WOODLEY BAPTIST CHURCH

Accounts – 31st December 2025

WOODLEY BAPTIST CHURCH

Charity number: 1133010

Accounts –31st December 2025

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REPORT OF THE TRUSTEES
for the year ended 31st December 2025

The Trustees are pleased to present their annual report and financial statements of the charity for the year ended 31st December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS102.

Reference and Administration Details
The charity's name is Woodley Baptist Church.

Charity Registration Number: 1133010

Registered Address: Hurricane Way
Woodley
Berkshire
RG5 4UX

Trustees
The Trustees and officers who served during the year and since the year end were as follows:

Mr A Butler (Church Treasurer)
Mrs G Hope
Mr G Sumbler (Children and Youth Team Leader)
Mrs J van Es (Church Secretary and Chair of Trustees)

Bankers: Lloyds TSB plc
53 Crockhamwell Road
Woodley
Berkshire
RG5 3JR

Accountants: A J Carter & Co
22b High Street
WITNEY
OX28 6RB

Objectives and Activities
The main objectives of the charity are:

The Mission of the Church (its charitable object) is to be: "United in knowing Jesus and making Him known".

The responsibility for ensuring that Woodley Baptist Church fulfils its mission falls on every Church Member, encouraged and guided by the Church Leadership Team.

Achievements and Performance
2025 has been a good year for Woodley Baptist Church, both in terms of the ongoing ministry of the church and particularly as we ended the year with a promising ministerial candidate.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (Continued)

Achievements and Performance (continued)

We had been advertising for a Minister with the Baptist Union from Easter 2024, with very little interest being shown and no promising candidates. Early in 2025 we extended the reach of our advertising by placing adverts in two Christian online forums. The result was an immediate increase in interest, with individuals applying from outside of the UK, as well as within. This raised additional challenges as the applicants were from different denominations and theological understandings. Some didn't have permission to work in the UK so we had to consider the possibility of applying to be a sponsor. In total we had 16 applicants during the year, six of whom we invited for interview. We met Daniel Raimundo in October 2025 and felt that we had found someone who might be right for us at Woodley. Daniel came to preach in early December and the church leaders decided to invite him back for further conversations in January 2026 which, in turn, led to the Church inviting him to be our Minister.

The year has been one full of activity, with our regular services and a number of special events. We've had a few visiting speakers but Church Members have continued to lead and preach on most Sunday mornings and to lead our informal worship services on Sunday evenings. We marked the important Christian events of Easter, Ascension, Pentecost, Advent and Christmas. In the early part of the year we continued to look at Jesus in the Old Testament and then, in the Autumn, we did a series on our mission statement and the five fold statement about our purpose as a church. In our monthly café services, we used the Living Christianity material: created by The Christian Institute and The Good Book Company the series is designed to help participants apply biblical principles to all areas of life.

We have been encouraged that new people continue to come and join us on a Sunday morning, particularly when they stay and become part of the church, which has been the case for a number of people this year. It is so thrilling to see God at work in people's lives.

Last year we reported that there was to be a new congregation meeting in our church building. This arrangement has worked well and we have enjoyed having occasional joint events with our Romanian brothers and sisters.

One off events have included the visit in May of a group of graduates from the African Children's Choir. We invited a local school to a workshop with the group, which proved to be a great success. In fact several children came to the concert with their parents in the evening, having enjoyed the workshop so much. We extended an invitation to this event to local churches and were pleased to have a full house. In September we hosted an evening of apologetics with Derek McIntyre, called Jesus: the evidence. The turnout for this wasn't as good as for the concert but those who attended found it interesting and helpful. Finally, we invited local people to a viewing in December of Holy Night, a retelling of the story of the birth of Jesus by the producers of the popular series, The Chosen. It has been good to serve our community and the surrounding churches with these events.

The church building is well used during the week, with our own groups and with bookings. Many of the events we run are aimed at the local community, with regular groups for toddlers, junior school aged children and teenagers. In addition, we have several groups for older people. Much of this activity is led by Graham, our Youth and Children's Team Leader, but we also rely heavily on a large number of members who willingly and regularly give their time to run and help in these outreach groups.

There are opportunities for Church Members to meet in our discipleship groups, which provide a space for Bible study, discussion and prayerful pastoral support. In addition we meet to pray, whether in person or online, at our regular prayer meetings.

Social events have provided opportunity for us to include those who attend our various groups. The pancake party on Shrove Tuesday is a particular highlight. We were also pleased to be able to hold a wedding for a couple who have recently become part of our church family.

During this time without a Minister and with income coming from the rental of the manse, we have continued to carry out maintenance and upgrade work on the church building. Even with this expenditure, we ended the year in a good financial position.

Membership at the end of 2025 was unchanged at 74.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (Continued)

Structure and Management
The Church is governed by its Constitution, adopted in June 2009 and modified in July 2015 and October 2025. The Church is a member of the Baptist Union of Great Britain and Northern Ireland. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union.

The Trustees of the Church, as shown in section 1.2, are appointed by secret ballot at a Special Church Members' meeting in accordance with the Church Constitution. They oversee and coordinate the vision and ministry of the church. The Trustees are referred to as the Church Leadership Team in the Church Constitution. The Ministers and designated staff who are Trustees remain on the Leadership Team for the duration of their appointment subject to their good standing within the Church both spiritually and morally.

Elders (when appointed) share with the Minister in the overall spiritual oversight of the Church and in particular in the roles of pastoral care, teaching and discipleship. They are de facto Trustees. Trustees, other than the Ministers and designated staff, are appointed for an initial three year period, after which re-affirmation is necessary every three years.

Some aspects of church life are headed up by individual members who are known as Ministry Team Leaders. They aren't themselves Trustees but regular meetings take place between the Trustees and the Ministry Team Leaders, allowing sharing of ideas and, where appropriate, joint decision-making.

Church Membership is open to those who profess repentance before God and faith in Jesus Christ as Saviour and Lord; whose lives bear evidence of the presence of the Holy Spirit; and who publicly assent to the Statement of Belief with application for membership being made to the Minister or the Church Secretary.

Governance
Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both the Church Leadership Team and the Church Members.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- a strategic plan and annual budget approved by the Church Members;
- regular consideration by the Church Leadership Team and Church Members of financial results, variances from budgets, and benchmarking reviews;
- delegation of day-to-day management authority and segregation of duties;
- identification and management of risks.

Leaders have certain delegated responsibility for the smooth running of their ministries but are accountable to the Trustees and Church Members for all decisions taken. Financially, they can only approve budgeted expenditure up to £1500. The Trustees can approve expenditure up to £5,000, and the Church members must agree any commitment or expenditure above this figure. The limits are reviewed from time to time.

If any conflict of interest arises, the concerned Trustee declares it and takes no part in the related decision.

Risk Management
The Trustees have examined the principal areas of the Church's operations and considered what major risks may arise in each of these areas. In the opinion of the Trustees, the Church has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day to day operations. Procedures have been established for reporting failings immediately to the Trustees.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (Continued)

Vision
Our corporate vision is to be:-

A vibrant worshipping community (with a focus on shared Christian worship and the encouragement of personal devotional life).

A community of effective disciples of Jesus (by teaching and applying the message of the Bible to the whole of life throughout all age groups in the Church).

A missionary community, sharing Christ in word and action (by the practical expression of our faith in loving service to others and the sharing of our faith as we have theopportunity).

A loving, welcoming and supportive community (by opening our activities to all, giving appropriate care, acceptance and affirmation within the corporate life of our Church family)

A serving community, where all participate (by helping each person to find their role in relation to their journey of faith and their service to others as Christians in the areas of church, work and home)

Strategy and Activities
When planning the activities for the year the Trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

Worship
Sunday services, prayer meetings, regular meetings for various age groups, prayer links.

Discipleship
Regular discipleship groups, Bible teaching, Sunday groups for children and young people.

Mission
Many community groups and activities based in our building. Regular activities include toddlers, groups for seniors, Coffee Mornings and Arts and Craft sessions, children's and youth clubs and food bank. On a more occasional basis we have been involved in running Alpha courses. Involvement with other Christian churches and agencies locally and worldwide.

Belonging
Pastoral care, visiting, social events, meals.

Serving
Giving opportunities to serve within the church and beyond it, running courses, training, mentoring, identifying and developing gifts and skills. Running and servicing the Church Centre for the benefit of all

Financial Review
During the 12 months to 31st December 2025 the Church had a total income of £229,486 (2024: £221,440). Offerings and donations together with the Income Tax refunds were higher than last year which was largely due to a large legacy.

Charitable expenditure was £220,439 (2024: £209,032).

Grant Making Policy

Grants from the Pastoral Fund

The Pastoral Fund exists to help the needy and to emulate the early church in the way it cared for its poorer members. Requests are considered by the Trustees and any authorised gift is made by the Church Treasurer.

Other Grants

The Church actively supports the wider work of Mission through the setting aside of a significant part of its annual income for the support of individuals and organisations engaged in Mission. The amount given to support mission is agreed annually by Church Members.

Reserves Policy

All assets are held for the work of the Church, and the Trustees consider the amounts shown in the Balance Sheet to be a fair reflection of their value.

The Church believes in the grace of God to provide for its financial needs as they arise through the giving of its members and others. In principle, the Church believes that monies given should be utilised for the furtherance of the work of the Church as soon as is practical and is consistent with an orderly and responsible stewardship of the funds and the work of the Church. The reserves policy for Woodley Baptist Church is to hold the equivalent of three months of all expenditure; plus a further three months staff costs to allow the church to adapt to any changes in the level of income and expenditure of the church.

Employees

An Annual Performance Review system is in place where all staff have their performance from the previous year reviewed, new objectives set and training needs identified for the forthcoming year.

Pensions

When relevant, Woodley Baptist Church contributed towards pension provision for the Minister (via compulsory membership of the Baptist Union Pension Scheme). In addition, Woodley Baptist Church has chosen the Standard Life Stakeholder Pension Scheme to be the designated scheme, and it is made available to all other salaried employees. The scheme is registered with the Occupational Pensions Regulatory Authority and meets all the standards required. Employees have the option of making additional payments into the scheme on a personal basis.

Future Plans

We are starting the year with great enthusiasm about Daniel Raimundo joining as our Minister. There is still much to do in preparation for his arrival but we are excited to welcome him and his family and to see what God will do amongst us through Daniel's ministry. That said, we realise that the Church will continue to need the involvement of all of us as we seek to reach people with the love of Jesus.

Over the last few years we have set a budget based on a part time salary for a Minister. Daniel will be full time, but not for the full financial year, so our budget will cover his salary in 2026. Additionally, a generous gift has been promised which will help to cover our expenses for the first two years of Daniel's ministry. After that we expect that we will need to use some of our savings to meet the increased expenditure but we hope to see the Church grow under Daniel's ministry and that income will increase as a result.

We anticipate that some of our activities might change once Daniel gets established in his role. There are likely to be new opportunities to pursue and we might, as a result, need to allow activities to close which have served their time. We all need to be ready to listen to the Holy Spirit as he leads us into this new season for the Church.

REPORT OF THE TRUSTEES
for the year ended 31st December 2025 (Continued)

Governing Document

Woodley Baptist Church is a registered charity and was formed under a Deed of Trust dated 9th June 2016.

This report was approved by the trustees on 16th June 2026 and signed on its behalf by:

Mrs J van Es

……..

Chair of the Trustees

Woodley, Berkshire

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of Woodley Baptist Church for the year ended 31st 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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. 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.

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 to enable a proper understanding of the accounts to be reached.

A P Williams FCCA CTA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
Oxon
OX28 6RB

10th July 2026

STATEMENT OF FINANCIAL ACTIVITIES

(including an income and expenditure account)

for the year ended 31st December 2025

	Note	General Funds	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Income from:						
Incoming resources from generated funds:						
Voluntary income						
Offerings and donations including Gift Aid Tax recoverable		170,629	-	-	170,629	166,468
Specific giving for mission		-	-	1,623	1,623	2,281
Investment income						
Bank interest received		3,989	-	-	3,989	4,624
Incoming resources from charitable activities:						
Fees for associated organisations		-	11,535	-	11,535	12,196
Other incoming resources:						
Rental income and room lettings		40,008	-	-	40,008	35,656
Miscellaneous		1,702	-	-	1,702	215
Total incoming resources		216,328	11,535	1,623	229,486	221,440
Expenditure on:						
Charitable activities:						
Mission	3	37,888	-	2,973	40,861	33,999
Ministry	4	43,113	-	-	43,113	40,820
Evangelism	5	39,922	-	-	39,922	37,028
Children and youth	6	86,631	9,732	-	96,363	96,802
Pastoral gifts		146	34	-	180	383
Total expenditure		207,700	9,766	2,973	220,439	209,032
Net income/(expenditure) and net movement in funds for the year		8,628	1,769	(1,350)	9,047	12,408
Transfer between funds		-	-	-	-	-
Net movement in funds		8,628	1,769	(1,350)	9,047	12,408
Reconciliation of funds						
Total Funds brought forward		1,090,241	8,748	1,931	1,100,920	1,088,512
Total funds carried forward		£1,098,869	£10,517	£581	£1,109,967	£1,100,920

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

BALANCE SHEET
as at 31st December 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	8	929,844	963,818
Total fixed assets		929,844	963,818
Current assets			
Debtors	9	12,371	8,361
Cash at bank and in hand		224,177	197,745
Total current assets		236,548	206,106
Liabilities			
Creditors falling due within one year	10	11,425	24,004
Net current assets		225,123	182,102
Total assets less current liabilities	17	£1,154,967	£1,145,920
Creditors: falling due after more than 1 year			
Borrowings	11	45,000	45,000
Provisions for liabilities			
Deferred pension scheme liability	12	-	-
Total net assets		£1,109,967	£1,100,920
The funds of the charity:			
Restricted income funds	15	581	1,931
Unrestricted income funds			
General	13	1,098,869	1,090,241
Designated	14	10,517	8,748
Total charity funds		£1,109,967	£1,100,920

These accounts were approved by the trustees and authorised for issue on: 16th June 2026 and are signed on their behalf by:

Mr A Butler
.....
Treasurer

Mrs J van Es
.....
Church Secretary

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of Preparation**
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

These financial statements combine the accounts of all funds that are governed by the Church's Constitution. They include the following Associated Organisations of the church: Shout, Toddlers, Youth and Cameo.

All incoming resources are included in the financial statements when the church is legally entitled to the income and the amount can be quantified with reasonable accuracy. All expenditure is accounted for inclusive of VAT, which cannot be recovered, on an accruals basis and has been classified under headings that aggregate all costs related to the category. If costs cannot be allocated to a particular category, they will be allocated on a basis consistent with the use of resources.

b) **Public Benefit Entity**
Woodley Baptist Church meets the definition of a public benefit entity under FRS 102.

c) **Going Concern**
The Church has cash resources and has no requirement for external funding. The Trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. They continue to believe the going concern basis of accounting appropriate in preparing the annual financial statements.

d) **Offerings and Donations**
Offerings and Donations are recognised when received.

e) **Income Tax Recovery**
Income tax recovered from the Inland Revenue under Gift Aid Declarations is recognised at the time of receipt of relevant gifts, and recovered from the Inland Revenue on a monthly basis.

f) **Unrestricted Funds**
General unrestricted funds represent funds which are expendable at the discretion of the Members in the furtherance of the objects of the Church. Such funds may be held in order to finance both working capital and capital investment. They include designated funds set aside by the members for specific purposes or projects.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

g) **Restricted Funds**
Restricted funds are funds that can only be used for particular purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

h) **Fixed Assets**
The Fixed Assets shown on the Balance Sheet represent purchases since 1 January 1994. Prior to this date Fixed Assets were written off in the year of acquisition. Only equipment with a purchase price per unit in excess of £1,000 is capitalised. The Church Centre premises are valued at their insured value as at March 1999, plus the cost of additions since. The Church Manse (2 Fitzroy Crescent) is shown at cost.

i) **Depreciation**
Fixtures, fittings and equipment are depreciated on a straight line basis over 3 years. The lift is depreciated over its estimated useful life of 15 years. The costs of subsequent additions to the buildings are depreciated over the remaining useful life of the buildings. Following the provisions of Financial Reporting Standard 15, the valued freehold buildings are depreciated on a straight line basis over a period of 50 years. Freehold land is not depreciated. The Church Manse is depreciated over 50 years only to the extent that the cost of the building materially exceeds residual value.

j) **Pension Costs**
The Church contributes to pension provision for the Minister via compulsory membership of the Baptist Union Pension scheme. In addition, it contributes to the personal pension scheme of one employee plus a stakeholder pension facility for eligible staff. Contributions made to pensions schemes are charged as they arise.

2. **Legal Status of the Charity**

Woodley Baptist Church is a registered charity and was formed under a Deed of Trust dated 9th June 2016.

3. **Mission**

	General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Baptist Union Home Mission	1,464	-	-	1,464	1,620
B.M.S	732	-	-	732	816
Core support to members involved in mission	22,632	-	2,973	25,605	27,001
International links	2,988	-	-	2,988	3,240
Locally based organisations	1,250	-	-	1,250	1,322
Other support	8,822	-	-	8,822	-
	£37,888	£-	£2,973	£40,861	£33,999

4. **Ministry expenses**

	General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Salaries and associated costs	5,471	-	-	5,471	5,975
Premises costs	14,987	-	-	14,987	12,319
Other costs	8,737	-	-	8,737	9,472
Depreciation	13,918	-	-	13,918	13,054
	£43,113	£-	£-	£43,113	£40,820

5. **Evangelism**

	General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Salaries and associated costs	5,471	-	-	5,471	5,965
Premises costs	14,129	-	-	14,129	10,970
Other costs	6,404	-	-	6,404	7,039
Depreciation	13,918	-	-	13,918	13,054
	£39,922	£-	£-	£39,922	£37,028

6. **Children and youth**

	General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Salaries and associated costs	47,219	-	-	47,219	50,065
Premises costs	14,129	-	-	14,129	10,970
ViBE, The Venue and other costs	362	9,732	-	10,094	11,145
Other costs	11,002	-	-	11,002	11,568
Depreciation	13,919	-	-	13,919	13,054
	£86,631	£9,732	£-	£96,363	£96,802

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

7. **Salaries and associated costs**

	2025	2024
	£	£
Salaries and wages	49,569	51,948
Social security costs	5,644	4,206
Pension contributions	6,034	5,850
	£61,247	£62,004

The average number of persons employed, both full and part-time, were:

Ministry	1	1
Evangelism	1	1
Children and youth	1	1
	3	3

Employment costs include related party transactions with Church Leadership members and their families. See note 18.

No employees had emoluments in excess of £60,000 (2024: Nil).

8. **Tangible fixed assets**

	Freehold Land & Buildings	Lift	Fixtures, Fittings & Equipment	Total
	£	£	£	£
Cost:				
As at 1 January 2025	1,577,215	44,044	104,159	1,725,418
Additions	-	-	7,781	7,781
Disposals	-	-	-	-
As at 31 December 2025	1,577,215	44,044	111,940	1,733,199
Depreciation:				
As at 1 January 2025	643,598	34,938	83,064	761,600
Charge for year	27,963	650	13,142	41,755
On disposals	-	-	-	-
As at 31 December 2025	671,561	35,588	96,206	803,355
Net book value:				
As at 31 December 2025	£905,654	£8,456	£15,734	£929,844
As at 31 December 2024	£933,617	£9,106	£21,095	£963,818

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

- Church Centre (excluding land) premises at Hurricane Way, Woodley – valued at Sun Alliance Insurance valuation dated March 1999 plus cost of additions since that valuation.

- Church Manse at 2 Fitzroy Crescent, Woodley shown at cost.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

9. **Debtors**

	2025	2024
	£	£
Prepayments and sundry debtors	10,482	3,585
Gift Aid tax recoverable	1,889	4,776
	£12,371	£8,361

10. **Creditors: amounts falling due within one year**

	2025	2024
	£	£
Taxation and social security	467	517
Accruals and sundry creditors	10,958	23,487
	£11,425	£24,004

11. **Loan repayments falling due after more than one year**

	2025	2024
	£	£
Repayable after 5 years		
Baptist Union Strategy Fund	45,000	45,000
	£45,000	£45,000

The Baptist Union Strategy Fund loan of £45,000 is interest free and repayable only if the Church ceases to be a member of the Baptist Union of Great Britain and/or the local Baptist Association, or if the premises at Hurricane Way are sold.

12. **Provisions for liabilities - defined benefit pension scheme liability**

	2025	2024
	£	£
Balance at 1 January 2025	-	-
Deficiency contributions paid	-	-
Revaluation of pension scheme deficit	-	-
Balance at 31 December 2025	£-	£-

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

13. **Analysis of net assets between funds**

	Tangible Fixed Assets £	Current Assets £	Current Liabilities £	Amounts due after one year £	Total £
General Funds					
Church building net book value	699,100	-	-	-	699,100
2 Fitzroy Crescent	206,554	-	-	-	206,554
Plant and machinery net book value	8,456	-	-	-	8,456
Fixtures, fittings & equipment	15,734	-	-	-	15,734
Loans falling due in over one year	-	-	-	(45,000)	(45,000)
Provisions for liabilities	-	-	-	-	-
Funds available for general purposes	-	225,450	(11,425)	-	214,025
Total General Funds	929,844	225,450	(11,425)	(45,000)	1,098,869
Total Designated Funds (see Note 14)	-	10,517	-	-	10,517
Restricted Funds					
Gifts for specific causes	-	581	-	-	581
Total Restricted Funds (see Note 15)	-	581	-	-	581
	£929,844	£236,548	£(11,425)	£(45,000)	£1,109,967

14. **Designated funds**

	Balance 1.1.2025 £	Incoming resources £	Resources expended £	Transfers £	Funds 31.12.2025 £
Associated Organisations:					
Toddlers	1,111	1,950	(1,843)	-	1,218
Shout	2,337	3,883	(3,919)	-	2,301
Cameo	1,890	5,702	(3,970)	-	3,622
Pastoral Fund	3,410	-	(34)	-	3,376
Total	£8,748	£11,535	£(9,766)	£-	£10,517

15. **Restricted funds**

	Balance 1.1.2025 £	Incoming resources £	Resources expended £	Transfers £	Funds 31.12.2025 £
Associated Organisations:					
Gifts for specific causes	1,931	1,623	(2,973)	-	581
Total	£1,931	£1,623	£(2,973)	£-	£581

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

16. **Pension provision for the Minister**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("BPS"). The BPS is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the BPS are held separately from those of the Church and other participating employers.

The Church no longer has an employed Minister so at present does not make any contributions into the BPS.

The most recent correspondence from the Baptist Pension Scheme shows the Scheme to no longer be in a shortfall position and as such we have reduced the liability in the accounts to £nil. Deficiency contributions are still payable until June 2026 but these have been reduced to £1 per month.

17. **Pensions (excluding the minister)**

The church contributes to a Stakeholder pension scheme for all eligible staff. Pension contributions of £1,565 were paid in the year, plus administration fees of £1,200.

The church contributes to the personal pension scheme of one employee. Payments of £4,474 were made in the year.

18. **Trustee Remuneration, benefits and other transactions with Trustees**

Graham Sumbler is the Church's Youth and Children's Team Leader. During 2025 he received a salary of £37,280 in his capacity as Youth and Children's Team Leader. In addition, pension contributions of £4,474 in respect of a defined contribution pension scheme were paid.

The Trustees and members of their close family gave a total of £27,740 to the Church during the year ended 31st December 2025. This sum is included within unrestricted offerings and donations.