Hugh S. Rodway
21 Maudlin Drive
Teignmouth
Devon
TQ14 8RZ
01626 778328
Email: hughr@tiscali.co.uk

REPORT & FINDINGS OF EXAMINER TO THE TRUSTEES and DEACONS OF PINHOE ROAD BAPTIST CHURCH EXETER
Of the Accounts for the year ending 31st December 2025

26th February 2026

Firstly I would like to express my thanks and appreciation for the superb report which the Treasurer Chris Gardner and his team have produced to accompany the accounts, and which made my task that much easier when carrying out the Examination.

FORMAT of ACCOUNTS
The Management accounts are in the form of ***Receipt and Payments*** format, which provides an overview to the Trustees, Deacons and Church as to the Income and Expenditure in 2025. Page 1 is a summary and the notes referring to the more detailed breakdown are on Page 2.
A SOFA (CC16) in line with Charity Commission guidelines has also been produced.

GENERAL OVERVIEW.
In accounting terms, on the **unrestricted** funds, the Church made a small surplus of £13762, and this is largely due is that expenditure was less than budgeted which resulted in the balance on the General fund increasing from £159K to £169K

The two main reasons for the reduced expenditure was that the post of Operations Manager/ Administrator was not filled saving £7800 and the delayed relocation of the Associate Minister

RESTRICTED FUNDS
The number of restricted funds remains at 2, which at the end of the year had the following balances.

Building Redevelopment	55942	* (see section of Building Redevelopment)
Fellowship Fund	2034	
TOTAL	**57976**	

REGULAR INCOME
It is pleasing to report that the majority of giving comes via monthly standing Orders which allows a degree of stability when looking ahead at future expenditure
The Church continues to embrace new technology re-giving methods whether it be through the Churches Website and also the Contactless Terminal Card which qualifies for GADS recovery

GIFT AID
The Church was able to recover a significant amount of income £23K from the HMRC through the Gift Aid scheme and an additional £1K was received through GADS Small Cash donations where the maximum amount a charity can claim is £2K

HIRE of PREMISES
Good use is made of the facilities by the community resulting in an income of £3099 although this was less than the previous year (£3843)

HIRE of PREMISES
Good use is made of the facilities by the community resulting in an income of £3099 although this was less than the previous year (£3843)

BANKING
Until June 2025 the Church continued to conduct its everyday banking with CAF Bank, where it had operated both a General and Gold Account.
Unfortunately following an upgrade to the Banks Operating System many users had significant problems particularly with regard to the online access and which took a long time to resolve so a decision was taken to move to HSBC Bank and the CAF bank was finally closed in mid- December. HSBC operates a similar system to CAF whereby it requires 2 individuals to authorize a payment and at the end of the year the General Account totaled £20K with a further £95K earning interest in their Business Manager deposit account

The remaining £111979 is held on deposit with the Baptist Union Corporation where it is split over two funds of a 7 Day and 3 Month notice, with the majority of the funds held in the latter account.

Although interest rates have started to decrease, both these accounts give a good rate of interest which was £3861 compared with £3248 the previous year.

FINANCIAL RESERVES POLICY
The Church has a policy which requires a minimum reserves level to cover six months of the average expenditure of fixed costs and legal responsibilities relating to paid staff such as the Minister and has been set at £65K so the current unrestricted reserves is above the requirement
See Further Development Stage

GIVING TO OTHER CAUSES
The Church continues to be very generous in its support for other Missions including a tithe to the Baptist denominations Home Mission Fund, and BMS World Vision in addition to some other National and local based charities.
In 2025 the total distributed increased to £28138 (£24800)

LIABILITIES
The only liabilities is money which was destined for other causes £2400 which had not been paid by the end of the year

RECONCILIATION of ACCOUNTS
The Church uses the program *EXPENSE PLUS* which is used by a number of Charities to keep the Accounts, and I can affirm that the system agrees to that shown on the bank statements

PAYROLL- STAFF
The new Associated Minister did not start until the Spring so there were cost savings against the budget which had been set In addition, the post of a paid Administrator/ Operations Manager remained vacant thus reducing the overall staffing costs

As with most Churches, Pinhoe Road is entitled to the Employment NI Allowance and as the gross pay for staff did not exceed £80K the Church continued to be exempt from ER NI.

PENSIONS
The Minister the Rev George Baker is in the Baptist Union Pension Scheme but the Church in the past has also had a scheme with the B&CE (Building & Civil Engineering) It was discovered that the organization is now part of the Peoples Partnership and as the Associate Minister Mig Partridge already had a private pension scheme the Church has enrolled him into the latter scheme
Unfortunately, this was not without its difficulties as despite providing a membership number, the organization could find no record so the Church had to reapply to join the scheme which cost an additional £600.
It is worth mentioning that should the Church be appointing a paid office manager/ Administrator and especially if that person doesn't already have a works pension an option is to enrol them into the Government Nest Pension

HOUSING ALLOWANCE
The Associate Ministers previous Baptist at Church Creech St Michael along with many other Baptist churches, had a 'leaseback' arrangement with their Pastors which was tax efficient and financially beneficial to the Minister and the church. Unfortunately, in 2025 the Baptist Union stopped supporting new leaseback schemes after representations from the HMRC
The timing was unfortunate as existing schemes are still permitted as are agreements where the Church is a CIO *Charity Incorporated Organisation"

CHURCHES, CHARITIES and INCORPORATION
It was hoped that by now the process of converting to CIO status will be well under way, but other events have taken priority in the life of the Church. Unfortunately, it is a fairly slow and arduous procedure that can take some months to complete without the Church seeing any benefit. However, the important one is that in the unlikely event of any litigation, the **Church Officers/Trustees are financially protected**.

As you are aware once a the new constitution has been accepted by the Charity commission and have allocated a new number, there will be many administrative tasks to perform such as notifying banks, utilities, rental companies etc, updating Web site- in fact anywhere where the Church Charity number is currently displayed and as a new organization there will then be a need to apply to the HMRC for new numbers for PAYE, GIFT AID RECOVERY which also includes a New Government Gateway

However, the one r**ecommendation** which I strongly advise in order to avoid any additional costs such as having to prepare 2 sets of Annual Accounts, is that the new structure does not become operative until the close of the accounting year with the new Church charity operating from the first day of the subsequent year.

It is worth mentioning that it is permitted under the CC rules that a paid administrator can become a Trustee in the same way that Ministerial appointments are allowed, as most CIO constitutions will invariably state something similar to the words reproduced below.

The Deacon for Administration and Deacon for Finance (who may only be elected to this role after 24 months of continuous membership of the Church) shall automatically be a Charity Trustee because of their role and responsibilities

FURTHER BUILDING REDEVELOPMENT (2026)
In 2025 the Church agreed to undertake further work of renovating the toilets and an area of the roof at a projected cost of £150K and an appeal for £50K was launched in November with the balance to coming out of Unrestricted Funds
At the end of 2025 some £30K plus Gift Aid of £6811 had been raised

- Whilst it falls outside the remit of this report with £100K being used from the General Fund it reduces the balance close to that of the Financial Reserves policy

SUMMARY
The Management accounts which are attached are once again in the form of ***Receipt and Payments*** format, which provides the overview to the Trustees, Deacons and Church as to the Income and Expenditure in 2025 and once the figures are adopted, they will need to be filed on the Charity Commission together with the reports as in previous years.

The Charity Commission have announced that from 2026 there will be a new SORP 2026 which will result in how some changes as to how the FRS 102 figures are classified and full details can be found on the CC website, part of which I have reproduced below

3. Accounting standards, policies, concepts and principles, including estimates and errors Significant More guidance has been included on the going concern basis of preparation. Other changes in this module are made to be consistent with FRS 102 and in response to stakeholder feedback. Summary of changes 4. Statement of Financial Activities Limited changes In response to stakeholder feedback, tables have been included to show charities how to report if using natural classifications and to assist in the presentation of allocation of support costs. 5. Recognition of income, including legacies, grants and contract income Significant To reflect changes to FRS 102, guidance is included on exchange transactions, in particular, the 5-step model for income recognition. In response to stakeholder feedback, the module also provides guidance on when grant income is income from an exchange transaction or when it is income from a non-exchange transaction. Other changes to the module are to improve clarity of reporting.

FINALLY
2025 has been an extremely challenging year for many Church Treasurers and Chris has informed me that he is standing down from the role in the Spring of 2026 I have no doubt that the Church owes him enormous appreciation of thanks for his service in this role over the past 4 years and I pray God's blessing on your fellowship in the coming days

Stuart J Rodway

26th February 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
PINHOE ROAD BAPTIST CHURCH, EXETER

On accounts for the year ended 31st December 2025

Charity no (if any) 1132000

Set out on pages 1 - 3 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

Responsibilities 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.

Signed: Hugh S Rodway **Date:** 26th February 2026

Name: Hugh S RODWAY

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

Address: 21 Maudlin Drive
Teignmouth Devon TQ14 8RZ

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

CHARITY COMMISSION FOR ENGLAND AND WALES

PINHOE ROAD BAPTIST CHURCH	1132000

Receipts and payments accounts

For the period from	01/01/2025	To	31/12/2025

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
A1 Receipts				
Gift aid donations	100817	27245	-	128,0
Non gift aid donations	13692	5820	-	19,5
Stewardship / GAYE	14599	5207	-	19,8
On-line giving	973	135	-	1,1
Gift aid recovered	24005		-	24,0
Hall hire	3099	-	-	3,0
Bank interest	3861	-	-	3,8
Other income	11422	-	-	11,4
***Sub total** (Gross income for AR)*	172,468	38,407	-	210,8
A2 Asset and investment sales, (see table).				
	-	-	-	
Sub total	-	-	-	
Total receipts	172,468	38,407	-	210,8
A3 Payments				
Staffing	79,045	-	-	79,0
Ministry support	8,293	-	-	8,2
Church life - adults	1,046	4,980	-	6,0
Church life - youth	5,502	-	-	5,5
Building utilities & maintenance	23,044	-	-	23,0
Building redevelopment	3,779		-	3,7
Evangelism & outreach	7,889		-	7,8
Mission support	28,138		-	28,1
Core - subs and audit	1,228			1,2
Administration	4,521	-	-	4,5
Sub total	162,485	4,980	-	167,4
A4 Asset and investment purchases, (see table)				
	-	-	-	
	-	-	-	
Sub total	-	-	-	

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	HSBC general account	20,695	-	-
	HSBC deposit / money manager	37,205	57,977	-
	BU Corp accounts	111,979		
	CAF bank	-	-	-
	Total cash funds	169,879	57,977	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Outreach southwest	General	711	
	Dnipro Hope + Open Doors	General	1,630	
	World Vision	General	130	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	C M Gardner	C Gardner	26-02-26

prbc
pinhoe road baptist church

Financial Statement for the Year ended 31st December 2025

CHARITY REGISTRATION NO.1132000

RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts		£	£
Gift Aided Donations	1	128062	99629
Non Gift Aided donations	2A	19512	34150
Legacies	2B		23165
Stewardship GAYE	3	19806	15435
Online giving	4	1108	2774
Hall hire	5	3099	3843
Gift Aid recovered	6	24005	28584
Bank interest	7	3861	3248
Other income	8	11422	7546
TOTAL		**210875**	**218375**
Payments			
Staffing	9	79045	38293
Ministry support	10	8293	7458
Church life - adults	11	6026	3226
Church life - youth	12	5502	5614
Building utilities & maintenance	13	23044	22181
Building redevelopment	14	3779	25204
Evangelism & outreach	15	7889	8952
Mission support	16	28138	24800
Core - subs and audit	17	1228	1154
Administration	18	4522	2740
TOTAL		**167465**	**139622**
Surplus (deficit) for the year		43410	78752
Balance brought forward bank accounts		184445	105693
Balance Carried foward		**227856**	**184445**
Balances As above-		*Restricted*	*Restricted*
Building Redevelopment	19	55942	22873
Fellowship Fund	20	2034	1677
			0
			0
Totals of Restricted Funds		**57976**	**24550**
Total of General Fund (Unrestricted)	21	169880	159895
TOTAL of ALL FUNDS		**227856**	**184445**

STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER

Bank and other cash balances:	22	**227856**	**184445**
Non Monetary Assets (Info only)	23	3680852	3557985
LIABILITIES	24	2471	446

CM Gardner 26.02.26

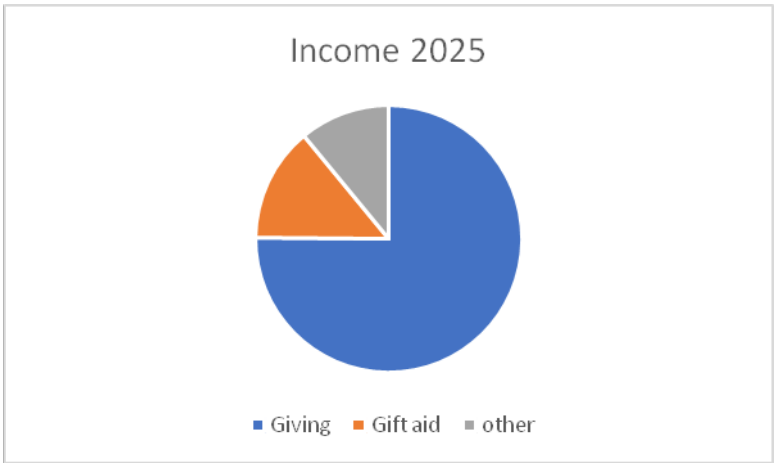
Pinhoe Road Baptist Church
2025 Finance Report

Executive Summary

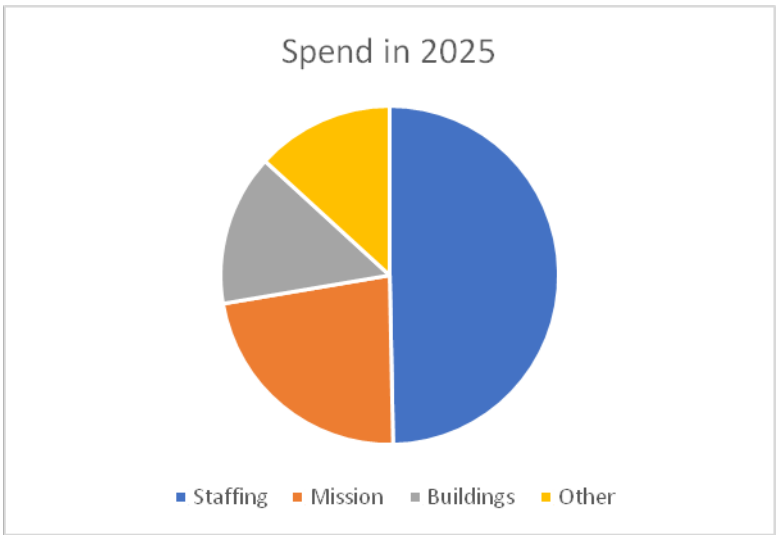
2025 generated a small surplus against budget for the year as shown below.

General fund	Budget	Actual	Diff
	£000	£000	£000
Income	-173	-173	0
Spend	173	159	-14
Totals	0	-14	-14

The chart below summarises our sources of income:



The chart below gives a summary of our spend:



The church meeting decided to proceed with redevelopment of the toilets and central roofs at a project estimate of £150,000. This is being financed by £100,000 from reserves and £50,000 from an appeal.

Acknowledgements

Thanks are expressed to Phil Aubrey and Gina Snow for their enormous contribution to finance operations. Gina oversees the payroll, verifies invoices and claims and assists with the bank reconciliations. Phil oversees gift aid, Sunday offerings, banking, on-line donations and also assists with bank reconciliation.
The church uses accounting software from Expense Plus which provides a great deal of guidance on a range of topics relevant to churches. There is also a user forum on Facebook where church financial issues are discussed.
1 Thess 1v3 *"I thank God for your work produced by faith"*

Income

Giving in 2025 was 8% below budget as shown below. Contributing factors include a greater turnover of Sunday attendees and stopping the second morning service.

Income	Budget	Actual	Diff
	£000	£000	£000
Giving	141	130	-11
Gift Aid	26	24	-2
Other	6	19	13
Totals	173	173	0

Other income includes collections for other causes: special collections / agency giving
Dnipro Hope summer camps £2900
Church weekend at home £704
Christmas day offering for Dnipro Hope and Open Doors £1630
Craft fair for minibus appeal (outreach southwest) £711

MTP2 – building redevelopment

Following agreement to proceed with MTP2, an appeal was launched in November and gifts totalling £30,296 were received with associated Gift Aid of £6811 resulting in a grand total of £37107.

Gift aid

There are 62 in the congregation who are registered for Gift Aid. Frequently these may represent a couple or whole household.
Total Gift Aid received from HMRC was £24,000 in 2025 which was below a budget target of £26,200. However, Gift Aid claims are retrospective and reflect the period July 2024 – July 2025.
It has been clarified in 2025 that small gifts made via our card reader are eligible to be included in Gift Aid Small Donations Scheme (GASDS). This scheme allows Gift Aid to be claimed from HMRC on individual cash or card gifts up to £30 where the donor is not recorded. The availability of the card reader has proved popular with the congregation.
In the second half of 2025 giving by named donors and through card and cash giving have both increased and so the forthcoming claim is anticipated to be 6% higher compared with the same period last year.
Gift Aid to be claimed on the recent MTP2 appeal is calculated to be £6,800 (so far) towards the total appeal target.

Total income by fund

	Income
General	172468
Building restricted	33070
Fellowship restricted	5337
Totals	210875

2 Cor 9v7 *"God loves a cheerful giver"*

Expenditure

Spend was 8% below budget for two main reasons. Firstly, the Operations Manager was vacant the whole year (£7800). Secondly, it was expected that the Associate Minister would relocate to Exeter during 2025 resulting in associated housing allowance costs and relocation expenses.

Category	Budge £000	Actual £000	Diff £000
Staffing	98	79	-19
Ministry support	6	8	2
Church life adult	1	1	0
Church life child	6	6	0
Buildings	25	23	-2
Evangelism	7	8	1
Mission support	26	28	2
Administration	4	6	2
Totals	173	159	-14

Pension scheme for the Associate Minister

It is a legal requirement for the church to enrol new staff into our occupational pension scheme. This was done in December which was several months late. For many years our pension scheme was B&CE (building and civil engineering). However, when B&CE were approached we discovered they are now part of People's Partnership. People's Partnership unfortunately had no record of our membership despite providing our membership number. We therefore had to apply afresh and incur a £600 joining fee. People's Partnership took the joining fee of £600 twice, so we requested a refund in 2026.

Housing allowance for Associate Minister

Creech St Michael, along with other Baptist churches, had a 'leaseback' arrangement with their Pastors which was tax efficient and financially beneficial to the staff and the church. Unfortunately, the Baptist Union no longer support new leaseback schemes and no longer provide legal advice on the matter. (Existing schemes however are still continuing). After approaching a legal firm and discussing with our Independent Examiner, Hugh Rodway, it appears that the only way forward would be to become a Charity Incorporated Organisation (CIO) and avoid the restriction by the BU corporation. It is therefore disappointing, from a financial point of view, that no progress has been made to become a CIO.

Fabric – top hall roof

We obtained two quotes to renew the felt roof of the upper hall:
MAB roofing – strip and renew - £17,016 incl VAT
EXE Flat roofing – felt overlay - £10,000 (non VAT registered)
Both roofers proposed fixing external timbers to the roof to support the solar panels. The church meeting agreed to seek professional advice from Jarman Ward regarding re-fixing the solar panels and assessment of quotes for roof renewal. A budget of £20,000 has been identified for this work out of Building Development – designated fund.
This work is essential due to leaks via the solar panel fixings which have caused damage to plaster and damaged the ceiling lights.

Banking – CAF bank

In June 2025 CAF bank changed their on-line banking platform. This caused significant problems including difficulty logging on, inability to search for transactions, difficulty with downloading statements and transactions for our accounting system, difficulty with selecting payees for making payment, inability to cancel standing orders. Other churches experienced similar problems and breaches of data protection were alleged. The Elders agreed to switch banking to HSBC as they compared favourably against other banks in terms of cost and functionality. The CAF account was closed mid-December.

Operations Manager / Admin Team Leader

The vacancy resulted in an underspend of £7857. The effect of the vacancy meant that there was a lack of support in the following areas:

Providing access to the premises to contractors
Managing online accounts including Microsoft, Virgin Media and Eclipse (resulting in unnecessary spend)
Distributing post (delays in receiving important correspondence)
Providing meter readings (gas, elec, ECOE, water)
Receiving deliveries of equipment
Reviewing and updating policies (required for Council grants)

Fellowship Fund

This fund is used to support people experiencing hardship or needing temporary support. The fund was well used during 2025 with gifts amounting to £4980. As gifts are sometimes directed to members of the congregation, we do not claim gift aid on donations, as this does not meet the criteria of 'charitable' expenditure.
Acts 2v44 *"they gave to anyone as he had need"*

Budgetary control

The income and expenditure report shows actual figures against budget for 2025. Members are reminded that budgets are 'plans' as opposed to 'allocations' and overspends have been allowed where the overall financial position is sound. I.e. managing the "bottom line". However, good stewardship responsibilities are expected of budget holders.

MTP Building redevelopment

Income and spend is set out below:

	Open bal	Income	Spend	Closing
Restricted				
	22872			
Donations		33070		
Gift aid				
				55942
Designated				
	17071			
Donations				
Gift aid				
Fees - top hall			778	
Fees - MTP2			2353	
Drains survey			648	13292
Transfer from general				88000
GRAND totals	39943			157234

Reserves

			£
General			68587
Redevelopment	designated	unre-	101292
Redevelopment		restricted	55943
Fellowship		restricted	2034
Totals			227856

Our reserves policy requires maintaining a minimum of £63,500 in reserve.

Banking and investments

The cash balances at 31 December are set out below:

	Interest	£
BU 90 day	2.50%	110028.01
BU 7 day	0.50%	1951.2
HSBC savings	1.40%	95181.67
HSBC current		20695.49
CAF		
Totals		227856.37

The approach has been to maximise interest on savings whilst spreading savings across accounts. The possibility of using COIF has been considered, but this carries some risk and needs to be long term. The difficulties with CAF bank have taken a large proportion of the Finance Team's time in 2025.

Related party transactions / Trustees remuneration and expenses

Our Pastors, George Baker and Mig Partridge, received stipend, heating allowance or housing allowance and reimbursement of expenses and our Treasurer, Chris Gardner, received reimbursement of expenses relating to equipment purchases. Apart from a claim for food at a Christmas social, no contribution or reimbursement of expenses in respect of *services provided by the Trustees* has been made during the year.

Accounting policies

The financial statements have been prepared on a 'receipts and payments' basis and in accordance with the Charities Act 2011 and the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).
The church uses a national accounting system designed for UK charities which is called ExpensePlus. This is administered by the Treasurer and finance assistants Phil and Gina.

C Gardner
Treasurer

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 To 31st December 2025

Charity name: Pinhoe Road Baptist Church

Charity registration number: 1132000

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the church 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 United Kingdom and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The provision of regular services of public Christian worship is central to the church's fulfilment of its primary purpose above. These have been held on Sundays at 10.30am, and advertised on the church website www.prbc.org.uk. They have also been accessible online via a livestream. A programme for all ages of children and young people is included in the morning service. Occasional courses are run to enable anyone to explore what it means to be a Christian, and these are publicised during Sunday worship and online. The church also runs several small groups for development of faith and discipleship. These meet during the week in the homes of some members and on church premises, and are advertised in the weekly newsletter distributed by email to any wishing to receive it. The church runs Parent and Toddler sessions at the church premises to assist the local community and demonstrate the love of Jesus Christ. Once a month, the church hosts a 'Messy Church' session for families with young children. A youth club meets on a week night. The church operates a safeguarding policy and ensures that all people working with children are appropriately vetted.

		A weekly coffee morning is run on church premises, open to any in the neighbourhood.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning activities to meet its objectives, the trustees have had regard to the guidance issued by the Charity Commission on public benefit, and in particular, the specific guidance on charities for the advancement of religion.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Our **Sunday worship service** moved to a new start time of 10.30am at the beginning of the year. This service is also accessible online via a livestream, and with content available to watch back later. An informal monthly gathering is also held on Sunday evenings for prayer and worship. We have been joined by a good number of newcomers through the year. A second minister has joined the church staff to help broaden and deepen the church's ministry. In 2025 we ran several different **teaching** series, such as "The Fruit of the Spirit" (looking at developing Christian character), and "Gentle and Lowly" (looking at the tender heart of Jesus Christ for all people). These longer series were punctuated by breaks for short series on different topics or to hear from visiting speakers. For **children and youth**, the usual range of groups on Sunday morning [crèche, Primary Sunday School (3–8-year-olds), Xplore (7–12-year-olds), Encounter [for teenagers] continued their teaching programmes during the morning service. A week night opportunity for older teens began in the autumn. A weekly session for Toddlers happens on Wednesday mornings. 'Messy Church' continued each month with craft activities, food, and a bible-based story for families with young children, an event typically attended by more than a hundred visitors, of whom the majority are children and young people. During the week a youth club offers 8–13-year-olds a venue for socialising and games on Friday evenings. Within the **small group programme**, a variety of groups serve the discipleship needs of a diverse range of people. Practical pastoral care is also exercised for those in various situations of need. The church hosts an **International Cafè** once a month, in partnership with another local church. This is designed to introduce new arrivals to life in the UK and Exeter, and to help them improve their English. Between 60 and 100 internationals attend the café regularly.

		The church also held a variety of **outreach** events to spread the good news of Jesus and encourage more people into the church. Regular events include a Christmas Fair, a Carol Service and engagement with spectators of the Great West Run (held in May) which passes by the church. The **membership** of the church stood at 120 at the end of 2025.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the year-end there was a healthy surplus which has been built up over recent years. The church is in a good position for planned building redevelopment projects.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' aim is to maintain a working balance sufficient to be able to cover our legal financial commitments for a period of 6 months. This would include our Ministers' employment costs plus covering utility bills for the Manse and the Church and to maintain adequate buildings insurance cover.
Amount of reserves held	Para 1.22	The financial status at the end of 2025, going into 2026, was to have unrestricted funds available in the General Fund of at least £63,500. The General Fund balance was £68,500 plus an additional £101,000 designated for building redevelopment.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution (adopted 22nd October 2008 and amended 18th May 2011 and 10th June 2015 and 15th December 2020)
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment by the church members' meeting

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Pinhoe Road Baptist Church
Other name the charity uses	
Registered charity number	1132000
Charity's principal address	Pinhoe Road Polsloe Bridge Exeter EX4 7HZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev George Peter Baker	Minister and Elder		Church Members' Meeting
2	Malcolm John Partridge	Minister and Elder	24th March 2025 – 31st December 2025	Church Members' Meeting
3	Mr Bruce Macpherson	Elder		Church Members' Meeting
4	Mr Christopher Maurice Gardner	Elder		Church Members' Meeting
5	Mrs Amanda Louise Grainger	Elder		Church Members' Meeting

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Baptist Union Corporation Limited Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

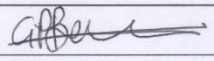
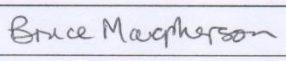
Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	George Peter Baker	Bruce Macpherson
Position (eg Secretary, Chair, etc)	Minister	Secretary
Date	17th JUNE 2026	