Minister, including pension contributions of £4,819 (2024 £4,801) and the provision of utilities in respect of the Minister's manse accommodation owned by the Church. The Minister also received expenses totalling £922 (2024: £1,700) in respect of travel, subsistence, telephone, pastoral care, office equipment, stationery and sundries.

The Associate Minister acts as one of the Church's Trustees in accordance with the Church Constitution, in his role as Associate Minister he received remuneration of £29,496 (2024: £28,356) and other benefits totalling £11,445 (2024 £11,148) in respect of his services, including pension contributions of £4,026 (2024 £3,857) and the provision of utilities in respect of the manse accommodation owned by the Church. The Minister also received expenses totalling £1,015 (2024: £717) in respect of travel, subsistence, telephone, pastoral care, office equipment, stationery and sundries.

4 other trustees (2024: 4) received expenses totalling £3,420 (2024: £2,573) in respect of travel, pastoral care, training, stationary, equipment and sundry purchases made on behalf of the Church.

The Church pays pension contributions for its Minister and Associate Minister to the Baptist Pension Scheme, which included a historic defined benefit section and also now provides money purchase benefits. The scheme is not contracted out of the State second 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. In accordance with FRS102 therefore, the scheme is accounted for as a defined contribution scheme. The Church also pays pension contributions for its Administrator to the DC Plan within the Baptist Pension Scheme.

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

11 Tangible Fixed Assets

	Freehold land and buildings		Investments	Total
	Manses	Church Premises		
Cost or Valuation	£	£	£	£
At 1 January 2025	715,000	1,000,000	-	1,715,000
Additions	-	-	-	-
Disposals	-	-	-	-
Transfers	-	-	-	-
At 31 December 2025	715,000	1,000,000	-	1,715,000
Depreciation				
At 1 January 2025				
Charge for the year	-	-	-	-
Released on disposals	-	-	-	-
At 31 December 2025	-	-	-	-
Net book value				
At 31 December 2025	715,000	1,000,000	-	1,715,000
At 31 December 2024	715,000	1,000,000	-	1,715,000

12 Debtors

	2025	2024
	£	£
Accounts Receivable	6,510	8,158
	6,510	8,158

13 Cash at bank and in hand

	2025	2024
	£	£
CAF Bank	31,725	31,540
London Baptist Property Board Ltd	181,327	146,418
	213,052	177,958

14 Creditors; amounts falling due within one year

	2025	2024
	£	£
Payroll: PAYE, NI & Student Loan	1,876	1,523
Accruals	18,730	4,238
	20,606	5,761

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

15 Designated Funds

	Balance as at 1 January 2025	Income	Expenditure	Transfers	Balance as at 31 December 2025
	£	£	£	£	£
Mission Fund	-	32,491	32,491	-	-
Fellowship Fund	-	-	-	-	-
	-	32,491	32,491	-	-

	Balance as at 1 January 2024	Income	Expenditure	Transfers	Balance as at 31 December 2024
	£	£	£	£	£
Mission Fund	686	30,164	30,960	110	-
Fellowship Fund	147	300	447	-	-
	833	30,464	31,407	110	-

16 Unrestricted Funds

	Balance as at 1 January 2025	Income	Expenditure	Transfers	Balance as at 31 December 2025
	£	£	£	£	£
General Fund	1,895,356	257,284	238,684	0	1,913,956

	Balance as at 1 January 2024	Income	Expenditure	Transfers	Balance as at 31 December 2024
	£	£	£	£	£
General Fund	1,854,995	248,808	208,337	(110)	1,895,356

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

17 Analysis of net assets between funds

	Fixed Assets	Net Current assets	Long term liabilities	Balance at 31 December 2025
	£	£	£	£
Designated funds	-	-	-	-
Unrestricted funds	1,715,000	198,956	-	1,913,956
	<u>1,715,000</u>	<u>198,956</u>	<u>-</u>	<u>1,913,956</u>
	Fixed Assets	Net Current assets	Long term liabilities	Balance at 31 December 2024
	£	£	£	£
Designated funds	-	-	-	-
Unrestricted funds	1,715,000	180,356	-	1,895,356
	<u>1,715,000</u>	<u>180,356</u>	<u>-</u>	<u>1,895,356</u>

18 Pensions

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers are eligible to join the scheme

Croham Road Baptist Church

Notes to the Accounts for the Year Ended 31 December 2025

19 Related Party Transactions

The Church Administrator, who is related to a trustee, received remuneration and other benefits totalling £13,438 (2024, £12,923)

The Associate Minister is also a trustee and minister of Wallington Baptist Church. The churches share his costs and £24,444 was received from Wallington Baptist Church during the year.

One of the Ambassadors, who is related to a trustee, received support totalling £1,100 (2024, £366)

Unrestricted donations of £24,015 (2024, £24,090) were received from the trustees during the year

See Note 10 for details of other related party transactions

Remuneration of Trustees is permitted by Clause 9.2.7 of the Constitution