

CHISWICK BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT & ACCOUNTS
for the year ended 31 March 2025
CHARITY INFORMATION

STATUS

A charity registered in England; No. 1207402

TRUSTEES

The general control and administration of the church is vested in the Trustees who are the Pastor, treasurer and secretary. During 2024/25 and up to the date of this report, the Trustees were as follows:

Stephen (Steve) Messersmith (Pastor)
Jerald Bosco (Treasurer)
Hazel Stevens (Secretary)

REGISTERED ADDRESS

Chiswick Baptist Church
Annandale Road
Chiswick
London W4 2HF

Tel: 07533478918

Email: info@chiswick.church

Web: www.chiswick.church

INDEPENDENT EXAMINER

Frances Wilde FCCA; MBA (OPEN); DChA
Warner Wilde Ltd.
4 Marigold Drive
Bisley, Woking
Surrey, GU24 9SF

BANKERS

NatWest Bank
22 King's Mall
King Street
Hammersmith
London W6 9HW

CHISWICK BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT & ACCOUNTS

for the year ended 31 March 2025

TRUSTEES' REPORT

PURPOSE

The main purpose of the Charity is the worship of God and the exposition, preaching, promulgation, dissemination and instruction of the Christian faith.

THE CHURCH: ITS AIMS & OBJECTIVES

Chiswick Baptist Church seeks to be an authentic community of disciple-making followers of Jesus Christ, empowered by the Holy Spirit, joyfully loving and worshipping God and joining with Him in reaching out to the people of Chiswick and beyond. Thus, its principal purpose is the advancement of the Christian faith according to the principles of its doctrinal basis. The church may also advance education as well as carry out other charitable purposes in the U.K. and different parts of the world.

Chiswick Baptist Church is affiliated to the Fellowship of Evangelical Churches (FIEC). The Trustees are responsible for the administration and governing of the church. They have paid due regard to the Charity Commission's guidance on Public Benefit. During the past year several outside organisations used the church building including a charity which was allowed to use it free of charge. The power of appointment or removal of Trustees rests with church members at a Church Meeting

Chiswick Baptist Church's objectives are met by:

- Offering public services of worship to the local community
- Enabling an understanding of the Bible through regular teaching, sermons & Bible Studies
- Making Christianity clear for those who are investigating questions of faith
- Supporting individuals, other Christian groups and churches with the same aims as its own.

OFFERING PUBLIC SERVICE OF WORSHIP

Our Sunday services welcome visitors as well as church members and regular attenders of the church. Some visitors live in the area, while others are on holiday or seeking to relocate to the area or elsewhere. People from more than twenty different nationalities and ethnicities regularly gather for worship every week. The morning service is streamed live via our YouTube channel for those unable to attend in person.

OTHER ACTIVITIES

Other activities are targeted at different groups - e.g. creche; Sunday School; youth; weekly, fortnightly or monthly connect groups where adults gather for Bible Study and social fellowship; the nurture and growth of Christian disciples; evangelistic outreach in the town; mission (locally, nationally and internationally) as well as other activities to promote the Christian faith. Evangelistic materials including Bibles and gospels are regularly distributed free of charge at our outreach in the town centre and our services.

After being out of action for over a year, the lift is now operational making it easier for physically disabled members of the community to participate more freely in the range of meetings provided.

SUPPORTING INDIVIDUALS & OTHER CHRISTIAN GROUPS OR CHURCHES

Care and support has been given to individuals and/or families experiencing hardship. We continued our financial support (as shown in the accounts) to each of our five mission families around the world. They seek to share their Christian faith through various means including the rehabilitation of those suffering from alcohol and/or drug addiction as well as the care of others living in extreme poverty and deprivation.

FINANCIAL REVIEW

The church has demonstrated responsible financial stewardship throughout the year, ensuring resources are effectively allocated to support our mission and ministry. Income from donations, tithes, and other sources has remained steady, while careful management of expenditures has allowed us to meet our operational costs and invest in key community initiatives. We have maintained a healthy reserve in line with our financial policy, ensuring sustainability for future ministry. Despite challenges in the wider economic environment, we are grateful for the continued generosity of our congregation and supporters, which has enabled us to fulfil our commitments and plan confidently for the year ahead.

RESERVES POLICY

The trustees have established a reserves policy to ensure the church remains financially secure and able to meet its ongoing commitments. Our current reserves are maintained at a level sufficient to cover three months of essential expenditure, including the pastor's monthly stipend (£3,160.61, including tax and pension contributions) and monthly utility bills for gas, electricity, and water (£434.40). This policy ensures we are equipped to handle any unforeseen circumstances or interruptions to income, providing stability for the church's ministry and operational needs. The trustees regularly review the reserves to ensure they remain adequate and in alignment with the church's financial responsibilities and long-term objectives.

FINANCIAL STATEMENT FOR YEAR ENDED 31 MARCH 2025

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

DECLARATION

The Trustees declare that they have approved the above Trustees' Report..

Signed on behalf of the Charity's Trustees:

Signed	
Full Name	Stephen Lamont Messersmith
Position	Pastor & Chair of Trustees
Date	10 Nov 2025



Section A

Independent Examiner's Report

Report to the trustees/
members of

Chiswick Baptist Church

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1207402

Set out on pages

1 - 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/25**.

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

FJ Wilde

Date:

05/12/2025

Name:

FJ Wilde

Relevant professional
qualification(s) or body
(if any):

FCC DChA

Address:

4 Marigold Drive

Bisley

Surrey GU24 9SF



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Chiswick Baptist Church

No (if any)
1207402

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2024

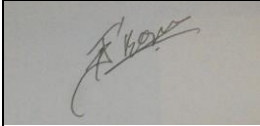
To

Period end date
31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Gift Aid	-	-	-	-	10,695
Love offerings	4,595	-	-	4,595	6,535
Miscellaneous-EDF and insurance	432	-	-	432	3,684
Missions/Christmas special	8,865	-	-	8,865	5,980
Tithes & Offerings	73,318	-	-	73,318	58,842
Transferred from Covid Fund	-	-	-	-	1,690
Miscellaneous hall rental	80	-	-	80	-
Miscellaneous reimbursements	35	-	-	35	-
Sub total (Gross income for AR)	87,325	-	-	87,325	87,426
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	87,325	-	-	87,325	87,426
A3 Payments					
Utilities	11,541	-	-	11,541	13,375
Manse utilities and maintenance costs	8,974	-	-	8,974	3,804
Other costs	12,750	-	-	12,750	3,765
Maintenance and upkeep	11,059	-	-	11,059	5,396
Church insurance	4,742	-	-	4,742	3,564
Stipend	33,113	-	-	33,113	32,366
Legal and professional	3,541	-	-	3,541	1,504
Events	778	-	-	778	1,348
License and subscription	2,095	-	-	2,095	1,707
Pension	3,766	-	-	3,766	3,177
Giving	17,497	-	-	17,497	17,622
Repairs and replacement	-	-	-	-	-
Website and live streaming	-	-	-	-	-
Kitchen and food	-	-	-	-	-
Benovelent	-	-	-	-	-
Sub total	109,856	-	-	109,856	87,628
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	109,856	-	-	109,856	87,628
Net of receipts/(payments)	- 22,531	-	-	- 22,531	- 202
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	33,256	-	-	33,256	-
Cash funds this year end	10,725	-	-	10,725	202

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Natwest General	10,725	-	-
		-	-	-
		-	-	-
	Total cash funds	10,725	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees				
Signature		Print Name	Date of approval	
		Jerald Bosco	03/12/2025	
		Steve Messersmith	05/12/2025	