

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 M Clarke (Secretary)

Mr A Fitch (Treasurer)

Mr R Wilson

Mr C Lynn

Mr R Allsopp

Mrs A Newall

Mrs C Haydon (Appointed March 2025)

Mrs S Easter (Resigned March 2025)

Mr J Marchant (Resigned March 2025)

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 2025

The trustees present their Annual Report for 2025.

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 2025 continued to be broadly positive in the overall life of the church, and that it will be able to continue its mission purposes, with a particular focus on such, through 2026.

Average attendance at worship services during the year was broadly level, yet still with a steady stream of visitors and new faces. Official membership was also pretty static, with just one transfer out, one death, and one new member during the year, meaning that at 31 December 2025 the membership stood at 86 compared to 87 a year earlier. As before, these figures still contain a number of inactive members, and it is intended to address this during 2026.

Numbers at our Community lunch continue to be healthy and the level of fellowship and sense of community among the 'guests' also continues to increase. In excess of 100 children, have come to some of our 'Stay & Play' craft sessions, which we continue to hold in most school holidays. The weekly term time 'Stay & Play' café, also remains popular, with a steady 20-30 children coming each Tuesday morning. The weekly youth group, for teenagers, has increased in size over the year and now, regularly a dozen or so young people attend on a Monday evening.

Overall, the church continues to be 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, the detailed nature of which is always under review in order to protect privacy and safeguarding issues while offering a valuable service, and accessibility of its website, helps in reaching positively into that online space especially.

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. 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 2025 decreased to £128,128 from £134,927 in 2024. This is mostly due to a reduction in giving to restricted funds.

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 £9,500, 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 (e.g. 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 2025 increased to £127,410 from £111,380 in 2024. Despite significant savings in some areas, new flooring in the Church Hall and higher building maintenance costs in the Manse contributed to the overall increase.

A summary of the financial results for the year is set out in the accompanying financial statements. Detailed Nominal Accounts are kept using established Data Developments 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 2025 the church held a total of £87,002 in current assets, of which £61 were restricted and £10,344 designated. Remaining reserves of £76,597 represents 69% of the total expenditure for 2024.

CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

BALANCE SHEET

FIXED ASSETS (historical 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	£12,182	
HSBC DEPOSIT ACCOUNT	£60,998	
LONDON BAPTIST PROPERTY BOARD DEPOSIT ACCOUNT	£13,822	£87,002

LIABILITIES

LOAN	£0	£0
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TOTAL NET ASSETS		£3,457,215
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REPRESENTED BY

PROPERTY	£3,370,213	
HAYES ART GROUP FUND (Restricted)	£61	
MISSION SUPPORT FUND (Designated)	£10,344	
GENERAL FUND RESERVES	£76,598	£3,457,215

LESS LIABILITIES	£0	£0
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TOTAL NET ASSETS		£3,457,215
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CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

INCOME AND EXPENDITURE

	2025		2024	
<u>CORE GENERAL INCOME</u>				
GENERAL FUND DONATIONS	£69,122		£69,757	
EXTERNAL USE OF CHURCH PREMISES	£26,225		£25,906	
HMRC GIFT AID	£13,572		£12,103	
RENTAL OF SECOND MANSE	£13,200	£122,120	£14,771	£122,538
<u>OTHER GENERAL INCOME (SEE FOOTNOTE A)</u>				
BANK INTEREST	£1,430		£535	
COMMUNITY LUNCH DONATIONS	£2,352		£2,483	
STAY & PLAY DONATIONS	£888		£751	
COFFEE BAR DONATIONS	£0		£140	
PARENTS & TODDLERS DONATIONS	£0		£136	
SPARKS CLOSING BALANCE	£0		£388	
PHOTOCOPIER USAGE DONATIONS	£0		£620	
LEGACY GIFT	£1,100	£5,771	£0	£5,054
<u>RESTRICTED INCOME</u>				
BUILDING FUND	£123		£5,150	
HAYES VILLAGE ART GROUP	£0		£561	
SPECIAL GIFTS/COLLECTIONS TO PASS ON	£115	£238	£1,624	£7,335
TOTAL INCOME		£128,128		£134,927
<u>MINISTERIAL COSTS</u>				
MINISTERS GROSS STIPEND	£29,575		£28,600	
EMPLOYERS PENSION CONTRIBUTIONS	£3,944		£4,081	
MINISTERS EXPENSES	£1,235		£1,727	
GUEST SPEAKERS	£225	£34,979	£300	£34,708

MANSE COSTS

ENERGY <i>(2024 includes refunds from previous years)</i>	£2,311		-£1,667	
COUNCIL TAX	£2,937		£2,800	
WATER RATES	£770		£409	
PHONE/BROADBAND	£614		£477	
BUILDINGS INSURANCE	£485		£453	
MAINTENANCE	£8,124	£15,241	£2,960	£5,433

SECOND MANSE COSTS

COUNCIL TAX	£0		£259	
BUILDINGS INSURANCE	£397		£376	
MAINTENANCE	£2,000	£2,397	£1,449	£2,084

CHURCH BUILDINGS COSTS

ENERGY <i>(2024 includes adjustments to previous years)</i>	£13,576		£17,001	
WATER RATES	£625		£543	
WASTE DISPOSAL	£1,345		£1,291	
INSURANCE	£2,519		£2,023	
BROADBAND	£1,172		£510	
TV LICENCE	£175		£170	
FIRE PROTECTION/ALARM	£1,002		£893	
GARDENING	£800		£720	
CLEANING	£3,372		£3,443	
BUILDING WORK & MAINTENANCE (SEE FOOTNOTE A)	£23,694	£48,279	£7,111	£33,706

CHURCH RESOURCES COSTS

PHOTOCOPIER	£1,840		£2,080	
WEBSITE	£81	£1,921	£90	£2,171

CHURCH ACTIVITIES COSTS

HIRE OF HAYES VILLAGE HALL	£2,620		£1,730	
STAY & PLAY	£866		£880	
COMMUNITY LUNCH	£2,545		£2,611	
WOMENS FELLOWSHIP	£100		£0	
COFFEE BAR	£77		£160	
CATERING/REFRESHMENTS	£168		£175	

GIFTS	£329		£1,903	
EQUIPMENT (SEE FOOTNOTE A)	£4,757		£11,337	
LICENCES/SUBSCRIPTIONS/CONFERENCES	£2,042		£1,727	
FLOWERS/DECORATIONS	£405		£678	
CHILDREN & YOUTH WORK	£811		£638	
MISCELLANEOUS MATERIALS	£108	£14,829	£599	£22,437
<u>OTHER COSTS</u>				
BANK CHARGES	£66		£100	
ADMIN FEES	£197	£263	£0	£100
<u>MISSION GIFTS & PRIOR YEAR DESIGNATED MISSION FUND DISTRIBUTION</u>				
BIBLE SOCIETY	£400		£300	
BMS	£1,500		£1,300	
HHA	£500		£4,235	
HOME MISSION	£2,000		£1,500	
LCM	£1,000		£1,000	
OM	£700		£700	
SPINNAKER TRUST	£500		£500	
LEPROSY MISSION	£500		£345	
GIVING HOPE TO TURKEY	£800		£300	
CHILD AID	£800		£0	
HAYES FOODBANK	£800	£9,500	£560	£10,740
TOTAL EXPENDITURE		£127,410		£111,380
EXCESS (DEFICIT) OF INCOME OVER EXPENDITURE		£718		£23,547

FOOTNOTE A

INSURANCE CLAIM INCOME AND EXPENDITURE NOT INCLUDED

An insurance claim of £9,700 was received in March 2025, relating to damage caused by a burst water pipe. This was spent on repairs totaling £8,400 and replacement equipment totaling £1,300. The insurance claim receipt and spend was deliberately netted out, with zero impact to the income and expenditure totals, to avoid distorting the figures and mis-leading readers of the accounts.

CONEY HILL BAPTIST CHURCH

SUMMARY ACCOUNTS FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

RESTRICTED & DESIGNATED FUNDS

BUILDING FUND (RESTRICTED)

OPENING BALANCE 1 JANUARY 2025	£4,944
INCOMING	£123
OUTGOING	£5,067
CLOSING BALANCE 31 DECEMBER 2025	£0

HAYES ART GROUP (RESTRICTED)

OPENING BALANCE 1 JANUARY 2025	£561
INCOMING	£0
OUTGOING	£500
CLOSING BALANCE 31 DECEMBER 2025	£61

SPECIAL GIFTS TO PASS ON (RESTRICTED)

OPENING BALANCE 1 JANUARY 2025	£0
INCOMING	£115
OUTGOING	£115
CLOSING BALANCE 31 DECEMBER 2025	£0

MISSION FUND 2024 (DESIGNATED)

OPENING BALANCE 1 JANUARY 2024	£8,949
INCOMING	£0
OUTGOING	£9,000
TRANSFER FROM GENERAL FUND	£51
CLOSING BALANCE 31 DECEMBER 2024	£0

MISSION FUND 2025 (DESIGNATED)

OPENING BALANCE 1 JANUARY 2025	£0
INCOMING	£0
OUTGOING	£0
TRANSFER FROM GENERAL FUND	£10,344
CLOSING BALANCE 31 DECEMBER 2025	£10,344

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

ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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 proper understanding the accounts to be reached, together with some recommendations for best practice:

- The surplus of receipts over payments is confirmed as £718. Cash reserves in General Fund are now £87,002, which complies comfortably with the level required by the church's reserves policy.
- During the course of the year, the church made two insurance claims totalling £9,700. Normal accounting practice suggests showing this income and the related expenditure on a gross basis in the accounts. However, it has been decided by the Church Treasurer to net these amounts out and provide an explanation by way of a note to the accounts instead, which is an acceptable alternative.
- A new payroll provider was engaged from April 2025, which has improved the efficiency and accuracy of the process and records. A few minor errors were made by the previous payroll provider during January – March 2025, but these are deemed to be immaterial and no adjustments are required.

- Gift Aid continues to be claimed regularly and promptly. One backdated claim will be made during the first quarter of 2026. A couple of minor queries are being investigated but are not a major issue.
- Statements and invoices for some payments made by direct debit were unavailable for inspection and cannot be located. However, the amounts paid are believed to be accurate. It is strongly recommended that all such items are directed to one person at one address in future to ensure complete records are maintained.
- Receipts for hall hire bookings need to be verified on a more frequent basis but are believed to be accurate.
- The funds previously held in the Restricted Building Fund have now been fully utilised and no immediate purpose for this Fund is envisaged which remains with a nil balance.

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

May I also record my sincere thanks to Andy Fitch, Martin Wilcox and Chris Cordingley for the clear and well organised way the figures and accounting records are presented and for dealing with my questions.

Norman Kincaid

Independent Examiner

27th February 2026