

MARLOW

Glade Road, Marlow, SL7 1DX

BAPTIST

www.marlowbaptistchurch.org.uk

CHURCH

email: marlowbc@yahoo.com



TRUSTEES' ANNUAL REPORT FOR THE PERIOD 1 JANUARY TO 31 DECEMBER 2025

Section A: Reference and administration details

Marlow Baptist Church, formerly an excepted charity under Section 30(2)(b) of the Charities Act 2011, became a registered charity on 26 June 2025. Its registered charity number is 1213827.

Names of the Trustees who manage the Church

Trustee Name	Office (if any)	Dates acted if not for whole year
Rev. John Billett	Chair of Trustees	
Rev. Kenneth Claassen	Minister	
Mr Matthew Barry	Deacon	1.1.25 – 2.7.25
Mrs Heather Baxter	Treasurer/Secretary	
Mr Alan Fox	Deacon	
Mr Robert Payne	Deacon	

Independent Examiner: Mr Mark Richardson

Section B: Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution based on the Approved Governing Document for FIEC churches
How is the charity constituted	Unincorporated association affiliated to the FIEC
Trustee selection methods	Proposed by Managing Trustees and approved by members voting at church meeting

Section C: Objectives and activities

Summary of the purposes of the charity as set out in the Constitution:

- The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Marlow and the surrounding neighbourhood, and
- Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

To achieve the principal objective, the church provides various opportunities for all those attending to grow in their faith and trust in the Lord Jesus Christ. The church also seeks to reach out to unbelievers in Marlow and the surrounding areas.

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 10.30am and also on Good Friday and Christmas Day. Full details of services and weekday meetings are available on the church website and Facebook. Details of the services and special events are displayed on notice boards at the front of the church throughout the year. Services are live streamed to our YouTube Channel. Details of the church are on the following web sites: www.fiec.org.uk, www.affinity.org.uk, www.pwmi.org, www.mymarlow.co.uk and www.directory.buckinghamshire.gov.uk.

Sunday School for our children is also a very important ministry for the church. The children are with their parents in the church for the early part of the Sunday services and then go to the Main Hall for their time together with leaders and helpers. The leaders use 'Generations of Grace' teaching materials. A Light Party for the children is usually held around 31 October and the children take part in a Family Service in December. A monthly Friday evening club for the children plus a monthly youth discipleship get-together for our old young people started this year. These events provide opportunities for new families to join with us. The church operates systems to ensure all those volunteering to work with children are appropriately checked by the Disclosure and Barring Service.

The church encourages the fellowship to join one of the Home Groups which meet regularly in homes, at the church and on Zoom. Bible Studies led by our pastor are held on Zoom on Thursday evenings and at the church on Friday afternoons. Fellowship breakfasts for ladies and men are held on a number of Saturdays during the year. A new bi-weekly coffee morning on Thursdays at the church started in October which is open to the fellowship and the community.

Sermons, talks and Bible Studies are recorded and posted regularly to the church's YouTube Channel and website.

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

Vision and Values of the Church:

The church is here to fulfil the calling that God gives the church in His Word. We seek to bring God glory, proclaim the gospel of the Lord Jesus Christ and love each other. We honour God and express our gratitude to Christ by serving Him. We do so through sharing the gospel and a faithful Christian witness. Our values are based on our trust in God's Word as our authority on all matters of the church and the Christian life. We acknowledge our complete dependence on God, therefore prayer is a vital part of our church life.

Values

To bring glory to God
Trust in the sufficiency of the Word of God
Share the gospel and exclusivity of our Lord Jesus Christ
To love God, one another and our neighbours

Vision

To reach others with the wonderful message of our Lord Jesus Christ
To encourage Christians to grow in their faith and live lives honouring God
To equip the church through faithful teaching and diligent study of the Word of God
To function as a body of believers that serves God and each other.
To be relevant in our community and to show love and care towards all those we meet

Section D: Achievements and performance

Motto Text for 2025: *So then faith comes from hearing, and hearing by the word of God.*
Romans 10: 17

The church has continued to be blessed with the ministry and leadership of our pastor, Kenneth Claassen. Sunday preaching series have included: Rightly dividing the Word of Truth; Joy in Christ – Philippians; The cries from the cross; The Glory & Gospel of Grace – Galatians; Defending the Faith; What the Bible says about...; The Journey of the King – Advent.

The 'Foundational Theology' studies concluded in February with 2 Saturday mornings looking at Ecclesiology & Eschatology. Prayer meetings have been held monthly on Zoom. The Home Groups have been important times for times for learning, sharing and praying with each other. A new 'Growing in Christ' course was held monthly on Zoom during the year and this was well attended by the fellowship and some new people exploring faith. The well attended Bible Studies led by Kenneth on Thursday evenings and Friday afternoons have continued in the Gospel of John.

On 10 May and 20 September, Newfield Community Church in Marlow used the baptistry and on 1 August Penn Free Methodist Church held a baptismal service. On 21 September a member of another local church went through the waters of baptism. Gifts of food and other essential items brought to our Harvest Thanksgiving Service on 14 September were given to the One Can Trust. The mayor of Marlow visited the church in August. On three Sundays in November, parents brought their children for dedication. Kenneth officiated at a wedding and also conducted three funeral services during the year.

Our care for each other and communication is important to us as a church. A monthly Newsletter is provided for the fellowship. A Programme Card is produced every 4 months giving details of the Preaching Plan together with events and special services. On Sundays we have enjoyed fellowship over refreshments after services, together with monthly lunches. These have been good times to get to know new people and those visiting the church. We ensure all newcomers are warmly welcomed; our pastor visits new people in their homes and everyone is encouraged to join a home group. Pastoral phone calls and visits are made which include those who are not able to come regularly due to age or illness.

We have been greatly encouraged with new people and visitors coming to our services during the year.

Average attendance	Jan – Mar	50 adults, 14 children
	Apr – June	54 adults, 12 children
	July – Sept	50 adults, 13 children
	Oct – Dec	53 adults, 15 children

In addition, each Sunday a number of people joined our services live on our YouTube channel including members of Faith in Christ Fellowship in Droitwich. During the year the church had 8700 YouTube views and 301 subscribers.

At the end of the year there were 37 members, a decrease of 2 on the previous year.

The refurbishment of the main church was completed in March and we now have a contemporary, welcoming space for our regular attenders and those we are seeking to reach out and minister to.

The Trustees are so grateful to all those who have given of their time, energy and giftings to the fellowship during the year. Thanks must be given to all those who serve in the Sunday School each week particularly during the church refurbishment when so many adjustments had to be made. Thanks must also be recorded for all the practical help given by the fellowship to enable the smooth running of the church on Sundays – the stewards, musicians, AV team, Communion preparers, refreshment servers, cake providers, those who provide flowers and decorations, those who open up the church and tidy up afterwards. A number in the fellowship gave much thought and time to the church refurbishment for which we have been so grateful. We would also like to thank our Administrator for all the work he continues to do behind the scenes.

Section E: Financial review

With the main church, rear premises and manse to maintain, there is a constant list of outstanding premises work. Larger projects are prioritised and undertaken subject to availability of funds and grants.

The main church refurbishment cost £51,994.84 in 2024 and £26,081.32 in 2025 (Total: £78,076.16)

During the year, the church expressed its part in the life of the wider church by making donations totalling £3,565 to national and international Christian organisations with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on the fellowship 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.

The Trustees are so grateful to the Lord for His financial provision for the Church during this year.

Refurbishment of the church manse is due to take place in 2026 and Restricted funds of £62,337 and Unrestricted funds of £50,000 totalling £112,337 have been set aside for this project.

Statement of the church's policy on reserves

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 income or an unexpected major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range of £20,000 - £21,000. As at 31 December 2025, the church held total reserves of £20,488.44 which are held in a 95-day notice account.

Section G: Declaration

The Trustees declare that they have approved the Trustee's report above.

Signed on behalf of the Church

Signature: 

Position: Chair of Trustees

Full Name: John William Billett

Date: 18 - 2 - 26

MARLOW

Glade Road, Marlow, SL7 1DX

BAPTIST

www.marlowbaptistchurch.org.uk

CHURCH

email: marlowbc@yahoo.com



FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

SECTION A: RECEIPTS AND PAYMENT ACCOUNT

	Notes	2025				2024
		Unrestricted Funds	Designated Funds	Restricted Funds	Total	Total
		£	£	£	£	£
Receipts						
Offerings		13433.48			13433.48	12164.20
Donations and other income	2	680.00		1760.00	2440.00	6559.88
Stewardship Services Grants		38328.01		4000.00	42328.01	52404.97
Stewardship Services Grants – Reclaimed tax		7302.34		850.00	8152.34	9718.96
Grants				64500.00	64500.00	75500.00
Bank Interest		2343.27			2343.27	1298.64
Total receipts		62087.10		71110.00	133197.10	157646.55
Payments						
Ministry	3	32914.89			32914.89	28983.23
Missions & other causes	4	3565.00		625.00	4190.00	4729.00
Outreach			1628.47		1628.47	2320.51
Sunday School				344.70	344.70	153.62
Upkeep of Church premises and Manse	5	7559.49		33094.32	40653.81	86492.53
Administration	6	3297.30			3297.30	2216.00
Total payments		47336.68	1628.47	34064.02	83029.17	124894.89
Net receipts/payments		14750.42	-1628.47	37045.98	50167.93	32751.76
Transfers between Funds		-52617.00	52617.00			
Cash balance at 31.12.24		78889.66	1167.56	26081.32	106138.54	
Cash balance at 31.12.25		41023.08	52156.09	63127.30	156306.47	

Notes:

1.Basis of accounts

These accounts have been prepared on the Receipts and Payments basis and in accordance with Section 133 Charities Act 2011.

Analysis of Fund Movements for the year

(i) UNRESTRICTED FUNDS may be used by the church for any of its ordinary purposes. The movements in the fund are shown in the Receipts and Payments Account.

(ii) DESIGNATED FUNDS represent sums set aside, out of unrestricted funds, for specific designated purposes, but they can be transferred back into unrestricted funds at any time.

Fund Name	Fund Purpose	Balance 1.1.25	Receipts	T/F in from U/R Funds	Payments	Balance 31.12.25
Mission to Marlow	Outreach, advertising & on-line ministry	1167.56		1521.00	1628.47	1060.09
Missions	Funds set aside for missions and other causes			1096.00		1096.00
Manse Refurbishment	Refurbishment of the manse			50000.00		50000.00
Totals (per Receipts & Payments Account)		1167.56		52617.00	1628.47	52156.09

Note: The church gives 10% of its offerings to missions. With so many people living in Marlow and the surrounding area not knowing the Lord, it has been policy during the year to place 2.5% of this tithe into a Designated Fund 'Mission to Marlow' and funds have been used for outreach, advertising and development of our on-line ministry.

(iii) RESTRICTED FUNDS represent donations received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into unrestricted funds.

Fund Name	Fund Purpose	Balance 1.1.25	Receipts	Payments	Balance 31.12.25
Church Refurbishment	Refurbishment of the main church	26081.32		26081.32	NIL
Manse Refurbishment	Refurbishment of the manse		64500.00	2163.00	62337.00
Church Toilets refurbishment	Refurbishment of the church toilets		625.00		625.00
Other Causes	For One Can Trust		625.00	625.00	NIL
Sunday School Equipment	For Sunday School Equipment		510.00	344.70	165.30
Church Premises Maintenance	For church premises maintenance		4850.00	4850.00	NIL
Totals (per Receipts & Payments Account)		26081.32	71110.00	34064.02	63127.30

2. Donations and other income

	2025	2024
Legacy		3000.00
Other Donations	680.00	565.00
Total donations and other income	680.00	3565.00

3. Ministry

	2025	2024
Minister's stipend	25836.00	22700.00
Pension contributions	2570.00	2237.90
Minister's expenses	60.90	54.00
Pulpit Fees	269.00	212.45
Manse Costs (Council Tax, water, broadband)	4178.99	3778.88
Total Ministry	32914.89	28983.23

Kenneth Claassen acts as one of the church's Trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church. He was enrolled into the church's Auto-Enrolment pension scheme from 1 September 2019.

Under the church's defined contribution Auto-Enrolment pension scheme, the church pays fixed contributions into a separate entity. Once the contributions have been paid, the church has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown under Current Liabilities. The assets of the plan are held separately from the church in an independently administered fund.

The church claims the Employment Allowance of up to £10,500 in respect of employer's national insurance contributions.

4. Missions & Other Causes

	2025	2024
Wycliffe Bible Translators	1521.00	1543.00
*Ararat-Rainier East-West Fellowship	785.00	
Life in Christ Fellowship Isle of Man	787.00	1200.00
Faith in Christ Fellowship Droitwich	372.00	
Lighthouse Marlow	100.00	100.00
European Mission Fellowship		1149.00
Pioneers via Arab World Ministries		737.00
Total Missions & Other Causes	3565.00	4729.00

*Further £734 to be given in 2026 from Missions Designated fund

5. Upkeep of Church premises and Manse

		2025	2024
Electric, Gas & Water (Church)		1906.16	2466.29
Insurance (Church & Manse)		1258.33	1187.10
Repairs & Maintenance:			
Church	7817.10		
Manse	962.55		
Total Maintenance		8779.65	28921.88
Equipment (Church)		465.35	1922.42
Main church refurbishment		26081.32	51994.84
Manse refurbishment		2163.00	
Total Upkeep of Church premises and Manse		40653.81	86492.53

6. Administration

	2025	2024
FIEC Donations	1224.00	720.00
Stewardship Payroll Fees	584.25	569.30
Baptist Union Corporation Holding Deeds Fees	280.00	260.00
Independent Examiners Fee	250.00	250.00
Other Administration	959.05	416.70
Total Administration	3297.30	2216.00

SECTION B: STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

Bank balance

Lloyds Bank Maidenhead		
Charity Account	31.12.25: £14,579.88	31.12.24: £13,756.49
Commercial Instant Access		
Deposit Account	31.12.25: £26,571.39	31.12.24: £72,341.36
32 Day Notice Deposit Account	31.12.25: £94,666.76	31.12.24: £20,040.69
95 Day Notice Deposit Account	31.12.25: £20,488.44	
Total	31.12.25: £156,306.47	31.12.24: £106,138.54

Current Liabilities

	2025	2024
1. Minister's Pension:		
Employees' contribution for December (received from Stewardship Services)	£172.24	£161.36
Employers' contribution for December	£215.30	£201.70
Paid by Direct Debit – 7.1.26		
2. Church refurbishment		
a) Alpha Furnishings – deposit paid for chairs, balance paid on delivery 27.1.25		£7,305.38
b) Estimates agreed for installation of monitors, flooring and high-level cleaning - work completed in Jan/Feb and paid for		£15,245.88
Total Current Liabilities	£387.54	£22,914.32

Assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

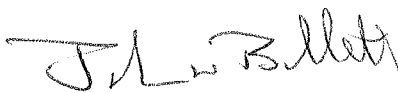
- Church premises valued in the accounts at £1,619,761 based on insured value (rebuilding cost). Adopted into the Baptist Union Corporation Fairbairn Trusts since 1964.
- Church manse valued in the accounts at £470,702 based on insured value (rebuilding cost). Market valuation of £650,000 by Ballards in February 2018. Adopted into the Baptist Union Corporation Holborn Trusts since 1987.
- The church also owns fixtures, furniture and equipment with an insured value of £55,169.

Trustees Expenses

The Trustees did not receive any expenses during the year in respect of their being Trustees of the Church.

The accounts and statement of assets and liabilities set out on pages 5 - 9 relating to the year ending 31 December 2025 are as approved by the Trustees.

Signed: John Billett



Date:

18/2/26

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF MARLOW BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2024, which are set out on pages 5 to 9.

Responsibility and basis of report

As the charity's trustees, 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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act;
- or the accounts did not accord with the accounting records;
- or the accounts did 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.



Mark Richardson, ACA
15 April 2026