



**HEATH STREET BAPTIST CHURCH
HAMPSTEAD**

**84 Heath Street, London, NW3 1DN
020 7431 0511
ewan_king@mac.com
www.heathstreet.org
Registered charity number: 1178001**

**Report and Accounts
for the year ending
31 December 2025**

Minister: Revd Dr Ewan J King

**Deacons: Annie Fang
Gaynor Humphreys (Treasurer)
Wilf Merttens (Secretary)**

**HEATH STREET BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS 2025**

Heath Street Baptist Church was established as a congregation in 1861 and its building dates from 1862. Governance arrangements were revised in a Charity Commission Scheme sealed on 25 October 1937 and until April 2018 it was an excepted charity. Since 18 April 2018, the Church has been registered with the Charity Commission as a Charitable Incorporated Organisation. The congregation maintains membership of the Baptist Union of Great Britain and the London Baptist Association.

Administrative details

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Independent Examiner

Derek John Baker
51 Meadway
Southgate
London N14 6NJ

Solicitor

Carter Lemon Camerons
20 King Street
London EC2V 8EG

Legal status

Heath Street Baptist Church is a Charitable Incorporated Organisation whose constitution was last amended on 11 July 2021.

Charity Registration Number 1178001

Designated Safeguarding Lead

Lydia Baker

**HEATH STREET BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS 2025**

REPORT OF THE DEACONS

Governance and management

The church operates as a Charitable Incorporated Organisation under the rules of its CIO constitution.

At the end of the year there were 33 members of the church with no changes in the course of 2024. Quarterly church meetings are open to all interested people but on the relatively few occasions when votes are required only members may vote.

Objectives and activities

The principal purpose of the CIO 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 UK and/or other parts of the world.

Public benefit statement

As a registered charity Heath Street Baptist Church, through its members and its Diaconate, is aware of the Charity Commission's guidance on public benefit, especially in the advancement of religion. Our services of worship are open to all. We see our building as a valuable resource to the local community and it is open for activity on most days of the year. The church premises are used, or hired, by people of all faiths or none and by both secular and Christian organisations and groups. We provide activities and services directly each week to local children, from babies to young teenagers, and to homeless and vulnerable people. We also offer concerts (normally free entry) to the local community and support a community choir. Pastoral care and support are offered to all.

Financial review

The financial statements which follow show our Statement of Financial Activity, Balance Sheet and a detailed breakdown of receipts and payments for 2025. New financial software, MyFundAccounting, provided by Data Developments was used by the Treasurer this year for the first time. Our financial report's layout combines new reports generated by the software and further detail offered in previous years' format since only starting balances for 2025 were put into the new software and therefore detailed comparative data for 2024 has been manually added. Our thanks to Derek Baker giving his time as Independent Examiner of these accounts.

Financial risks

In 2021 we borrowed £500,000 for a ten-year period on a variable interest rate to buy a manse for our Minister and his family. The interest rate changes in line with the UK bank rate. We are satisfied that in 2025 we remained on track both to repay capital (planned to reduce to zero after ten years) and interest on the remaining sum. We have allowed £105,000 to meet our commitment in 2026. The manse was purchased in 2021 for £1,646,500.

Our reserves at the end of 2025 were £20,681 higher than at the previous year end, primarily because of lower repair and maintenance costs in the year: this reduction is deceptive as renewed attention to maintenance work is scheduled for 2026. New gas and electricity contracts inevitably mean higher charges, added to virtually all other costs and charges creeping upwards. Nevertheless our accounts show that we are reasonably confident of financial viability for the coming year.

Our reserves policy aims to ensure we have unrestricted funding in hand for approximately six months' operational costs (estimated in 2026 at some £63,500) and to maintain prudent provision for cyclical maintenance of our church and school buildings and our manse as well as for extraordinary repairs.

Our buildings are held in trust by the London Baptist Property Board. The church building is insured for £9,154,991 and the adjacent building for £1,648,51.

**HEATH STREET BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS 2025**

Secretary's summary of main activities and achievements in 2025

For Heath Street Baptist Church, 2025 was a year marked by continuing ecumenical friendships, adventurous ecumenical projects, and ambitious artistic endeavours.

Our spirited Sunday morning services remained the focal point of our collective worship, gathering our diverse community together in fellowship and praise. Under the leadership of our Minister, Ewan King, our worship services were enriched by the talents of young people, visiting musicians, the Heath Street Choir, and a great many guest readers.

For many years, our building has hosted both a Brazilian congregation and a Korean congregation. This year, each moved into a more permanent home: the Brazilian congregation to its own building on Holloway Road, and the Korean congregation to a small local church in Hendon. We received heartfelt letters of thanks from both congregations:

"We are very grateful for all the support you and the church have provided us. It has meant a lot to us, and several people were saved and baptized through our ministry because you opened your doors to us."
Pastor Jackson Pereira

"All of these blessings have remained a precious testimony to us, continually giving us deep comfort and gratitude. Over the years, it has been our joy and privilege to use the HSBC premises. We sincerely thank you for your warm love, gracious hospitality, and generosity in allowing us to make use of this space."
Pastor Min Ho Song

An exciting new ministry grew out of our connection with our Anglican neighbours at Emmanuel Church, West Hampstead. Together with Revd Dr Catriona Laing, we continued our monthly evening Taizé services, alternating between our two church buildings. Revd Laing leads the worship, and our own Ewan King directs the music. Together with them, we also made a pilgrimage to Taizé over the summer, joining a coachload of pilgrims from Lincoln, including the Rt Revd Dr Nicholas Chamberlain, Bishop of Grantham.

The highlight of Easter 2025 was the Palm Sunday Procession, organised jointly with Emmanuel and followed by a service there. Representatives from Heath Street and Emmanuel, joined by musicians directed by Ewan, the Emmanuel choir, and a visiting Maasai dance troupe on a fundraising tour, gathered in West Hampstead Cemetery and processed to Emmanuel Church with singing and music for a joint Palm Sunday Eucharist. The musicians continued to play during the service, and afterwards the Maasai performers gave a dance display with enthusiastic audience participation.

Heath Street Choir gave several wonderful concerts. A particular highlight was the St Cecilia's Day celebration, which featured John Blow's 1684 ode for St Cecilia, *Begin the Song!*, a work rarely performed. The event also included poetry readings and a programme of madrigals and part songs.

This year also saw the first phase of renovation work on the organ, as well as a recital by Katia Farn of *For Samuel Beckett* by composer Matthew Lee Knowles. At 24 hours, it is the longest fully notated composition ever written for the organ, and it was a privilege to host such a rare performance.

Baroquestock marked its 10th anniversary with an expanded festival, *No Man is an Island*, and a series of outstanding programmes.

The diaconate launched a "plan for sustainable membership", recognising that Old Time Nursery, Heath Street Choir, and Storymakers were the ministries most consistently bringing new people into the Sunday congregation or supporting them in their walk with Jesus.

The Advent season saw us collaborating with St Mary's Primrose Hill on producing a Nativity. It was hosted by them, but actually started on the pinnacle of Primrose Hill itself, with not only a live donkey

**HEATH STREET BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS 2025**

but a live dove among the performers, including many (humans) from our own congregation. After processing down from the hill and into the church, we performed the Nativity and then shared in a communion service together.

Special thanks to those who regularly volunteer time and effort at Heath Street. Of course, to those who help out at Contact Club and keep it running every Sunday. To Robin Thorne, who continued to maintain the website and keep it current. To Eleanor Patterson, who continued to edit our newsletter from the USA. To Theresa Thom, who sets up the Eucharist with care and diligence at communion services. And to our Sunday morning stewards, especially Annie Fang and her regular helpers Heini King and Penny Carnegie.

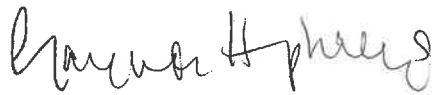
Signed on behalf of the Church's Trustees



Ewan King, Minister

Date

8/5/2026



Gaynor Humphreys, Treasurer

Date

8 May 2026



Section A

Independent Examiner's Report

Report to the trustees

HEATH STREET BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2025

Charity no
(if any)

117 8001

Set out on pages

6 - 8

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

DA

Date:

25/4/2026

Name:

DEREK JOHN BAKER

Relevant professional
qualification(s) or body

F.C.A RETIRED

Heath Street Baptist Church
Sofa Separate Designated
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	19,749	188	1,062	-	20,998	-
Income from charitable activities	93,585	149,153	-	-	242,738	-
Other trading activities	-	-	-	-	-	-
Investments	7,670	7,232	-	-	14,901	-
Other income	-	4,256	-	-	4,256	-
Total income	121,004	160,828	1,062	-	282,894	-
Expenditure on:						
Raising funds	550	-	-	-	550	-
Expenditure on charitable activities	121,304	130,273	274	-	251,851	-
Other expenditure	219	6,193	-	-	6,412	-
Total expenditure	122,073	136,466	274	-	258,813	-
Net income / (expenditure) resources before transfer	(1,069)	24,362	788	-	24,081	-
Transfers:						
Gross transfers between funds - in	525	-	-	-	525	-
Gross transfers between funds - out	-	(525)	-	-	(525)	-
Other recognised gains / losses						
Gains/losses on investment assets	(3,400)	-	-	-	(3,400)	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(3,944)	23,837	788	-	20,681	-
Reconciliation of funds						
Total funds brought forward	77,326	276,327	11,016	-	364,669	364,669
Total funds carried forward	73,382	300,164	11,804	-	385,350	364,669
Represented by						
Unrestricted						
General Fund	73,382	-	-	-	73,382	77,326
Designated						
CCLA CDF Property CO3066673	-	-	-	-	-	-
Property Church	-	390,932	-	-	390,932	264,326
Property Manse	-	(89,189)	-	-	(89,189)	7,500
Property School	-	(1,937)	-	-	(1,937)	-
Refugee Welfare	-	-	-	-	-	2,476
Special Baroquestock	-	(525)	-	-	(525)	-
Special Church Concerts	-	2,652	-	-	2,652	1,755
Special Funds Raised For Others	-	-	-	-	-	-
Special Heath Street Choir	-	(1,769)	-	-	(1,769)	270
Restricted						
Agency collection	-	-	-	-	-	-
Lift And Access	-	-	10,000	-	10,000	10,000
Organ Fund	-	-	-	-	-	-
Property Church	-	-	188	-	188	-
Special Contact Club	-	-	1,616	-	1,616	1,016

There may be minor discrepancies in the totals if the pence are not being shown

Heath Street Baptist Church

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Current assets			
9000: CAF Bank account		12,808	7,351
9001: CCLA CDF Income reserve CO3066674		143,750	131,500
9002: CCLA CDF Property CO3066673		115,500	110,500
9003: London Baptist Property Board		45,211	43,798
9004: CCLA CIF Harvey CO3063781		470	494
9005: CCLA CIF Property CO3063782		67,627	71,027
Total Current assets		385,365	364,669
Liabilities			
6699: Agency collections		15	-
Total Liabilities		15	-
Net Asset surplus (deficit)		385,350	364,669
Reserves			
Excess/(deficit) to date		24,081	-
Z01: Starting balances		364,669	364,669
Z02: Gains/(losses) on investment assets		(3,400)	-
Total Reserves		385,350	364,669

Represented by Funds

General (Unrestricted)	73,382	77,326
Designated	300,164	276,327
Restricted	11,804	11,016
Total	385,350	364,669

GENERAL CHURCH FUND**RECEIPTS**

	2025	2024
	£	£
Weekly offerings, standing orders, Gift Aid refunds	19,749	18,088
Space hire: community groups & musicians	12,008	13,845
School rent for "rear rooms"	27,092	27,092
School's hall hire	53,116	51,356
Scammell Fund income	282	268
J Harvey Memorial Fund	14	13
COIF Charity Deposit Fund interest	5,917	5,747
Bank interest	45	42
Children's work donations	651	0
Church events	718	2,902
Refugee Welfare Fund	0	5,279
Contact Club	600	1,016
Church concerts	3,662	7,007
Baroquestock	1,405	1,813
Heath Street Choir	9,672	350
Total ordinary receipts	134,930	134,817

Payments

Minister's stipend and on-costs	34,970	33,216
Manse running costs	6,591	6,127
Relief ministers' expenses	336	748
Music ministry	17,440	17,643
Children's ministry	16,450	9,424
Caretaking	9,686	9,374
Sunday music and organ servicing	12,251	6,402
OldTime Nursery	680	0
Church running costs (heat, light, cleaning, etc)	16,999	15,653
Church communications (tel., IT, publicity, etc)	5,612	5,624
Church subscriptions & donations	399	389
Church events	2,748	5,591
Cost of raising funds	550	0
Miscellaneous items	0	419
Governance	835	418
Bank charges	60	60
Refugee Welfare Fund	2,476	2,803
Contact Club	211	0
Church concerts	2,765	5,252
Baroquestock	1,405	1,813
Heath Street Choir	11,711	80
Total ordinary general payments	144,173	121,034
Net at 31 December 2025	-9,243	13,783

PROPERTY FUND**Receipts**

	2025	2024
	£	£
Rent income	135,818	135,818
Stonework project: donations incl Gift Aid	188	75
Donation for manse expenditure	188	0
Organ fund donation	274	0
COIF Charity Deposit Fund interest	7,232	8,591
London Baptist Property Board interest	1,413	1,751
Refund of School insurance premium	2,851	2,779
Total receipts	147,964	149,013

Payments

Repairs to Church	8,806	20,355
Stonework project incl professional fees	0	0
Repairs to school building	1,937	1,047
School Walkway refurbishment	0	30,117
Manse repairs	496	11,150
Manse loan repayments	91,852	99,042
Insurance (Church, manse and school)	11,548	11,183
Total payments	114,640	172,894
Net at 31 December	33,323	-23,881