Kendal Road Baptist Church



Trustees Report – 2025

Contents

	Page
1) Aim	2
2) Leadership & Organisation	2
3) Activities	3
a) Gather	3
b) Grow	3
c) Go	4
d) Children & Youth	4
e) Support & Enable	4
4) Achievements	5
5) Financial Summary	6
6) Administrative Information	7
a) Charity Information	7
b) Governance	7
i) Governing Documents	7
ii) Trustees	7
7) Public Benefit	7
8) Declaration of Approval	8

1) Aim

The church's mission statement "Loving God, and Loving Others, from Longlevens…" after discussion in the Autumn of 2025 was revised to: "Loving Jesus, Living Like Jesus and Making Jesus Known." In October we also began to discuss changing the Church logo.

2) Leadership & Organisation

The overall leadership of the church is the responsibility of a core leadership team of 'Elders', the managing trustees, who meet regularly to discuss and decide on matters relating to the church. The Elders are appointed by election from within the church to serve for a term of four years, after which they are eligible for reappointment.

The church is organised into five areas of responsibility:

- Gather
- Grow
- Go
- Support & Enable
- Children & Youth

The leaders and teams responsible for the different functions within these areas meet with the Elders through the year in rotation. The various leaders involved are appointed by election from within the church, at the recommendation of the Eldership, with the key leaders usually serving for a term of three years, after which they are eligible for reappointment.

During the year there are Church Members' meetings and Open Forums, which provide an opportunity for wider consultation within the church and consideration of specific proposals. Whilst decisions at these meetings are usually reached through consensus, a formal voting process is used as appropriate. In October 2025 changing the Church Constitution to a CIO was agreed.

The church has various volunteer staff to perform particular roles each of which fits within its leadership and organisation. The church employs paid staff as Pastor, Children & Families' Worker and a Cleaner. From January 2026 the Pastor, Steve Ayers, will revert to a six-day working week from a five-day working week which was agreed in January 2023.

We still offer online involvement in Sunday worship but the link changes weekly to protect the privacy of the attendees. The church constitution allows remote access and participation in church and leadership meetings.

3) Activities

a) Gather

Worship – a public service of Christian worship takes place every Sunday morning, including songs, prayers and a sermon, with communion included once a month (normally the third Sunday of the month). Sunday evenings are used for a variety of discussion, 'Open Forums' and 'Church Members' Meetings', as necessary.



Ministry – during the second two-thirds of the Sunday morning service there is usually a sermon, which provides biblical teaching applicable to everyday life. As part of this there is opportunity for people to receive particular prayer and advice with life situations.
Six members have shared the preaching responsibilities, occasionally supplemented by guests. A few times a year we hold guest services where members are encouraged to invite friends to church to hear the Gospel.

Prayer – prayer is an important part of all church activities, but specific prayer events are organised, including designated seasons of prayer in which everyone is encouraged to participate. The church followed the international "Thy Kingdom Come" prayer initiative. Prayer prompts are circulated by email and WhatsApp. We have a prayer area available at the end of Sunday morning services for those who want to be prayed for. Two members of the church are available to support this each week.

b) Grow

Fellowship – making meaningful relationships is important, for it is at the heart of the Christian faith, so emphasis is placed on people sharing together (fellowship) both socially and in practical activities. Whilst this takes place naturally, as people take part in general church activities, the church also runs small groups during the week to encourage people to grow together and in their faith.

Pastoral Care – care for individuals within the church takes place at a variety of levels, normally in small groups, natural friendships and fellowship through activities. However, where people have particular needs a network of carers seeks to provide the level of support required, liaising with the Minister and Elders as appropriate. In certain cases, links have been established with statutory support services.

Discipleship – learning about the Christian faith, and putting it into practice, is a vital part of being followers of Jesus, requiring personal responsibility and mutual support. Whilst the Sunday teaching programme plays a significant role, the more informal small-group setting and mutual accountability aims to provide the environment to facilitate growth as a Christian. We enjoyed a Church Away Day in the Autumn at Gorsley Baptist Church which was a time of encouragement for us all.
We began a Christianity Explored Course in January which continued throughout the year. Three participants attended.

c) Go

Outreach – the church runs a number of specific groups (e.g. Take A Break, Out to Lunch, Open Door, Repair Café) as well as annual activities (e.g. The Light Party, retro computing), as well as one-off events (e.g. a Quiz Night and a skittles evening) to serve the local community and encourage people to get involved in the church. In the summer we held a Community Day and BBQ which was well received.

The seniors Out to Lunch has increased in appeal almost to capacity. The mothers and babies' group, and two carers and toddlers' groups continued. Local families speak highly of all these activities.

Welcome – the church encourages the community to visit its regular activities, including Sunday worship and has a 'welcome team' to provide newcomers with a warm welcome and help them integrate into the church. The Welcome Team are present at the door at the beginning and end of the services.

Mission – the church supports a number of missions operating in the UK (e.g. CAP, Food Bank) and overseas (e.g. BMS World Mission, Wycliffe Bible Translators, Baptist Union in Albania) each with a 'Mission Champion' who coordinates the church's engagement with the mission and encourages people to support them in prayer, relationship and financially. Individuals on mission or training assignments who are known to the church have also been supported.

d) Children & Youth

Junior Church – during the second two-thirds of the Sunday morning service the children up to school year 9 (age 14) have their own age-appropriate activities incorporating worship and teaching. There is a crèche for pre-school children. The Sunday morning schedule includes informal All-age services when whole families are encouraged to worship and learn together.

Kendal Kids and Kendal Youth – on Wednesday and Friday evenings the church runs clubs for primary school aged children and young people aged 11-16 within the community. These groups are focused around a variety of activities, craft, games and fun, they have some Christian content, usually in the form of Christian teaching.

Families – the church aims to provide a link with the parents of those attending children's activities, offering support where possible and encouraging them to come to the outreach activities.

e) Support & Enable

Finance – the church is almost exclusively financed by the individual giving of its members and the finance team supports and enables the various activities by managing the income and expenditure of the church according to an annual budget agreed by the church.

Facilities – the church occupies its own premises, including a large hall and a small hall with catering facilities. The management and upkeep of the buildings is the responsibility of the facilities team. Some of the facilities are available for hire by the local community.

Administration – the organisation and communication required in the church, which is predominantly run by volunteers, is significant and includes such tasks as maintaining the membership roll, managing the diary and rotas, general communication and publicity as well as the official secretarial role of the church.

4) Achievements



At year-end counts showed typical numbers of regular weekly contact occasions as:

- children **139**
- young people **37**
- adults **222**

There were **81** people who were sufficiently active to be eligible to vote at members meetings.

There were three baptisms this year.

5) Financial Summary

The comprehensive analysis and notes appended to the Statement of Financial Activities (SOFA) show the details from which this financial summary is drawn. Regular offering income was slightly higher than in 2024 but due to a large one-off additional donation (which was also eligible for gift aid) the total offering and total income were significantly higher.

Expenditure was around £9,000 higher than in 2024 reflecting increased running costs and in line with policy donating a proportion of the additional income to other organisations. There was a shortfall between unrestricted income and expenditure of around £2,000. This was much lower than anticipated when the budget for the year was set and was covered as planned by drawing from reserves.

	2024	2025
Unrestricted Offerings / Donations:	£93,424	£106,208
Unrestricted Income:	£98,275	£112,767
Gift Aid:	£17,698	£20,467
Total Income:	£131,625	£146,750
Unrestricted Expenditure:	£105,436	£114,387
Total Expenditure:	£135,111	£143,466

Reserves

The Church only maintains specific reserves where a clearly declared purpose has been agreed by the Church. When a purpose has been achieved, or is no longer felt to be achievable, the agreement of Church will be sought to close a specific reserve and use the money in other ways. Money for specific reserves is normally allocated in the budget, but may be topped-up by transfers to reserves before any end of year surplus is declared.

In 2025 just over £8,000 funds from the Additional Workers Fund were required to cover the shortfall in income over expenditure and top up the general and manse rental reserves. (This reserve was created to help partially support the cost of employing staff such as the children's and families' worker in addition to the Pastor.)

The general reserve aims to cover 6 months staff costs and was increased to reflect increased staff costs for 2026 and the manse rental reserve was increased to reflect the expected rent in 2026. In line with budget the sabbatical reserve was topped up in preparation for the Pastor's next sabbatical due in 2026.

	2024	2025
General Reserve:	£36,954	£41,446
Building Development Fund:	£8,919	£8,919
Restricted Development Fund:	£37,599	£38,445
Additional Workers Fund:	£46,259	£37,945
Manse Rental Reserve	£15,948	£17,772
Sabbatical Reserve:	£1,399	£1,699
Church Events Reserve:	£600	£924
Intermittent Expenses Reserve:	£0	£300
Technology Reserve:	£773	£773

6) Administrative Information

a) Charity Information

Name:

Kendal Road Baptist Church, Kendal Road, Gloucester, GL2 0NB.

Registration:

The charity (No. 1132818) was registered on 19th November 2009.

Financial Year

January to December.

Bankers:

HSBC plc, The Cross, Gloucester, GL1 2AP.

Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, OX11 8RT.

Examiner:

Thomas Payne FCCA,
Abaqus Ltd, No. 1 Business Centre, 1-11 Alvin Street, Gloucester, GL1 3EJ.

b) Governance

i) Governing Documents

The affairs of the Church are governed by the Trust Deeds (11th December 1940) and by a Constitution (July 2022) based on the model provided by the Baptist Union following consultations with the Charity Commission. In the October 2025 the church agreed to proceed with the incorporation of the church as a CIO with a new constitution based on the precedent constitution for a Charitable Incorporated Organisation (CIO) prepared by the Baptist Union.

ii) Trustees

The Baptist Union Corporation acts as Custodian or Holding Trustee for the church property, whilst the day to day running is entrusted to the following who are the Managing Trustees...

- Rev Steve Ayers (Pastor)
- Dr Iain Jarvis (Elder)
- Mr Martin Leckebusch (Elder until 28/06/2026)
- Rev Rita Rimkiene (Elder)
- Claire Smit (Elder commencing 06/07/2025)

7) Public Benefit

The trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary guidance on the advancement of religion for the public benefit, with these being reflected in the presentation and content of this report.
The church has a "Safeguarding Policy" for children and vulnerable adults; as part of this the church obtains 'Disclosure and Barring Service' checks for all leaders and helpers involved.

8) Declaration of Approval

In our capacity as charity trustees, we declare that we have approved the above report.

Rev Steve Ayers	Signed:	Date:
Dr Iain Jarvis	Signed:	Date:
Rev Rita Rimkiene	Signed:	Date:
Mrs Claire Smit	Signed:	Date:

KENDAL ROAD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted	Designated	Restricted	Endowment	Total 2025	2024
		£	£	£	£	£	£
Income and endowments from							
Donations and legacies	2	£110,674	£16,934	£3,398	£0	£131,006	£116,557
Investment income	3	£1,947	£0	£868	£0	£2,816	£2,748
Other trading activities							
Charitable activities	4	£0	£12,784	£0	£0	£12,784	£12,072
Other	5	£145	£0	£0	£0	£145	£247
Total income		£112,767	£29,718	£4,266	£0	£146,750	£131,625
Expenditure							
Raising Funds	6	£0	£0	£0	£0	£0	£0
Charitable Activities	7	£114,387	£26,159	£2,920	£0	£143,466	£135,111
Other Expenditure	8	£0	£0	£0	£0	£0	£0
Total Expenditure	10	£114,387	£26,159	£2,920	£0	£143,466	£135,111
Net income / (expenditure) before Gains and losses on investments		-£1,620	£3,559	£1,346	£0	£3,284	-£3,486
Net gains/ (losses) on Investments	13	£0	£0	£0	£0	£0	£0
Net Income / (Expenditure) for the year		-£1,620	£3,559	£1,346	£0	£3,284	-£3,486
Transfers between funds	14	£4,508	-£4,008	-£500	£0	£0	£0
Other recognised gains/(losses)							
Net gains/ (losses) on the revaluation of fixed assets							
Actuarial gains/(losses) on defined benefit pensions schemes	28						
Net Movement in Funds		£2,887	-£449	£846	£0	£3,284	-£3,486
Reconciliation of Funds:							
Total Funds brought forward		£5,722	£117,440	£38,599	£1,425,477	£1,587,238	£1,590,724
Total Funds carried forward		£8,610	£116,991	£39,445	£1,425,477	£1,590,522	£1,587,238

Comparative figures for each fund are shown in the notes to the accounts

KENDAL ROAD BAPTIST CHURCH

BALANCE SHEET 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	16		£1,434,087		£1,431,199
Investments	17		£0		£0
			£1,434,087		£1,431,199
Current Assets					
Stocks	18	£0		£0	
Debtors	19	£17,559		£2,904	
Investments	20	£0		£0	
Bank and Cash	21	£145,620		£159,516	
		£163,178		£162,419	
Current Liabilities					
Creditors: amounts falling due within one year	22	£6,743		£6,380	
Net Current Assets					
Total assets less current liabilities			£156,436		£156,039
Creditors: amounts falling due after more than one year	23		£0		£0
Net Assets excluding pension liability					
Defined benefit pension scheme	28				
Asset or liability (£0)					
Total net assets or liabilities			£1,590,522		£1,587,238
Charity Funds					
Endowment	24	£1,425,477		£1,425,477	
Restricted	25	£39,445		£38,599	
Designated	26	£116,991		£117,440	
Unrestricted		£8,609.81		£5,722	
Total Charity Funds			£1,590,522		£1,587,238

The notes on pages [1-11] form an integral part of these accounts These accounts were approved by the Trustees on xx/xx/26 and signed by:

KENDAL ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 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 2021), FRS102 and with the Charities Act 2011

Kendal Road Baptist Church is a registered charity, no. 1132818 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. Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c. Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d. Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e. Investment Income

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

f. Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g. Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i. Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. 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.

j. Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k. Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	25%

l. Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publically traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m. Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally *the church building.* Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

n. Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is shown in Note 28.

2. Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Donations and Legacies						
Offerings - Church	£101,943				£101,943	£90,498
Offerings - Sunday School		£0			£0	£0
Directed Gifts			£2,645		£2,645	£1,434
Development Fund Directed Gifts			£0		£0	£0
Tax refunds	£4,267	£15,948	£253		£20,467	£17,698
Donations	£600	£986			£1,586	£519
Donated Items	£3,665				£3,665	£2,812
Grants received	£0		£500		£500	£3,595
Legacies	£200				£200	£0
Total *(to agree with SoFA)*	£110,674	£16,934	£3,398	£0	£131,006	£116,557

In 2024 Donations & Legacies income comprised: £96,129 unrestricted, £16,005 designated and £4,423 restricted funds.

3. Investment Income

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Investment Income						
Bank interest	£1,947		£868		£2,816	£2,748
Income from other investments					£0	£0
Total *(to agree with SoFA)*	£1,947	£0	£868	£0	£2,816	£2,748

In 2024 Investment income was £1,899 unrestricted and £850 restricted funds.

4 Income from charitable activities

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Income from other trading activities						
Kendal Kids and Youth Groups		£1,363			£1,363	£1,571
Out to Lunch		£5,609			£5,609	£5,467
Take-a-Break		£2,102			£2,102	£1,753
Repair Café		£632			£632	£793
Quiz Evenings		£2,342			£2,342	£1,833
Skittles Evening Surplus		£76			£76	£0
Retro Computer Gaming Event		£659			£659	£655
Total *(to agree with SoFA)*	£0	£12,784	£0	£0	£12,784	£12,072

In 2024 income from charitable activities was £12,072 designated funds.

5. Other income

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Other income						
Rent received	£145				£145	£247
Total *(to agree with SoFA)*	£145	£0	£0	£0	£145	£247

In 2024 rental income was £247 unrestricted funds.

6. Raising Funds

Raising Funds	Unrestricted	Designated	Restricted	Endowment	2025	2024
N/A						
Total *(to agree with SoFA)*	£0	£0	£0	£0	£0	£0

7. Charitable Activities

Charitable Activities	Unrestricted	Designated	Restricted	Endowment	2025	2024
Ministry	£38,952	£15,948	£0		£54,900	£53,352
Mission - Indirect	£13,508	£1,228	£2,895	£0	£17,631	£13,656
Mission - Direct	£32,223	£606			£32,828	£34,381
Kendal Kids and Youth Groups		£1,211			£1,211	£1,288
Out to Lunch		£3,938	£23		£3,960	£4,017
Take-a-Break		£1,099			£1,099	£1,148
Repair Café		£446			£446	£277
Quiz Evenings		£1,114			£1,114	£989
Retro Computer Gaming Event	£0	£570			£570	£685
Establishment	£29,705	£0	£3		£29,708	£25,319
Total *(to agree with SoFA)*	£114,387	£26,159	£2,920	£0	£143,466	£135,111

Ministry comprises Pastor Stipend, Pension, National Insurance, Travel & Expenses (including Sabbatical), Pulpit supplies, and Manse Utilities and Upkeep costs. The church had a pastor working 5 days a week in 2025. Ministry includes their stipend and and other expenses.

Mission- Indirect *comprises Gifts and Grants to other causes.*

***Mission** - Direct comprises House Groups, Kendal Kids and Youth, Out to Lunch, Outreach, Pastoral, Sunday School, Training, Worship and Young People including the salary of the Children's worker.*

***Establishment** comprises Administration, Church Utilities and Upkeep, Cleaning wages, and Depreciation of Fixtures, Fittings and Equipment.*

In 2024 Charitable Activities expenditure was £105,436 unrestricted, £25,229 designated and £4,446 restricted funds.

8. Other Expenditure

Other Expenditure	Unrestricted	Designated	Restricted	Endowment	2025	2024
Total *(to agree with SoFA)*	£0	£0	£0	£0	£0	£0

9. Support costs

Support costs	Unrestricted	Designated	Restricted	Endowment	2025	2024
Administrative & Office Costs	£1,103				£1,103	£1,068
Finance	£537		£3		£540	£537
IT	£55				£55	£48
CIO Conversion Costs	£1,188				£1,188	£0
Governance costs:						
Independent Examinations costs	£250				£250	£250
Total *(to agree with SoFA)*	£3,134	£0	£3	£0	£3,137	£1,903

In 2024 support costs were £1,903 unrestricted funds.

CIO conversion costs are solicitors fees relating to applying to convert the current un-incorporated church charity to a charitable incorporated organisation.

10. Expenditure

Expenditure	Unrestricted	Designated	Restricted	Endowment	2025	2024
Ministry	£38,952	£15,948	£0	£0	£54,900	£53,352
Mission - Direct	£32,223	£8,983	£23	£0	£41,228	£42,784
Mission - Indirect (Grant Funding)	£13,508	£1,228	£2,895	£0	£17,631	£13,656
Establishment	£26,571	£0	£0	£0	£26,571	£23,416
Support costs	£2,884	£0	£3	£0	£2,887	£1,653
Governance costs	£250	£0	£0	£0	£250	£250
Total *(to agree with SoFA)*	£114,387	£26,159	£2,920	£0	£143,466	£135,111

This note reanalyses all of the costs in the previous notes between direct charitable costs, grants and support costs. The grant funding will agree with note 11 and support costs will agree with note 9.

11. Grants payable

Grants payable	Unrestricted	Designated	Restricted	Endowment	2025	2024
BUGB Home Mission	£3,120	£0	£0		£3,120	£2,970
BMS World Mission	£3,727	£0	£0		£3,727	£2,970
Albania church support	£1,456	£0	£1,585		£3,041	£1,300
Wycliffe Translators	£1,455	£0	£0		£1,455	£900
People International	£1,455	£0	£430		£1,885	£900
ECM	£1,455	£0	£0		£1,455	£900
Gloucester CAP	£0	£0	£0		£0	£0
Food Bank (inc 2025 Quiz profits)	£420	£1,228	£0		£1,648	£400
Gloucester City Mission	£420	£0	£880		£1,300	£1,129
Refugee support	£0	£0	£0		£0	£0
University of Gloucestershire Christian Union	£0	£0	£0		£0	£237
Youth For Christ Gloucestershire	£0	£0	£0		£0	£400
Quiz Profits: Sue Ryder and GW Air Ambulance (2024)	£0	£0	£0		£0	£844
School Bibles	£0	£0	£0		£0	£705
Total *(to agree with SoFA)*	£13,508	£1,228	£2,895	£0	£17,631	£13,656

In 2024 Grants payable were £11,377 unrestricted, £844 designated and £1,434 restricted funds.

Net income for the year	2025	2024
Net income for the year is stated after charging/(crediting)		
Auditors/independent examiners' remuneration:		
Audit/independent examination	£250	£250
Taxation work	£0	£0
Other services	£0	£0
Loss on sale of fixed assets	£0	£0

13 Gains and losses on revaluations and disposals of investment assets

Where a church holds stock exchange investments or buildings used for income purposes rather than the furtherance of the church's objectives, gains and losses will be shown here. These assets should be shown at market value on each balance sheet date, and so there will be a gain or loss each year.

14 Transfers between funds

Fund	Unrestricted	Designated	Restricted	Endowment	Total
Unrestricted Funds					£0
Transfer to Sabbatical reserve	-£300	£300			£0
Transfer to Church Events reserve	-£324	£324			£0
Transfer to Intermittent Expenses reserve	-£300	£300			£0
Transfer to Manse Rent Reserve	-£1,824	£1,824			£0
Transfer to General Reserve	-£4,492	£4,492			£0
Transfer to CIO Carry Over Fund	-£3,812	£3,812			£0
Transfer from Additional Worker Fund	£8,314	-£8,314			£0
Unrestricted Fixed Assets bought with restricted grant and designated gift to Take A Break	£722	-£222	-£500		£0
Transfer from Take A Break	£758	-£758			£0
Transfer from Out To Lunch	£5,600	-£5,600			£0
Surpluses from Retro Gaming and Skittles events to general funds	£165	-£165			£0
Total	£4,508	-£4,008	-£500	£0	£0

Unrestricted Funds transferred to a number of designated reserves at end of year in line with budget / finance policies.
Unspent 2025 budget allocation for CIO conversion costs transferred to reserve to cover remaining costs in 2026.
Surplus funds from Take A Break and Out to Lunch transferred to general church funds to help cover running costs.
Fixed assets bought using grant and gift to Take A Break are treated as unrestricted church assets.
Overall deficit at end of year covered by drawing from Additional Workers Fund.

15 Staff costs and Trustees expenses

Staff costs and Trustees expenses		2025	2024
Salaries	Gross salary	£58,803	£56,039
Social security costs	Employers national insurance	£0	£0
Pension costs	Employers pension contributions	£5,790	£5,792
Trustee Travel & Expenses		£0	£0
Pastor Travel & Expenses		£1,595	£1,613
Childrens Worker Travel & Expenses		£0	£759
Manse rent		£15,948	£15,600
Other costs	Manse Council tax, water, telephone etc.	£5,204	£5,263
Total		£87,339	£85,066

The average number of employees during the year was 3

No employee received emoluments in excess of £60,000 during the year.

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration of £28,603 and other benefits in respect of his/her services as Minister, including the provision of manse accommodation rented by the church.

£0 in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2024 £0).

The Church pays pension contributions for its Minister into a defined contribution scheme and for another staff member into the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

Total aggregate remuneration paid to key management personnel during the year was £0 (2024 £0)

16 Tangible Fixed Assets

Tangible Fixed Assets		Church Premises	Manses	Furniture and fittings	Computers and equipment	Total
Cost						
	01-Jan-25	£1,425,477	£0	£51,588	£9,011	£1,486,075
Additions		£0	£0	£3,627	£1,010	£4,637
Disposal		£0	£0	£0	£0	£0
	31-Dec-25	£1,425,477	£0	£55,215	£10,021	£1,490,712
Depreciation						
	01-Jan-25	£0	£0	£46,401	£8,475	£54,876
Charge for the year		£0	£0	£1,191	£559	£1,750
On disposals		£0	£0	£0	£0	£0
	31-Dec-25	£0	£0	£47,593	£9,033	£56,626
Net book value						
	01-Jan-25	£1,425,477	£0	£5,186	£536	£1,431,199
	31-Dec-25	£1,425,477	£0	£7,622	£988	£1,434,087

All of the fixed assets are used for direct charitable purposes.

17 Investments

This note refers to properties and stock exchange and other securities deliberately held on a long term basis, not simply the prudent investment of short term surplus funds.

Investments	2025	2024
01-Jan	£0	£0
Additions	£0	£0
Disposal	£0	£0
Gains and losses on investments	£0	£0
31-Dec	£0	£0

The fair value of listed investments is determined by reference to the quote bid price on the relevant stock exchange on the balance sheet date.

18 Stocks

Most churches will not have material stocks of goods. There may however be material stocks within a church bookstall, or in a coffee shop or lunch club.

19 Debtors

Debtors	2025	2024
Accrued income	£0	£198
Prepayment and other debtors	£1,330	£1,094
Outstanding HMRC Gift Aid Tax	£16,229	£1,612
Other	£0	£0
Total	£17,559	£2,904

20 Investments

These represent short-term listed investments and short term deposits.

21 Bank and cash balances

Bank and cash balances	2025	2024
HSBC plc	£15,468	£34,551
Baptist Union Deposit (7 day)	£3,990	£123,363
Baptist Union Deposit (3 month)	£122,188	£0
Cash	£2,057	£240
Kendal Kids and Youth	£1,155	£1,003
Repair Café	£40	£40
Out to Lunch	£60	£60
Take-a-Break	£662	£258
Total	£145,620	£159,516

22 Creditors: amounts falling due within one year

Creditors: amounts falling due within one year	2025	2024
Travel & Expenses	£66	£193
Grants Payable	£3,572	£2,589
PAYE Tax & NI	£1,983	£1,781
Gas & Electricity Bills	£1,055	£1,028
Other Creditors	£67	£790
Total	£6,743	£6,380

23 Creditors: amounts falling due after more than one year

Creditors: amounts falling due after more than one year	2025	2024
Loans	£0	£0
Total	£0	£0

24. Endowment Funds

	01-Jan-25	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2025
Total	£1,425,477	£0	£0	£0	£0	£1,425,477

	Fixed Asset	Investment	Current Asset	Total
Endowment Funds				
Church building fund	£1,425,477			£1,425,477
Total	£1,425,477	£0	£0	£1,425,477

The Church building fund represents the fund value of the church premises.

25. Restricted Funds

	01-Jan-25	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2025
Restricted Funds						
Building Development Gifts Fund	£37,599	£846	£0	£0	£0	£38,445
Jack Ashmead Trust Fund	£1,000	£23	£23	£0	£0	£1,000
Total	£38,599	£868	£23	£0	£0	£39,445

The Jack Ashmead Trust Fund exists to provide an annual income to the Luncheon Club (Out to Lunch). The £1,000 was invested in a UK Government Bond that matured in 2013 and was then converted into a cash fund.

The Building Development Gifts Fund accounts for restricted income towards building development projects (future purchase of a manse).

	Fixed Asset	Investment	Current Asset	Total
Restricted Funds				
Building Development Gifts Fund			£38,445	£38,445
Jack Ashmead Trust Fund			£1,000	£1,000
Total	£0	£0	£39,445	£39,445

26. Designated Funds

	01-Jan-25	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2025
Designated Funds						
Sabbatical reserve	£1,399				£300	£1,699
Church Events reserve	£600				£324	£924
Intermittent Expenses reserve	£0				£300	£300
Manse rental	£15,948	£15,948	£15,948		£1,824	£17,772
Additional workers fund	£46,259				-£8,314	£37,945
General reserve	£36,954				£4,492	£41,446
Building development fund	£8,919					£8,919
CIO Carry Over Fund	£0				£3,812	£3,812
Kendal Kids and Youth Groups	£1,003	£1,363	£1,211			£1,155
Take-a-break	£258	£2,102	£1,099		-£600	£662
Out to Lunch	£4,336	£5,609	£3,938		-£5,600	£408
Community Meals	£96	£0	£0			£96
Repair Café	£893	£632	£446			£1,079
Technology fund	£773					£773
Totals	£117,440	£25,655	£22,642	£0	-£3,462	£116,991

The Church maintains Designated Reserves as follows:

The Sabbatical, Church Events and Intermittent Expenses reserves are used to spread large costs over a number of years.

The Manse rental fund ensures funds are available to cover the expected Manse rent for the following year.

The Additional Workers Fund was established to partially support the staff workers in addition to a Pastor.
Funds from the Additional Workers Fund were used to cover the shortfall between income and expenditure.

The Building Development Fund contains Church money designated to building development projects. Restricted funds specifically raised for building development (future manse purchase) are shown under Building Development Gifts Fund.

The General Reserve is maintained at a level to enable the Church to meet its ministerial/staff commitments in the event of a loss of income.
It was increased in line with policy at the end of the year to reflect increased staff costs in 2026.

Unspent 2025 budget allocation for CIO conversion costs was transferred to a designated fund to cover remaining costs in 2026.

Kendal Kids and Youth are the outreach to young people, consisting of two midweek groups.
Take-a-Break is the outreach to Parents with Babies and Toddlers.
Out to Lunch is the outreach to older people with a monthly lunch.
Some surplus Take-a-Break and Out to Lunch funds were transferred to general funds to help cover church running costs.
Repair Café is a monthly meeting where people from the community can bring broken items to be fixed.

	Fixed Asset	Investment	Current Asset	Total
Designated Funds				
Sabatical reserve			£1,699	£1,699
Church Events reserve			£924	£924
Intermittent Expenses reserve			£300	£300
Manse rental			£17,772	£17,772
Additional workers fund			£37,945	£37,945
General reserve			£41,446	£41,446
Building development fund			£8,919	£8,919
CIO Carry Over Fund			£3,812	£3,812
Kendal Kids and Youth Groups			£1,155	£1,155
Take-a-break			£662	£662
Out to Lunch			£408	£408
Community Meals			£96	£96
Repair Café			£1,079	£1,079
Technology fund			£773	£773
Totals	£0	£0	£116,991	£116,991

27. Analysis of net assets

	Fixed Asset	Investment	Current Asset	Total
Analysis of net assets				
Endowment Funds per note 24	£1,425,477			£1,425,477
Restricted Funds per note 25			£39,445	£39,445
Designated Funds per note 26			£116,991	£116,991
Unrestricted Funds			£8,610	£8,610
Totals	£1,425,477	£0	£165,045	£1,590,522

28. Pensions

The Church is a participating employer 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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members 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 if 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 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 Minister and some members of the church staff are eligible to join the Scheme.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of 2024 and were fully extinguished once buy out was completed by Just Group in October 2024.

29. Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council.
The church is also a member of the Baptist Union of Great Britain, and the West of England Baptist Association.
The church made a donation to the Baptist Union Home Mission Scheme as set out in note 11.

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 Kendal Road Baptist Church		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1132818
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 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 charity's accounts carried out under section 145 of the 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.

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

Signed:	T R Payne	**Date:**	23/10/2026
Name:	Thomas Payne		
Relevant professional qualification(s) or body (if any):	Fellow of the Association of Chartered Certified Accountants (FCCA)		

Address:	No. 1 Business Centre
	1-11 Alvin Street
	Gloucester, GL1 3EJ

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.	