



# **ASHFORD BAPTIST CHURCH**

A Registered Charity  
Charity Number 1206172

## **REPORT AND FINANCIAL STATEMENTS**

for

The year to 31 December 2024

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## **LEGAL AND ADMINISTRATIVE INFORMATION**

For the year to 31 December 2024

The church is a charity registered with the Charity Commission for England and Wales, with registration number 1206172.

### **Leaders / Trustees**

The following served in this capacity throughout the year:

Mr Robert Banthorpe (Treasurer)  
Mr Danny Sitton (Pastor)

The following served in this capacity from 22 April 2024:

Mrs Jacqueline Banthorpe (Church Secretary and Chair of Trustees from 15 October 2024)  
Mr Steve Sitton

The following served in this capacity until 14 October 2024:

Mrs Claire Pearce (Church Secretary and Chair of Trustees until this date)  
Mrs Kay Hennah

The following served in this capacity from 14 October 2024:

Mr William Higgins  
Mrs Doris Higgins

### **Contact Details**

Address: Church Road, Ashford, Middlesex. TW15 2TT  
Telephone: 01784 557377  
Email: ashfordbaptistchurch@gmail.com  
Website: ashfordbaptistchurch.org

### **Independent Examiner**

TA Wells (Chartered Accountant)  
31 Elizabeth Avenue  
Laleham, Staines  
TW18 1JW

### **Bankers**

Barclays Bank plc  
The London Baptist Property Board

### **HM Revenue & Customs Charity Reference Number**

XR43942

**REPORT OF THE LEADERS / TRUSTEES FOR THE YEAR TO 31 DECEMBER 2024**

The Leaders / Trustees submit their Annual Report and Accounts for the year ended 31 December 2024.

**Governance and Internal Control**

The Church is governed by its Constitution (dated 19<sup>th</sup> April 2021) and became a Registered Charity with the Charity Commission for England and Wales on 13<sup>th</sup> December 2023, with registration number 1206172. Until then, the Church was an Excepted Charity under the auspices of the Baptist Union of Great Britain. The Constitution provides that the Trustees include the Minister (if any), the Treasurer and Church Secretary. Further members can be appointed as Trustees with the maximum number being agreed at Church meetings. This is currently set to 5 trustees. The Church's Registered Number with HM Revenue & Customs is XR43942.

**Objects of the Church**

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

**The Principal Activities of the Church**

In fulfilling the Objects, the Church engages in a range of Activities either on its own or with others that will vary from time to time with Activities being initiated, expanded, or closed, as appropriate. The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission and other community activities;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- giving and encouraging pastoral care;
- supporting and encouraging charitable work in the United Kingdom and abroad;
- encouraging relationships with other Christians.

**Organisational Structure**

The Pastor of the Church is responsible for the spiritual oversight of the congregation.

The administration of the finances and care of the property of the congregation is the responsibility of the Leaders / Trustees.

Church Members shall meet together in a Church Members' Meeting under the guidance of the Holy Spirit and under the Lordship of Christ to discern the mind of God in the affairs of the Church.

The Church Members' Meeting shall have reserved authority in the appointment and removal of a Minister, the appointment and removal of Charity Trustees, decisions related to church property including (without limitation) any purchase, sale, lease, mortgage, or redevelopment of property, the administration of the membership list, and the closure of the Church.

**REPORT OF THE LEADERS / TRUSTEES FOR THE YEAR TO 31 DECEMBER 2024 (CONTINUED)**

Any decisions in relation to property must comply with the requirements of statute law and any specific property trusts under which the land and buildings are used and occupied by the church.

The Church is a member of the Baptist Union of Great Britain (Baptist Union) and London Baptist Association. The Church is governed by Church Leaders (Trustees) appointed by the Church in a General Meeting. The Church employs part-time staff.

**Leaders / Trustees' Meetings**

The Leaders / Trustees met on 10 occasions during the year and reported to the Church Members' Meeting on 4 occasions during the year, one of which was the Annual General Meeting.

**Appointment of Leaders / Trustees**

The appointment of Leaders / Trustees is governed by the Church Constitution. They are appointed by a vote at a Church Members Meeting. There were two retirements and four new appointments during the year to 31<sup>st</sup> December 2024, as detailed on page 1.

**Review of Progress and Achievement for 2024**

During the year, the church continued to serve our fellowship and the town of Ashford and its surroundings by continuing our programme with special items which included the following:

- Regular Christian services (at least once per week) open to anyone of any age. Sermons are also put onto our website.
- Weekly term-time activity for pre-school children and their carers (Coffee & Play).
- A weekly coffee morning which is open to the community
- A Bible-based monthly craft morning for Key Stage 1 & 2 children and their carers called ABC2.10. A Bible story is presented with various activities available that also relate to the theme (Activity Morning), with refreshments and cakes also served.
- Prayer meetings each month, with additional prayer focus on events from time to time.
- Weekly Bible Study groups meeting at the Church building and in people's homes.
- A range of ad hoc social events, which included quiz nights and lunches.
- The Church building is made available for a wide range of community groups each week, the main ones being dance groups, Pilates and Musical Adventures.

**Future Plans for 2025**

We aim to continue with our programme designed to reach all sectors of society within the local community, including:

- To continue with the regular weekly, monthly and annual activities to serve the Church and local community.
- To continue to make the church building facilities available to various community groups.
- To connect with the local area, particularly the major new housing development adjacent to the Church premises through outreach activities and invitations.
- To explore ways to expand our children's outreach in the local community.

**REPORT OF THE LEADERS / TRUSTEES FOR THE YEAR TO 31 DECEMBER 2024 (CONTINUED)****Trustees' Responsibilities**

Charity Law requires the Trustees to prepare financial statements for each financial year which are a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepared the financial statements on the going concern basis

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of control, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

**Risk Analysis**

The Leaders/Trustees regularly review the potential risks the Church encounters in the routine operations in which it is engaged. They consider these in connection with finance, strategic planning, operations, environmental and regulatory issues. Whilst they recognise it is not possible to be involved in any activity without being subject to certain risks, they hold the view their policies reduce these to an acceptably low level and do not believe any further action by them is necessary at this present time.

**Public Benefit**

The Leaders / Trustees are aware of their duty, set out in section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. They therefore ensure that the Church's activities are in line with its objects, which are set out on page 2 above.

In considering the Trust's activities the Trustees have had regard to the guidance published by the Charity Commission on 14 February 2014 and they confirm public benefit has been achieved by:

- Providing weekly services on Sundays and on major Christian festivals
- Providing pastoral care for the sick, house-bound and bereaved
- Teaching the Bible and Christianity through sermons and small groups
- Providing activities with a Christian ethos for school-age children
- Undertaking activities for senior citizens, parents and pre-school children
- Supporting other charities in the UK and overseas which are engaged in similar work as set out earlier in this report

**REPORT OF THE LEADERS / TRUSTEES FOR THE YEAR TO 31 DECEMBER 2024 (CONTINUED)****Financial Review and Reserves**

The Leaders / Trustees report a surplus on the activities of the church for the year of £44,507 (for 2023 - £56,097). From this, £8,000 (2023 £8,800) was used to make payments reducing the one remaining loan shown on the balance sheet. Note 8 to the accounts sets out these movements in tabular form. We give thanks to God that the church has again been able to meet its obligations as they have become due.

The accumulated cash assets stand at £136,320 at the balance sheet date which is an increase of £36,292 compared with the previous year. Net current assets amount to £128,320. The Church's Financial Reserves Policy specifies 6 months expenses and a fund for unforeseen circumstances, totalling £72,806 (at 2024 levels). The leaders/trustees wish to express their grateful thanks and appreciation to all who contributed to the church finances during the year.

The current pastor does not draw a salary, so no pastor's salary or manse expenses were paid for the year. In addition, the church does not own a manse. The Financial Reserves Policy therefore also specifies a fund for projects such as the purchase of a manse and the employment of a pastor or other church worker. So, the church continues to build up its reserves in anticipation of such future expenses.

**Funding and Going Concern**

The church's income derives mainly from donations by church members and, where appropriate, the gift aid that can be reclaimed on those donations. Other income arises from contributions from those who attend weekly and monthly church activities and from rental payments from the various community groups who use the building. The Leaders / Trustees have considered the matter of "Going Concern" and hold the view that the trust will have sufficient funds to meet its liabilities as they fall due in the twelve-month period following the approval of this report and therefore believe it right for the accounts to be prepared on the going concern basis.

**Donations**

The Trustees, after considering recommendations from the church members and with the approval of a majority at a Church Members Meeting, make donations to organisations involved in Christian work, relief of poverty and the furtherance of education. Details of such donations made in 2024 with comparative figures for 2023 are set out in the attached accounts in note 12.

**Approval**

This report was approved by the Leaders/Trustees and signed on their behalf on 2<sup>nd</sup> March 2025 by Jacqueline Banthorpe, Church Secretary and Chair of Trustees.

  
.....  
Jacqueline Banthorpe

## **INDEPENDENT EXAMINER'S REPORT TO THE LEADERS / TRUSTEES OF ASHFORD BAPTIST CHURCH**

I report on the accounts of the charity for the year ended 31 December 2024 set out on pages 7 to 12.

### Respective responsibilities of trustees and independent examiner

The church's leaders/ trustees are responsible for the preparation of the accounts. You consider that an audit is not required this year under Section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

31 Elizabeth Avenue,  
Laleham, Staines.  
TW18 1JW



Trevor Wells (Chartered Accountant)  
Independent Examiner

5<sup>th</sup> March 2025



## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR TO 31 DECEMBER 2024

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	Prior Year Total Funds
<b>Receipts</b>					
Donations and Income (not Gift Aided)		16,209	—	16,209	11,184
Gift Aided Donations		46,630	5	46,640	54,038
Gift Aid Recovered		15,143	—	15,143	19,733
Interest Received		3,597	—	3,597	1,920
Income from use of premises		15,356	—	15,356	15,527
Coffee and Play Income		538	—	538	320
Kitchen Income		1,420	—	1,420	1,541
Activity Morning Income		416	—	416	458
<b>Total Receipts</b>		<b>99,308</b>	<b>5</b>	<b>99,313</b>	<b>104,721</b>
<b>Payments</b>					
Pastor's Salary		—	—	—	—
Church Pension Contributions		2,097	—	2,097	3,297
Administrator's Salaries		22,500	—	22,500	17,453
Church Utilities, Maintenance & Insurance		13,061	—	13,061	9,941
Children's Work Expenses		289	23	312	151
Subscriptions & Licence Fees		1,222	—	1,222	1,721
Kitchen Expenses		1,282	—	1,282	1,247
Stationery, Printing, etc.		1,665	—	1,665	671
Travel & Training		630	—	630	525
Visiting Speakers		425	—	425	350
Local Mission & Outreach		1,894	59	1,953	221
Resources for Services		282	—	282	220
Equipment		1,645	—	1,645	6,389
Pastoral Gifts		1,282	—	1,282	610
Donations	12	6,450	—	6,450	5,298
Security Deposits Returned		—	—	—	150
Interest on Building Loans		—	—	—	380
<b>Total Payments</b>		<b>54,724</b>	<b>82</b>	<b>54,806</b>	<b>48,624</b>
<b>Surplus for the year</b>		<b>44,584</b>	<b>(77)</b>	<b>44,507</b>	<b>56,097</b>
<b>Balance at 1 January 2024 brought forward</b>	<b>5</b>	<b>1,569,220</b>	<b>82</b>	<b>1,569,302</b>	<b>1,513,205</b>
<b>Balance at 31 December 2024 carried forward</b>		<b>1,613,805</b>	<b>5</b>	<b>1,613,810</b>	<b>1,569,302</b>

**BALANCE SHEET AS AT 31 DECEMBER 2024**

	Note	2024 £	2024 £	2023 £	2023 £
<b>Fixed Assets</b>					
Land & Building	3		1,527,740		1,527,740
<b>Current Assets</b>					
Cash in Hand	13	262		-	
Bank Balances		136,058		100,028	
<b>Less: Creditors falling due within one year</b>	8/9	(8,000)		(8,216)	
<b>Net current Assets</b>			128,320		91,812
<b>Total Assets less current liabilities</b>			1,656,060		1,619,552
<b>Less: Creditors falling due after one year</b>	8/10		(42,250)		(50,250)
<b>TOTAL Net Assets</b>			<b>1,613,810</b>		<b>1,569,302</b>
<b>Represented by:</b>					
Unrestricted General Funds		1,613,658		1,568,619	
Designated Funds	11	147	1,613,805	613	1,569,232
Restricted Funds	5		5		70
<b>Total Funds</b>			<b>1,613,810</b>		<b>1,569,302</b>

Approved by the Board of Trustees



Jacqueline Banthorpe (Church Secretary and Chair of Trustees)

2<sup>nd</sup> March 2025

Notes to the Accounts for the year to 31 December 2024 (continued)

## NOTES TO THE ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2024

### 1. Accounting Policies

#### **Accounting Convention, Basis of Preparation and Assessment of Going Concern**

These accounts have been prepared under the historical cost convention on the receipts and payments basis as permitted for charities with a gross income not exceeding £250,000, and the Charities Act 2011.

The Church constitutes a public benefit entity as defined by FRS 102 and the Leaders / Trustees consider there are currently no material uncertainties about the Church's ability to continue as a going concern. Note 13 gives more detail on how the Leaders/Trustees have reached this conclusion.

#### **a) Recognition of Incoming Resources**

Incoming resources are included in the Statement of Financial Activities (Sofa) when the charity receives the income.

#### **b) Tax reclaims and donations on gifts**

Incoming resources from tax reclaims are included in the Sofa when received.

#### **c) Volunteer Help**

No value in the Sofa is attributed to such help but is referred to in the Trustees' Report.

#### **d) Expenditure Recognition and Liabilities**

These items are recognised when they are paid.

#### **e) Governance Costs**

These include the costs of Trustees' meetings, any legal expenses that may arise and any costs relating to compliance with statutory requirements.

#### **f) Fixed Assets**

Other than Freehold Property which is shown on the balance sheet at historical cost, the only assets of a capital nature held by the church are furniture and equipment, the cost of which has been written off as incurred.

#### **g) Statement of Cash Flows**

The Trustees have taken advantage of the exemption provision for charities with an income under £500,000 per annum and have not produced such a statement.

#### **h) Donated Goods and Facilities**

As the Church did not receive any of these during the year, the Leaders / Trustees have not needed to include any such items in these accounts. In the event of them being received in future years, the Leaders / Trustees will exercise their best endeavours to include them at their estimated market value.

#### **i) Bank Balances**

These are included in the balance sheet at the total sum shown on the bank statements at the close of business on that date after adjusting for any unrepresented items where appropriate.

#### **j) Donations Made**

The Church operates a policy of making donations to other Christian organisations working either in the UK or abroad, to assist them in reaching out to others with the Gospel of Salvation. These donations are proposed by the Trustees and agreed by a Church Members' Meeting. In addition,

## Notes to the Accounts for the year to 31 December 2024 (continued)

on an ad hoc basis, donations to specific organisations are made by individuals during Church events; these amounts are passed on to the organisations concerned. See Note 12.

**2. Leaders / Trustees' Remuneration and Expenses (Related Party Transactions)**

No payments were made, nor are any payable, for the year to 31 December 2024 directly or indirectly out of funds of the church to anyone who was a Leader / Trustee during that year or to any person or persons connected with such a Leader/Trustee, with the following exceptions:- Expenditure on items purchased for the church were reimbursed as follows:

Claire Pearce	£929	(2023 £110)
Kay Hennah	£50	(2023 £56)
Rob Banthorpe	£334	(2023 zero)

**Gifts to Minister:** Danny Sitton      £550      (2023 £500)

As the pastor is unpaid and gives significant amounts of time and personal resources to the church, the members have decided to make him a Christmas gift of £500 in recognition of this. The other £50 was a present on the occasion of a significant birthday.

**3. Freehold Property and other Assets**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title of which is held by the Church's custodian trustee, The London Baptist Property Board Limited.

	£
Land and Buildings in Church Road, at cost	j1,527,740

The Leaders/Trustees regard the church building as an integral component of the church's activities since without the building the church's objects as set out on page 1 would not be achievable. They therefore hold the view that as they have no intention of disposing of the building in the foreseeable future (and could not do so without the involvement of the London Baptist Property Board Limited), the cost of re-valuing the building would serve no useful purpose and would conflict with their responsibility of stewardship of the trust's resources.

**4. Taxation**

The Church is a Registered Charity. Accordingly, the Church is exempt from taxation on its income and gains where they are applied for charitable purpose.

**5. Restricted Funds**

The opening and closing balances and movements on restricted funds during the year were as follows:

Name	Opening	Receipts	Payments	Closing
Toddlers Book Fund	23	—	(23)	—
Outreach Fund	—	5	—	5
Welcome Bags Fund	59	—	(59)	—
<b>Totals</b>	<b>82</b>	<b>5</b>	<b>(82)</b>	<b>5</b>

Note: The 2023 closing amount for the Welcome Bags Fund was incorrectly recorded as £47 in the 2023 accounts, the remaining £12 being assigned to the General Fund.

## Notes to the Accounts for the year to 31 December 2024 (continued)

**6. Contingent Liability**

Following restructure of the Defined Benefit part of the Baptist Pension Scheme, the Church no longer has any liability under this DB pension scheme.

**7. Governance Costs**

No costs were incurred in holding Leaders / Trustees' meetings during the year and there is no charge for the work of preparing the accounts and providing the Independent Examiner's Report.

**8. Loans**

Following restructuring in 2021 and subsequent repayments, the church now has only one loan: an interest free loan from the Philpot Trust, which will be fully repaid by 2031.

The split between current and non-current creditors is as follows:-

	Balance at 31-12-24 £	Repayable in next 12 months £	Repayable after 12 months £
Philpot Trust Loan (2021)	50,250	8,000	42,250

The church has the option to make earlier repayments if it so desires.

During the year to 31 December 2024, repayments of £8,000 were made from the General Fund on this one remaining loan.

<b>9. Creditors: amounts falling due within one year</b>	2024 £	2023 £
Loan repayments	8,000	8,000
Agency collections	<u>-</u>	<u>216</u>
	<u>8,000</u>	<u>8,216</u>
<b>10. Creditors: amounts falling due after one year</b>	£	£
Loan repayments	<u>42,250</u>	<u>50,250</u>

**11. Designated Funds**

The leaders/trustees have decided that out of General Unrestricted Funds they will allocate the following amounts for payment as occasion arises:-

	2024 £	2023 £
Support for individuals (un-named)	147	426
Church Funday costs	<u>-</u>	<u>187</u>
Total	<u>147</u>	<u>613</u>

## Notes to the Accounts for the year to 31 December 2024 (continued)

**12. Donations**

Donations were made to the following organisations during the year to 31 December 2024.

<b>Name</b>	<b>2024</b>	<b>2023</b>
Baptist Missionary Society	1,800	1,800
Faith Awareness in Children Trust	1,200	1,398
Baptist Union Home Mission Fund	1,800	1,800
Sat 7 Trust	600	150
School of Grace	600	150
Frontiers	450	-
<b>Total</b>	<b>6,450</b>	<b>5,298</b>

**13. Cash in Hand**

The cash in hand is held in two cash floats (within locked cash tins) and in a bag (reserve change). All three are held within the church safe except when the cash tins are in use.

**14. Going Concern**

The leaders/trustees note the balance sheet shows net current assets of £128,320. This is over 12 months expenditure based on the level for 2024 and in excess of the anticipated expenditure for 2025. Furthermore, the level of income for the year to 31 December 2025 is predicted to exceed projected expenditure for the year. Accordingly, the leaders/trustees hold the view the church will have sufficient funds to meet its financial obligations in the twelve months following the approval of these accounts and therefore it is correct for them to be prepared on the going concern basis.

**15. Staff Costs**

During this and the previous year the church employed 2 people on a part-time basis to deal with secretarial and administrative matters. The costs of such employments are shown in the Statement of Financial Affairs on page 7.