Colchester Baptist Church

Eld Lane, Colchester, Essex CO1 1LS

Report and Accounts
for the year to 31 December 2025

Registered Charity no. 1127024

Colchester Baptist Church

Report and Accounts for the year to 31 December 2025

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Statutory and other information

Church address

Colchester Baptist Church
Eld Lane
Colchester
CO1 1LS

Phone, E-mail address and web-site

01206 571879
office@colchesterbaptistchurch.org.uk
www.colchesterbaptistchurch.org.uk

Registered Charity no. 1127024

Trustees - also known as the **Diaconate**

(All have served from 1 January 2025 to the date of signing the accounts unless otherwise shown)

Lead Minister	Rev Terry Tennens
Associate Minister	Rev John Pulford
Associate Minister	Pastor Lee McDade (resigned 31 December 2025)
Church Secretary	Tim Rose
Treasurer	Chris Chapman
Deacons:	
William Butcher	Karou Magee
David Gubernu	Aileen Okoth Onditi
Robin Harbord	Lesley Walder
Tunde Ikuesan	Lizzie Chingati-Phiri (resigned 31 December 2025)
Aymee Isac	Brenda Reade (resigned 31 December 2025)

Independent Examiner

Steve Hunt, ACIB, FNASBM

Property Trustee

The Baptist Union Corporation Ltd
Baptist House, 129 Broadway
Didcot, Oxfordshire, OX11 8RT

Bankers

Barclays Bank PLC
Leicester
LE87 2BB

Solicitors

Thompson Smith and Puxon
Stable 6, Stable Road
Colchester, CO2 7GL

Trustees Report for the year to 31 December 2025

The Trustees present their Annual Report and Accounts for 2025.

General

Colchester Baptist Church was first registered in East Stockwell Street in 1690 and moved to its present site in Eld Lane in 1711. Charles Spurgeon, who came to faith at the Primitive Methodist Church, attended CBC, was baptised there, and preached his first sermon at the age of sixteen. He later founded Spurgeon's College and helped to establish two hundred new churches. Spurgeon also contributed match funding for the Church Hall.
The Grade II-listed church building, completed in 1834, seats around 350 people in the sanctuary. Its facilities include a multi-purpose hall, smaller meeting rooms, a minister's room, a lounge, and a youth lounge. The large forecourt provides opportunities to engage local shoppers with the good news of Jesus, particularly at Christmas and Easter.
The Church is a registered charity (Charity Commission No. 1127024) and is affiliated with the Baptist Union of Great Britain and the Eastern Baptist Association.

Charitable Object

In accordance with its Constitution, the Church's principal purpose is to advance the Christian faith in line with Baptist principles. This includes the advancement of education, community service, and other charitable purposes in the United Kingdom and elsewhere, as the Church determines. The premises are held in trust by The Baptist Union Corporation Ltd, which acts as the Property Trustee.

Organisational Structure and decision-making processes

Church membership is open to anyone who professes Jesus Christ as Lord and Saviour and shows evidence of their faith. Those who have not yet been baptised as believers may still join but are encouraged to reflect on New Testament teaching about baptism. Church Meetings are usually held every two months and are responsible for overall policy and major decisions. In line with the Constitution, members appoint up to twelve Deacons, together with a Church Secretary and Treasurer. Alongside the Ministers, they form the Diaconate, which serves as the Church's Trustees. The Diaconate oversees the day-to-day work and witness of the Church, together with its financial and legal responsibilities. All members are expected to take part in the spiritual and practical life of the Church. Matters may be brought to the Church Meeting by the Trustees or raised by members for further consideration. Although the Constitution allows decisions to be made by majority vote, the Church aims to work by consensus wherever possible.

Safeguarding

The Church has policies, procedures, training, and support in place for those working with children, young people, and adults at risk. It also ensures that staff and volunteers working with these groups are appropriately vetted through the Disclosure and Barring Service.

Objectives and Activities

The Church's purpose statement is "To follow Jesus Christ and make Him known," and its vision is to become "a growing, thriving, nurturing family of God." To pursue this, the Church provides a range of activities for members and the wider community, seeking to show Christ's love in action and encourage people to grow closer to Him.

Sunday Services

Regular public worship remains central to the Church's work and witness. Services are held each Sunday at 10:30 a.m. and, twice a month, at 6:30 p.m. They include a blend of contemporary and traditional music, are livestreamed, and offer a range of programmes for children and young people during the morning service.

The Church seeks to be a warm and welcoming community, and all are invited to attend these services.

Activities During the Week

- Bright Sparks: Monday morning group for parents, carers, and pre-school children
- Midweek toddler group
- Lunch Club: monthly lunch at the Church providing food, fellowship, and prayer for older members and friends from outside the Church
- Badminton and racquet groups
- Monthly board games evenings
- Men's and women's social groups
- Unlabelled group
- Fellowship on the Farm
- Remix: youth night for children aged 5 to 11+
- House and small groups meeting in members' homes, online, and at the Church

Social activities, including church lunches, group walks, and the annual church holiday at Sizewell Hall, provide opportunities for friendship, fellowship, and mutual support. The Church also works with other local churches to organise an annual joint Pentecost service and a Free Family Fun Day in Colchester's Castle Park, which continues to attract thousands of parents and children.

Open Door

The Church hosts Open Door – Colchester, an independent charity that uses the Church Lounge on Mondays, Tuesdays, Wednesdays, and Fridays. Visitors are welcomed with tea or coffee, and the Director and volunteers offer a listening ear, practical advice, and support.

Use of the Church premises by external groups:

- Colchester City Pastors meet on Friday and Saturday nights.
- The 12th Colchester Sea Scout Group meets on Wednesday evenings.
- The Nepalese Church holds a worship service on Sundays and joins the children's activities.

The Trustees are satisfied that the Church's purpose and the activities described above are consistent with the Charity Commission's guidance on public benefit in relation to the advancement of religion.

Trustees Report for the year to 31 December 2025 (continued)

Achievements and Performance

Attendance and International diversity
Monthly attendance at Sunday morning services rose slightly from 205 to 214, with weekly attendance ranging from 170 to 312. The fellowship continues to reflect a rich international diversity, welcoming families from more than twenty-seven countries, including Nigeria, Kenya, Malawi, Hong Kong, India, Brazil, South Africa, Malaysia, Ghana, and Romania.

Children and Young People.
The Church's Sunday children's ministry continues to attract families. Around fifty children attend Sunday morning sessions, including approximately twenty teenagers. To support this growth, a second teenage group has been introduced on Sunday mornings.

Outreach and Engagement.
The forecourt outreach on Christmas Eve was particularly effective in engaging passers-by. Christmas Day morning worship was attended by around 200 people, the highest Christmas morning attendance for many years.

Young Adults and Leadership.
The young adult group has grown to around twenty members. Several are now serving as Deacons and contributing to leadership, preaching, worship, fellowship, and evangelistic ministry.

Membership and Service.
Church membership increased slightly from 180 to 195, and a quarter of current members have joined since 2020. More than one hundred members and regular attenders continue to give their time, skills, resources, and prayers in support of over thirty church activities, making a significant contribution to the life and mission of the Church.

Financial Review

The Church continued to fund its activities through the generosity of its members and congregation. Alongside this financial support, it relies heavily on volunteers who contribute willingly and enthusiastically across all areas of church life. The financial results for the year, together with the accounting policies and the Trustees' Reserves Policy, are set out in the accompanying financial statements. The Trustees are satisfied that, at the Balance Sheet date, the Church held sufficient reserves and expects enough ongoing income to operate effectively in the year ahead.

Leadership Structure and Staff

Lead Minister (part-time): Reverend Terry Tennens oversees a senior team of three.
Terry joined during the previous ministerial interregnum and led the transition to a dynamic team ministry, helping to deepen spiritual commitment and grow the congregation. In January, he announced his intention to step down as Lead Minister, believing the Church would benefit from a full-time appointment to the role. He has kindly agreed to remain in post until a new Lead Minister is appointed. A search group was formed, and a church profile prepared and submitted to the Baptist Union's Pastoral Vacancy Listing (PVL). A shortlist of potential ministers has also been drawn up.
Associate Minister (full-time): Reverend John Pulford oversees work with children, young people, families, and pastoral care. Together with his wife, Rebecca, he also organises the annual retreat to Sizewell Hall, where up to eighty members and friends gather for worship and fellowship.
Associate Minister (part-time): Pastor Lee focuses on evangelism and preaching. He also serves part-time as Director of the Church's Open Door ministry, a drop-in centre offering practical help, support, spiritual guidance, and a listening ear to those in need.
During the year, Lee announced that he would return to SASRA at the end of December. He leaves a strong legacy of evangelistic passion within the ministry team and among the deacons, together with the ongoing success of the Hope Explored and Christianity Explored courses.

Deacons, Officers, and Staff:

- The Church is served by a team of ten Deacons and two Officers, reflecting its diversity in gender, age, and ethnicity. Brenda Reed completed three three-year terms as Pastoral Deacon and stood down at the end of the year. The Church is deeply grateful for her pastoral oversight and will miss her compassion and knowledge of the membership. Aileen Odongo has taken on the role of Pastoral Deacon and Amy Isac holds specific oversight for evangelism.
  Three young Deacons also serve as lay preachers.
- Ministers and designated Pastoral Assistants provide pastoral care to Church members and the wider church community.
- Staff: Part-time Church Administrator (Paul), Caretaker/Cleaner (Nicola), and Pastoral Care Worker for Senior Citizens (Rosie).

Retirement of the Church Office Manager. The Church extends its heartfelt thanks to Paul for ten years of dedicated service, including his faithful work and wisdom through the challenges of the COVID period. We wish him a happy retirement in 2026 and a well-earned rest.
The role has been revised to include wider ministry support and now forms part of the 'Ministry Support and Communications' Lead position. We were pleased to welcome Emine Macey to this role.

Future

For 2026, the Ministers and Deacons will continue to focus on five key leadership priorities.

- **Prayer** – Prayer intercessors for the Leadership Team and prayer triplets among the Deacons.
- **Imagination** – New approaches to family services and the sharing of testimonies.
- **Boldness** – Outreach events and opportunities on the forecourt.
- **Joyful** – New house groups to encourage Bible study and spiritual growth.
- **Skilful** – Encouraging young leaders to preach regularly in services.

We will continue to seek God's will for the Church and make the most of the opportunities presented by our central location in the heart of the town. In pursuing God's vision and purpose, we hope to see more members actively involved in mission and ministry, so that we may grow together.

Approved by the Trustees and signed on their behalf.



Tim Rose
Church Secretary
1 June 2026

Colchester Baptist Church

Independent Examiners' Report on the Accounts

Report to the Trustees and members of Colchester Baptist Church on the accounts for the year ended 31 December 2025 set out on pages 7 to 16

Respective responsibilities of trustees and examiners

The Church's trustees are responsible for the preparation of the accounts.
The Church's trustees consider that an 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 our responsibility to:

- examine the accounts under Section 145 of the Charities Act;
- 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 our attention.

Basis of independent examiners' statement

Our 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 presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any 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 our report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that in any material respect:

- accounting records were not kept in accordance with Section 130 of the Charities Act
- 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

We 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 _____

Steve Hunt,ACIB,FNASBM
36 Wellesley Road
Colchester CO3 3HF

Date 30/6/26

Colchester Baptist Church

Statement of Financial Activities for the year to 31 December 2025

	Notes	2025					2024
		General funds	Designated funds	Restricted funds	Endowment funds	Total funds	Total funds
		£	£	£	£	£	£
Incoming resources							
Voluntary income	3	223,207	19,922	-	-	243,129	198,082
Other income	5	16,201	3,878	-		20,079	14,348
Investment income	6	1,243	1,519	-	-	2,762	3,936
		240,651	25,319	-	-	265,970	216,366
Resources expended							
Charitable activities	7	204,445	25,044	-	-	229,489	213,880
Total resources expended		204,445	25,044	-	-	229,489	213,880
Net incoming resources		36,206	275	-	-	36,481	2,486
Total funds brought forward	18-20	56,304	69,791	235,849	298,000	659,944	657,458
Total funds carried forward	18-20	92,510	70,066	235,849	298,000	692,547	659,944

Colchester Baptist Church

Balance Sheet at 31 December 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible fixed assets	11		523,000		523,000
Current assets					
Debtors	12	10,770		10,695	
Investments	13	133,701		106,267	
Bank and cash	14	30,650		21,633	
		175,121		138,595	
Current liabilities					
Creditors - amounts falling due within one year	15	(5,574)		(1,651)	
Net current assets			169,547		136,944
Net assets	20		692,547		659,944
Charitable Funds					
Endowment funds	16				
Property Fund			298,000		298,000
Restricted funds	17				
Manse Fund		225,000		225,000	
Building Repairs & & Development Fund		10,849		10,849	
Total			235,849		235,849
Designated funds	18				
Legacy Fund		85,339		67,699	
Mothers & Toddlers Wednesday Fund		523		638	
Holiday Club Fund		679		654	
Lunch Club Fund		332		244	
REMIX Fund		235		556	
Free Family Festival		7,550		-	
Total			94,658		69,791
Unrestricted funds	19				
General Fund			64,040		56,304
Total funds			692,547		659,944

The notes on pages 9 to 15 form an integral part of these accounts

These accounts were approved by the Trustees on 14th April 2026 and signed on their behalf by

C J Chapman

Chris Chapman
Treasurer

Tim Rose
Church Secretary

Colchester Baptist Church

Notes to the accounts for the year to 31 December 2025

1 Accounting policies

a Basis of preparation
The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
Colchester Baptist Church is a registered charity, no. 1127024, and meets the definition of a public benefit entity under FRS102.
Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Donations receivable
Donations are accounted for when received.

c Legacies
Legacies are accounted for when received.

d Investment income
Investment income is included in the accounts in the year in which it is receivable.

e Expenditure recognition
All expenditure is accounted for on an accruals basis.

f Fund raising and publicity costs
The Church does not make formal appeals for funds other than within the Church and expenditure on these items is therefore not material.

g Grants payable
The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year for which they are payable.

h Governance costs
This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed assets
1 The Church's freehold premises are included in the Balance Sheet at cost.
2 Purchases of equipment are accounted for as fixed assets where individual assets cost £5,000 or more. There has been no such expenditure in the year or in recent years. Any such fixed asset would be depreciated to write-off the expenditure evenly over the course of its estimated useful life.

j Depreciation
Depreciation has not been charged on the Church premises because, in the opinion of the Trustees, their residual value is not less than the original cost price.

k Investment Assets
Quoted investments are stated at market value. All other investment assets are shown at cost.

l Reserves policy
This is set out in Note 2

Notes to the accounts for the year to 31 December 2025 (continued)

2 Reserves policy

General

Trustees of charities are under a general legal duty not to hoard funds but to use them for the purposes of the charity; this is part of the basis under which charities receive preferential tax treatment, notably that they are not subject to Corporation Tax and that they can recover tax on certain donations under Gift Aid arrangements.

Charities are now required to have a Reserves Policy for most of their funds. The Church's reserve policies are shown below – no such policy is required for the Property Fund, this being a capital endowment fund.

Manse Fund

Recognising the possibility that the Church may be required to purchase more than one manse in the future, the current policy of the Trustees is that the Manse Fund should have a maximum balance of £600,000.

Building Repairs & Development Fund (renamed from Building Development Fund)

The policy of the Trustees is that the money in the fund, which is to provide finance for agreed and possible projects, will be spent within 5 years of being received.

Legacy Fund

The policy of the Trustees is that money received by this fund – which arises from legacies from the estates of former members – will be spent within 5 years of being received.

General Fund

The policy of the Trustees is to have between £25,000 and £75,000 in the General Fund at the end of any accounting year so as to provide a reserve against a sudden drop in the general income of the Church.

Small funds related to activities of the Church

These funds are currently

- Mothers & Toddlers Wednesday Funds
- Holiday Club Fund
- Lunch Club Fund
- REMIX Fund
- Free Family Festival - Annual Event with C7 Churches of Colchester

The policy of the Trustees is that the Funds will have small balances.

Notes to the accounts for the year to 31 December 2025 (continued)
All values shown in £

3 Voluntary income

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
Offerings	161,757	19,693	-	181,450	160,669
Gift Aid	31,666	229		31,895	30,766
Legacies and bequests	28,469			28,469	5,450
Designated donations receivable (Note 4)	1,315			1,315	1,197
Total	223,207	19,922	-	243,129	198,082

4 Designated donations receivable and payable

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
BMS World Mission	415			415	645
Medaille Trust	-				542
Colchester Foodbank	300			300	10
Brighter Future Foundation	30			30	
European Baptist Federation Heat Ukraine	570			570	
Total	1,315	-	-	1,315	1,197

5 Other income

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
Donations for use of the Church	4,848			4,848	3,925
Car park donations	2,395			2,395	2,220
Rent receivable on Manse	7,500			7,500	7,500
Listed Places of Worship Grant Scheme	1,040			1,040	593
Transfer of Free Family Festival Fund		3,878		3,878	-
Other	418			418	110
Total	16,201	3,878	-	16,201	14,348

6 Investment income

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
BU Loan interest	1,243	1,519		2,762	3,936
Total	1,243	1,519	-	2,762	3,936

7 Charitable activities

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
Ministry	95,419			95,419	100,482
Our mission	8,139	24,444		32,583	19,029
Other mission					
Donations by the Church (Note 8)	29,816			29,816	29,200
Designated donations payable (Note 4)	1,315			1,315	1,197
Establishment					
Premises	51,536			51,536	46,433
Administration (Note 9)	26,656			26,656	22,449
Former Defined Benefit Pension Scheme					
Actuarial gains, etc				-	10
Offering refunded to Executors				-	600
Employment Allowance	(8,436)			(8,436)	(5,519)
Total resources expended	204,445	24,444	-	228,889	213,881

8 Donations payable by the Church

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
BUGB Home Mission	9,400			9,400	9,400
BMS World Mission	9,400			9,400	9,400
Open Door	4,500			4,500	4,500
EBF - Help Heat Ukraine	1,166			1,166	-
Wycliffe Bible Translators / Pillingers	1,000			1,000	1,000
CYO	850			850	850
Beacon House Ministries	700			700	700
Compassion	500			500	500
International Justice Mission	500			500	500
Kintsugi Hope	500			500	500
SASRA	500			500	500
Good News for Everyone	500			500	500
Spurgeons College	300			300	600
The Barnabus Fund				-	250
Total	29,816	-	-	29,816	29,200

Notes to the accounts for the year ending 31 December 2025 (continued)

All values shown in £ except where stated otherwise

9 Administration

	2025				2024
	Unrestricted	Designated	Restricted	Total	Total
Administrative staff	18,371	-	-	18,371	15,323
Other administration costs	8,286	-	-	8,286	7,126
Total administration cost	26,657	-	-	26,657	22,449

10 Staff costs and Trustees expenses

	2025	2024
	Total	Total
Salaries	106,268	117,401
Social security costs	9,545	7,795
Pension costs (see also Note 21)		
Contributions to Defined Contribution Plan	2,379	
Payments re former Defined Benefit Plan		10
Interest cost re deficit in former Defined Benefit Plan	-	
Actuarial gains etc re deficit in former Defined Benefit Plan	-	
Other costs (Council tax, water and telephone)	-	-
Total	118,192	125,206

Average number of employees during the year

Full time workers	1.00	0.33
Part time workers	5.00	5.88

No employee received emoluments in excess of £60,000 during the year (2024- none). And no sums were reimbursed to the Trustees for their work as Trustees (2024 - none).

Each Minister of the Church acts as as one of its Trustees in accordance with the Church's Constitution, but is not reimbursed for this work. Each is remunerated for his/her work as a Minister of the Church. During the year, the employment costs and benefits of the Ministers was £90,281 (2024 - £92,103). No other Trustees were remunerated in the year (2024 - none)

11 Tangible Fixed Assets

	Freehold property		
	Church premises	Manse	Total
Cost and Net book value			
31 December 2024 and 2025	298,000	225,000	523,000

The Church premises are the freehold premises in Eld Lane, inclusive of the Church organ and pews. They are also inclusive of the Church's 13 freehold car park spaces in the Vineyard Street car park, which were acquired in 1977 at no cost recognising the inability to park in Eld Lane during the day resulting from the pedestrianisation of Eld Lane.

The Manse is a house in Colchester purchased in January 2009 and currently occupied by an Associate Minister and his family.

These premises are used for direct charitable purposes.

12 Debtors

	2025	2024
	Total	Total
Accrued income	9,719	9,332
Prepayments	1,050	1,103
Other debtors	188	260
Total	10,957	10,695

Notes to the accounts year ending 31 December 2025 (continued)

All values shown in £

13 Investments held as current assets

	2025 Total	2024 Total
Baptist Union Loan Fund	133,701	106,267
Total	133,701	106,267

14 Bank and cash balances

	2025 Total	2024 Total
Barclays Bank PLC	30,462	21,633

15 Creditors - amounts falling due within one year

	2025 Total	2024 Total
Accrued charges	4,324	1,651
Deferred income	1,250	
Total	5,574	2,963

16 Endowment Funds

	1 Jan 2025	Incoming resources	Resources expended	Transfers	31 Dec 2025
Property Fund	298,000	-	-	-	298,000

The Property Fund was created in 2006 as a result of including the Church's property in the accounts.

17 Restricted Funds

	1 Jan 2025	Incoming resources	Resources expended	Transfers	31 Dec 2025
Manse Fund	225,000	-	-	-	225,000
Building Repairs & Development Fund	10,849			-	10,849
Total	235,849	-	-	-	235,849

The Manse Fund is to provide funds towards the Manse or second mortgage of each Minister.
The Building Repairs and Development Fund, is to raise money for specific projects approved by the Church Meeting and to pay for such projects.

Notes for the year ending 31 December 2025 (Continued)

All values shown in £

18 Designated Funds

	01-Jan-25	Incoming resources	Resources expended	Interest	31-Dec
Legacy Fund	67,699	28,469	(12,348)	1,519	85,339
Mothers & Toddlers Wednesday Fund	638	304	(419)	-	523
Holiday Club Fund	654	75	(51)	-	678
Lunch Club Fund	244	340	(251)	-	333
REMIX Fund	556	480	(801)	-	235
Free Family Festival	-	18,123	(10,573)		7,550
Total	69,791	47,791	(24,443)	1,519	94,658

The Legacy Fund is to receive legacies from Church members and friends and to spend them wisely. The other designated funds are church activity groups.

19 Unrestricted Funds

	01-Jan-25	Incoming resources	Resources expended	Transfers	Interest	31-Dec
General Fund	56,304	210,939	(204,445)	-	1,243	64,040

The General Fund is the operational fund of the Church in which most items of income and expenditure are recorded.

20 Analysis of net assets at 31 December 2024

	Fixed assets	Net current assets	Total
	£	£	£
Endowment Funds			
Property Fund	298,000		298,000
Restricted Funds			-
Manse Fund	225,000		225,000
Building Repairs & Development Fund		10,849	10,849
Designated Funds			-
Legacy Fund		85,339	85,339
Mothers & Toddlers Wednesday Fund		523	523
Holiday Club Fund		678	678
Lunch Club Fund		333	333
REMIX Fund		235	235
Free Family Festival		7,550	7,550
Unrestricted Funds			-
General Fund		64,040	64,040
Total	523,000	169,547	692,547

21 Pensions

General information

- The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.
- The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of Pensionable Service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

Notes to the accounts for the year ending 31 December 2025 (Continued)

21 Pensions (continued)

General information (continued)

- From January 2012, pension provision is being made through the Defined Contribution ("DC") Plan within the Scheme.
  On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction,the Scheme no longer has a shortfall.
  An updated Recovery Plan was then signed in August 2022under which recovery contributions from each participating employer in the DB Paln reduced to £1 per month from August 2022.
  The Baptist Pension Scheme have now said that "we are delighted to report that we estimate the Scheme's DB Plan has a surplus. As a result ,your £1 per month contributions to the DB Plan cease after the October 2024 contribution and your organisation no longer has any further responsibility towards the DB Plan.
  We are very pleased that this has been possible to achieve much earlier,and at a much lower cost,than we anticipated.

  In general, Ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.
- Members of the Basic Section of the Scheme pay reduced contributions of 5% of Pensionable Income and their employers also pay a total of 5%.
- The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.
- The Ministers and members of the church staff are eligilbe to join the Scheme.

The cost of pensions is detailed in Note 10.

22 Analysis of cash and cash equivalents

	2025	2024
	£	£
Bank balances,all repayable with no notice	30,462	21,633
Deposits,repayable with 3 months notice or less notice	133,701	106,267
Total	164,163	127,900

23 Related charities

The Property Trustee of the Church is The Baptist Union Corporation Ltd (registered charity number 249635), which is controlled by the Baptist Union Council. The Church is also a member of The Baptist Union of Great Britain and the Eastern Baptist Association.

The Church made donations to the Baptist Home Mission Fund and the BMS World Mission as set out in Note 8.
The Church has made a loan to the Baptist Union Loan Fund as shown in Note 13.

The Church supports the charity called Open Door - Colchester (registered charity number 1101675) which operates on its premises. Open Door's constitution requires there to be a majority of members of the Church as its Trustees.
The Church made a donation to Open Door as set out in Note 8.