

Coney Hill Baptist Church

References and administrative details

Registered Address:

Coney Hill Baptist Church, Coney Hill Road, West Wickham, BR4 9BU

Charity Registration Number: 1206350

Trustees:

The Revd I Hamlin (Minister) CHAIR

Mrs S Easter (Secretary) (Resigned March 2025)

Mr A Fitch (Treasurer)

Mr J Marchant (Resigned March 2025)

Mr R Wilson

Mr C Lynn

Mrs M Clarke (appointed March 2024)

Mr R Allsopp (appointed March 2024)

Mrs A Newall (appointed March 2024)

Mr C Cordingley (resigned March 2024)

Mrs S Whelan (resigned March 2024)

Property Trustees:

London Baptist Property Board Ltd.15 Dock Street, London E1 8JN

Bankers:

HSBC, High Street, Bromley

London Baptist Property Board Ltd.15 Dock Street, London E1 8JN

Independent Examiner:

Mr N Kincaid

Annual Report for the Year Ended 31st December 2024

The trustees present their Annual Report for 2024.

Structure, Governance and Management

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to ten Trustees, who together with the Minister, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. The Church Secretary and Treasurer are usually appointed out of this Trustee group, by the Members, on the recommendation of the Trustees. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

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.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. 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. The 'Mission Statement' of the church, 'Demonstrating the Love of God Together', makes this clear

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30 am. There are also occasional services at other times which are advertised in the weekly Church News Sheet and on the website at www.coneyhillbaptist.org.uk. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, for adults, teenagers and older people, and further details of these can be obtained on request, or from the News Sheet or website.

The Church is responsible for a Stay & Play Children's Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. Similarly, it runs a ladies meeting, a craft group, painting group and other, more occasional events as appropriate.

The Church runs a monthly 'community lunch' providing a 3-course meal for any within the community. There is also a pre-school which runs daily on our premises.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service, in accordance with the Church's wider safeguarding policy.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

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 but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

Average attendance at worship services increased slightly during the year, with a steady stream of visitors and new faces. Official membership was pretty static, with just 2 members transferring to a new church during the year, meaning that at 31 December 2024 the membership stood at 87 compared to 89 a year earlier. These figures however contain a number of inactive members, that, at some point, it would be good to address.

Numbers at our Community lunch increased, and the level of fellowship and sense of community among the 'guests' increased markedly. Up to 100 children, would come to our 'Stay & Play' craft sessions in each school holiday, and the decision to replace our afternoon Parent & Toddler Group, with a weekly term time 'Stay & Play' café, was vindicated by some 20-30 children coming regularly each Tuesday morning.

The church has been encouraged by remarks received about its work, in person and online, to the effect that it achieves a welcome combination of both warm welcome and lively, relevant engagement. The streaming of its services, and a re-vamped website, has helped it to reach positively into that online space in particular.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities and charitable objectives from within its own membership and congregation. A significant part of its income also comes from external hire of the church buildings and rental of a second manse. Small donations to events, such as monthly Community Lunches and weekly/holiday Pre-School Stay & Play sessions, are made by attendees, but no wider public appeal was made for funds during the year.

Total income in 2024 increased to £134,927 from £125,818 in 2023.

The largest expense is related to the appointment of Revd Ian Hamlin as Minister of the Church, to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and others in the local community, and to equip and encourage the membership in their life of Christian witness and service.

Other significant expense is associated with the upkeep and maintenance of the Church buildings and 2 Manses. Also, the resources and equipment needed to run Church activities.

The Church expressed its part in the life of the wider church by supporting financially, totalling £10,740, other charities with Christian aims and objectives compatible with its own charitable purpose. Most of this is facilitated through a designated fund, calculated monthly as a percentage of Church income. (Broadly, 10% of unrestricted giving and 5% of income from the use of Church premises.)

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total expenditure in 2024 decreased to £111,380 from £128,930 in 2023.

A summary of the financial results for the year are set out in the accompanying financial statements. Detailed Nominal Accounts are kept using established professional accounting software.

Reserves Policy

The Trustees have established a reserves policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is 50% of the previous year's total expenditure. As at 31 December 2024 the church held a total of £86,284 in current assets, of which £5,505 were restricted and £8,949 designated. Remaining reserves of £71,830 represents 56% of total expenditure for 2023.

CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2024

BALANCE SHEET

FIXED ASSETS (latest building insurance valuations)

CHURCH PREMISES	£2,470,213	
MANSE - Windermere Road	£500,000	
MANSE - Pickhurst Lane (second manse)	£400,000	£3,370,213

CURRENT ASSETS

HSBC CURRENT ACCOUNT	£12,894	
HSBC DEPOSIT ACCOUNT	£60,000	
LONDON BAPTIST PROPERTY BOARD DEPOSIT ACCOUNT	£13,390	£86,284

LIABILITIES

LOAN	£0	£0
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TOTAL NET ASSETS		£3,456,497
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REPRESENTED BY

PROPERTY	£3,370,213	
BUILDING FUND (Restricted)	£4,944	
HAYES ART GROUP FUND (Restricted)	£561	
MISSION SUPPORT FUND (Designated)	£8,949	
GENERAL FUND RESERVES	£71,829	£3,456,497

LESS LIABILITIES	£0	£0
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TOTAL NET ASSETS		£3,456,497
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CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2024

INCOME AND EXPENDITURE

	2024		2023	
<u>CORE GENERAL INCOME</u>				
GENERAL FUND DONATIONS	£69,757		£65,052	
EXTERNAL USE OF CHURCH PREMISES	£25,906		£18,464	
HMRC GIFT AID	£12,103		£12,549	
RENTAL OF SECOND MANSE	£14,771	£122,538	£5,351	£101,416
<u>OTHER GENERAL INCOME</u>				
BANK INTEREST	£535		£485	
COMMUNITY LUNCH DONATIONS	£2,483		£2,973	
STAY & PLAY DONATIONS	£751		£454	
COFFEE BAR DONATIONS	£140		£40	
PARENTS & TODDLERS DONATIONS	£136		£300	
SPARKS CLOSING BALANCE	£388		£0	
PHOTOCOPIER USAGE DONATIONS	£620		£701	
TRANSFER FROM DEEPWATER BAPTIST CHURCH	£0		£10,162	
LEGACY GIFT	£0	£5,054	£2,000	£17,114
<u>RESTRICTED INCOME</u>				
BUILDING FUND	£5,150		£6,699	
HAYES VILLAGE ART GROUP	£561		£0	
SPECIAL GIFTS/COLLECTIONS TO PASS ON	£1,624		£518	
YOUTH WORK FUND	£0	£7,335	£71	£7,287
TOTAL INCOME		£134,927		£125,818
<u>MINISTERIAL COSTS</u>				
MINISTERS GROSS STIPEND *	£28,600		£26,500	
EMPLOYERS PENSION CONTRIBUTIONS *	£4,081		£3,683	

MINISTERS EXPENSES	£1,727		£1,400	
GUEST SPEAKERS	£300	£34,708	£575	£32,158

MANSE COSTS

ENERGY <i>(includes refunds from previous years)</i>	-£1,667		£5,838	
COUNCIL TAX	£2,800		£2,646	
WATER RATES	£409		£451	
PHONE/BROADBAND	£477		£610	
BUILDINGS INSURANCE	£453		£378	
MAINTENANCE	£2,960	£5,433	£510	£10,433

SECOND MANSE COSTS

COUNCIL TAX	£259		£1,038	
WATER RATES	£0		£120	
PHONE/BROADBAND	£0		£284	
BUILDINGS INSURANCE	£376		£817	
MAINTENANCE	£1,449	£2,084	£7,767	£10,026

CHURCH BUILDINGS COSTS

ENERGY <i>(includes adjustments to previous years)</i>	£17,001		£12,230	
WATER RATES	£543		£472	
WASTE DISPOSAL	£1,291		£1,207	
INSURANCE	£2,023		£3,399	
BROADBAND	£510		£512	
TV LICENCE	£170		£183	
FIRE PROTECTION/ALARM	£893		£1,036	
GARDENING	£720		£1,024	
CLEANING	£3,443		£3,265	
BUILDING WORK & MAINTENANCE **	£7,111	£33,706	£30,115	£53,443

CHURCH RESOURCES COSTS

PHOTOCOPIER	£2,080		£1,580	
WEBSITE	£90	£2,171	£249	£1,829

CHURCH ACTIVITIES COSTS

HIRE OF HAYES VILLAGE HALL	£1,730		£1,637	
STAY & PLAY	£880		£640	
COMMUNITY LUNCH	£2,611		£3,009	
COFFEE BAR	£160		£0	
CATERING/REFRESHMENTS	£175		£644	
GIFTS	£1,903		£447	
EQUIPMENT	£11,337		£2,568	
LICENCES/SUBSCRIPTIONS	£1,727		£1,983	
FLOWERS/DECORATIONS	£678		£211	
CHILDREN & YOUTH WORK	£638		£593	
MISCELLANEOUS MATERIALS	£599	£22,437	£710	£12,441
<u>OTHER COSTS</u>				
BANK CHARGES	£100	£100	£99	£99
<u>MISSION GIFTS & PRIOR YEAR/PART CURRENT YEAR DESIGNATED MISSION FUND DISTRIBUTION</u>				
BIBLE SOCIETY	£300		£300	
BMS	£1,300		£1,300	
HHA	£4,235		£1,700	
HOME MISSION	£1,500		£1,500	
LCM	£1,000		£1,000	
OM	£700		£700	
SPINNAKER TRUST	£500		£500	
LEPROSY MISSION	£345		£200	
GIVING HOPE TO TURKEY	£300		£500	
CHILD AID	£0		£300	
HAYES FOODBANK	£560	£10,740	£500	£8,500
TOTAL EXPENDITURE		£111,380		£128,930
EXCESS (DEFICIT) OF INCOME OVER EXPENDITURE		£23,547		-£3,112

* Represents payment made to trustee totaling £32681

** Includes payment of £2193 to a company related to a trustee

CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2024

RESTRICTED & DESIGNATED FUNDS

BUILDING FUND (RESTRICTED)

OPENING BALANCE 1 JANUARY 2024	£6,447
INCOMING	£5,150
OUTGOING	£6,653
CLOSING BALANCE 31 DECEMBER 2024	£4,944

HAYES ART GROUP (RESTRICTED)

OPENING BALANCE 1 JANUARY 2024	£0
INCOMING	£561
OUTGOING	£0
CLOSING BALANCE 31 DECEMBER 2024	£561

SPECIAL GIFTS TO PASS ON (RESTRICTED)

OPENING BALANCE 1 JANUARY 2024	£0
INCOMING	£1,454
OUTGOING	£1,721
TRANSFER FROM GENERAL FUND	£268
CLOSING BALANCE 31 DECEMBER 2024	£0

COFFEE-BAR(RESTRICTED FOR PART OF YEAR)

OPENING BALANCE 1 JANUARY 2024	£416
INCOMING	£140
OUTGOING	£160
TRANSFER TO GENERAL FUND	£396
CLOSING BALANCE 31 DECEMBER 2024	£0

COMMUNITY LUNCH (RESTRICTED FOR PART OF YEAR)

OPENING BALANCE 1 JANUARY 2024	£567
INCOMING	£1,612
OUTGOING	£2,390
TRANSFER FROM GENERAL FUND	£211
CLOSING BALANCE 31 DECEMBER 2024	£0

MISSION FUND 2023 (DESIGNATED)

OPENING BALANCE 1 JANUARY 2024	£7,628
INCOMING	£0
OUTGOING	£8,145
TRANSFER FROM GENERAL FUND	£517
CLOSING BALANCE 31 DECEMBER 2024	£0

MISSION FUND 2024 (DESIGNATED)

OPENING BALANCE 1 JANUARY 2024	£0
INCOMING	£0
OUTGOING	£2,000
TRANSFER FROM GENERAL FUND	£10,949
CLOSING BALANCE 31 DECEMBER 2024	£8,949

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF CONEY HILL BAPTIST CHURCH

ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that as audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, **no material matters have come to my attention** which give me cause to believe that in any material respect:

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

Observations and recommendations

During the course of my examination, the following observations were made which need to be considered to enable a full understanding the accounts to be reached, together with some recommendations for best practice:

- Firstly, it is extremely pleasing to note that the recommendations made last year have largely been implemented or are in the course of active review.
- The surplus of income over expenditure is confirmed as £23,546.68 increasing cash reserves in General Funds (excluding Restricted and Designated funds) to £71,829.02, comfortably in line with the church's reserves policy.
- An extensive review of the Designated and Restricted Funds has been conducted during the year and the position rationalised as dormant funds have been closed and others no longer required have been subsumed back within the main General Fund. I am satisfied this has been done correctly. There remain only two restricted funds and one designated fund, which simplifies reporting.
- The large overpayments noted in 2023 in respect of manse utility costs have now been refunded resulting in a net credit in 2024 for manse costs, slightly distorting the figures. However, it is good to

learn that new contracts will stabilise this going forward enabling a more accurate picture to be reported in future.

- A few invoices/statements for regular direct debit payments were unavailable during the inspection. Copies should be obtained and kept with the main accounting records. These payments are understood to be correct and cause no concern.
- Gift Aid claims are accurately recorded and promptly submitted regularly. Ideally, one old declaration should be updated if possible.
- It is understood a new payroll provider will be engaged from April 2025. It is recommended at that stage all payroll and pension information is controlled through the Treasurer for ease of verification during the examination.
- The list of Trustees registered with the Charity Commission should be updated urgently as it appears to be incomplete and possibly includes some who are no longer serving in that role.
- The Trustees are required to submit their Annual Report and Accounts to the Charity Commission for the first time no later than 31 October 2025. Guidance on the style and content of this Report is available from Baptist Union. The accounting information element of this package will need to be presented in a different format to that used internally within the church; I am happy to offer advice on that aspect if required.

Thank you again for giving me the opportunity to conduct this examination for the second year.

May I also record my sincere thanks to Andy Fitch, Martin Wilcox and Chris Cordingley for the clear and well organised presentation of the figures and accounting records; their assistance in answering my various questions is greatly appreciated.

Norman Kincaid

Independent Examiner

6th February 2025