CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01-01-2025 Period start date To 31-12-2025 Period end date

Charity name: Bramhall Baptist Church

Charity registration number: 1133038

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith for the benefit of the public in accordance with the principles of the Baptist Denomination and its Statement of Purpose
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	Sunday morning services are held weekly, with teaching and activities for all ages. An evening service is held monthly. A club for seniors meets fortnightly for outings, talks and refreshments. A youth club meets weekly during term time. A book club and walking group also operate. All these activities are open to everyone. The church is part of Churches Together in Bramhall & Woodford.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have complied with their duty to have due regard to the guidance on public benefit, published by the Charity Commission.

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	Para 1.38	The church relies on the attendees to volunteer in various roles to ensure that the numerous organised activities can take

volunteers		place.
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	The Sunday morning service continued to be live-streamed for those unable to attend the church in person. Services were also recorded and available to view on the church's website. The evening youth group allowed young people to socialise outside of the more formal Sunday service scenario. This was open to all and included light refreshments, games and a short Christian epilogue. The Little Lambs baby & toddler group continued to be a vital meeting place for young children and their parents/grandparents/guardians. This was particularly important for new parents and those new to the area. The seniors group also provided much needed social contact for its participants who are often living alone.

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	During 2025 the process of transferring the charity to a Charitable Incorporated Organisation (CIO) was instigated. It was ensured that adequate resources were available to carry out the charity's commitments to the year end. number
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	About £15,000
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	The church is funded by personal giving by the church's attendees. This funding is gift-aided where possible.
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
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable 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	The Minister – appointed by a church members' meeting Other Trustees – elected by the church members

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		The church has adopted a modified version of the Baptist Union's policy for safeguarding children. All those involved in children's and young people's work have undergone appropriate training.

Reference and Administrative details

Charity name	Bramhall Baptist Church
Other name the charity uses	
Registered charity number	1133038
Charity's principal address	Woodford Road Bramhall Stockport SK7 3PB

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	Stephen Burr	Trustee & Elder	01-01-25 to 24-11-25	
2	Ruth Meal	Trustee & Elder		
3	Tom Townson	Trustee & Elder		
4	Miranda Packard	Trustee & Treasurer		
5	Jan Hughes	Trustee		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
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

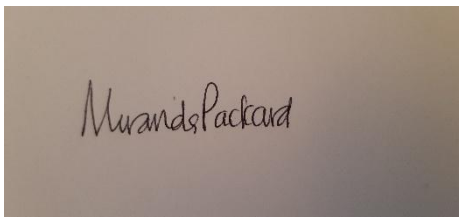
Reason for non-disclosure of key personnel details

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)	Miranda Elsie Packard	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	21-October-26	

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2025

BRAMHALL BAPTIST CHURCH

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

INDEX

Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-9

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2025 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

* examine the accounts under section 145 of the 2011 Act

* to follow the proceedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and

* to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:-
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recomended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David R S Welch

David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

30th June 2026

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2025

INCOME	Notes	Restricted Funds £	General Funds £	2025 Total Funds £	2024 £
General Fund					
Voluntary Income					
General Giving		5,000	37,115	42,115	79,126
Gift Aid Tax Refunds		1,210	8,402	9,612	17,872
Other Income	2		605	605	7,096
Non-Voluntary Income					
Manse Rental			15,960	15,960	13,965
Bank Interest			461	461	390
General Fund Total		6,210	62,541	68,751	113,050
Designated Funds					
Restricted Income for Missions	3.2	5,843		5,843	3,436
Gift Aid Tax Refunds	3.2	40		40	245
Little Lambs			835	835	1,268
Total Church Income		12,093	63,377	75,470	117,999
Total Church Expenditure - Page 5		(7,856)	(63,619)	(71,474)	(93,376)
NET RESOURCES		4,238	-242	3,996	24,623
Freehold Property Realisation Account Writedown		(5,174)		(5,174)	(7,760)
Funds brought forward 1 January 2025		103,011	115,874	218,885	202,022
Transferred to Bramhall Baptist Church CIO		(102,075)	(81,277)	(183,352)	0
		0	34,355	34,355	218,885

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2025

EXPENDITURE

General Fund		Notes	Restricted Funds £	General Funds £	2025 Total Funds £	2024 £
Pastor	Salary & Pension		6,210.00	29,162.86	35,372.86	45,514
	Expenses			1,251.54	1,251.54	1,284
	Training			260.00	260.00	240
Manse	Gas, Elec, Water, Ins, C/Tax			555.33	555.33	1,747
	Repair & Maintenance			786.40	786.40	2,729
	Letting Management Fees			1,340.64	1,340.64	1,575
	BU Loan Interest			5,109.08	5,109.08	10,551
Church	Gas, Elec,Phone, Ins			4,676.05	4,676.05	6,791
	Repair & Maintenance			5,003.37	5,003.37	3,042
	Equipment			628.26	628.26	1,359
	Sunday School			843.27	843.27	835
	Print & Photocopying			60.48	60.48	218
	Books & Stationery			161.99	161.99	14
	Subs, & Licenses			294.20	294.20	682
	Speakers' expenses			1,050.00	1,050.00	750
	Outreach			500.24	500.24	376
	Pastoral Care			312.28	312.28	151
	Bank Charges			0.00	0.00	5
	Other			3,568.53	3,568.53	2,487
	Independent Examiner			500.00	500.00	500
	Missions General	3.1		7,025.00	7,025.00	7,717
	Missions Restricted	3.2	1,595.59		1,595.59	3,419
	Little Lambs			529.15	529.15	1,340
	Tea Break		50.00		50.00	50
	Total Expenditure		7,855.59	63,618.67	71,474.26	93,376

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Freehold Property at Net Book Value		0	318,137
CURRENT ASSETS			
Bank and Cash		34,855	36,212
Debtors		0	6,354
TOTAL CURRENT ASSETS		34,855	42,567
TOTAL ASSETS		34,855	360,704
LIABILITIES			
Creditors		(500)	(5,156)
Manse Loan (due for repayment within 12 months)		0	(8,957)
		(500)	(14,114)
NET ASSETS before Long Term Liabilities		34,355	346,590
Creditors due more than 12 months			
Manse Loan		0	(127,705)
NETT ASSETS		**34,355**	**218,885**
FUNDS			
UNRESTRICTED			
General Fund		34,355	115,874
		34,355	115,874
RESTRICTED			
Missions Account		-	1,874
Freehold Property Equalisation Account		-	101,137
		34,355	**218,885**

Accounts approved and signed for Bramhall Baptist Church by :

Miranda Packard
Trsutee and Treasurer
30th June 2026

Stephen Burr
Trustee and Elder

1. ACCOUNTING POLICIES AND DEFINITIONS

1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.

1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.

1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.

1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.

1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.

1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741.
The current insured value of the property is £1,898,296 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method.
The current insured value of the manse building is £1,000,000 on a blanket policy. Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	2025 £	2024 £
Beswick Trust	0	5,396
Other income	605	1,700
	605	7,096

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2025

3.1. MISSIONARY GIVING AND OUTREACH

Missionary giving was as follows -	Restricted £	Unrestricted £	2025 TOTAL £	2024 TOTAL £
Mike and Jessica Shore		600	600	1,200
Message Trust		1,600	1,600	1,600
Millennium Youth Bar Trust ("The Mill")			0	600
Christians in Schools		950	950	1,200
Baptist Union Home Misssion		200	200	550
Pioneers	200	1,400	1,600	1,500
Tearfund			0	751
Holiday at Home	1,377		1,377	1,356
Thursday Club			0	154
Ian and Wendy Davies			0	500
Good News for Everyone (Gideons)			0	250
Rowley Projects		275	275	725
Release International			0	750
Tea Break	50		50	50
Reach Stockport		600	600	0
Chelwood Food Bank		400	400	0
Open Doors		1,000	1,000	0
Youth Club	19		19	0
	1,646	7,025	8,671	11,186

3.2 RESTRICTED FUNDS

	Brought forward 1st January 2025 £	Incoming resources £	Gift aid added £	Less: Outgoing resources £	Transferred to CIO	Carried forward 1st December 2025 £
Gifts for restricted purposes -						
Minister stipend		5,000.00	1,210.00	(6,210.00)	0.00	0.00
	0.00	5,000.00	1,210.00	(6,210.00)	0.00	0.00
Restricted Funds for Missionary giving:-						
HotShots	1,174.00				(1,174.00)	
Pioneers		160.00	40.00	(200.00)	0.00	0.00
Holiday at Home	655.00	1,183.43	0.00	(1,377.07)	(461.36)	0.00
Tea Break	45.00	500.00		(50.00)	(495.00)	0.00
Youth Club	0.00	4,000.00		(18.52)	(3,981.48)	0.00
	1,874.00	5,843.43	40.00	(1,645.59)	(6,111.84)	0.00
Totals - Restricted Funds	1,874.00	10,843.43	1,250.00	(7,855.59)	(6,111.84)	0.00

4. Manse

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum. To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a 25 years at a variable interest rate currently ?%.The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts incorporate both the General Fund,Holiday at Home and Little Lambs group.

	2025 £	2024 £
General Fund	29,500	35,235
Little Lambs	417	322
Holiday at Home	461	655
Tea Break	495	0
Youth Club	3,981	0
	34,855	36,212

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce
Stephen Burr
Ruth Meal
Miranda Packard
Thomas Townson
Janet Hughes

8. Transfer To CIO

On 12th March 2025 Bramhall Baptist Church established a Charitable Incorporated Organisation (CIO) registered number 1212504. The trustees have undertaken a process of transfering the assets and liabilities to the new CIO. This process is expected to be completed in mid 2026 and at which point the Charity registered no 1133038 will be closed.

Transfer from Bramhall Baptist Church no.113038 to Bramhall Bpatist Church no.1212504:-

	£
Freehold Property at Net Book Value	312,963
Loan for Manse	(129,612)
	183,351
Freehold property Equalisation Account	95,963
Restricted funds for Missions	6,112
Total restricted Funds Transfer	102,075
General fund	81,276
	183,351

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2025

BRAMHALL BAPTIST CHURCH

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

INDEX

Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-9

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2025 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

* examine the accounts under section 145 of the 2011 Act

* to follow the proceedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and

* to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:-
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recomended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David R S Welch

David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

30th June 2026

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2025

INCOME	Notes	Restricted Funds £	General Funds £	2025 Total Funds £	2024 £
General Fund					
Voluntary Income					
General Giving		5,000	37,115	42,115	79,126
Gift Aid Tax Refunds		1,210	8,402	9,612	17,872
Other Income	2		605	605	7,096
Non-Voluntary Income					
Manse Rental			15,960	15,960	13,965
Bank Interest			461	461	390
General Fund Total		6,210	62,541	68,751	113,050
Designated Funds					
Restricted Income for Missions	3.2	5,843		5,843	3,436
Gift Aid Tax Refunds	3.2	40		40	245
Little Lambs			835	835	1,268
Total Church Income		12,093	63,377	75,470	117,999
Total Church Expenditure - Page 5		(7,856)	(63,619)	(71,474)	(93,376)
NET RESOURCES		4,238	-242	3,996	24,623
Freehold Property Realisation Account Writedown		(5,174)		(5,174)	(7,760)
Funds brought forward 1 January 2025		103,011	115,874	218,885	202,022
Transferred to Bramhall Baptist Church CIO		(102,075)	(81,277)	(183,352)	0
		0	34,355	34,355	218,885

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2025

EXPENDITURE

General Fund		Notes	Restricted Funds £	General Funds £	2025 Total Funds £	2024 £
Pastor	Salary & Pension		6,210.00	29,162.86	35,372.86	45,514
	Expenses			1,251.54	1,251.54	1,284
	Training			260.00	260.00	240
Manse	Gas, Elec, Water, Ins, C/Tax			555.33	555.33	1,747
	Repair & Maintenance			786.40	786.40	2,729
	Letting Management Fees			1,340.64	1,340.64	1,575
	BU Loan Interest			5,109.08	5,109.08	10,551
Church	Gas, Elec,Phone, Ins			4,676.05	4,676.05	6,791
	Repair & Maintenance			5,003.37	5,003.37	3,042
	Equipment			628.26	628.26	1,359
	Sunday School			843.27	843.27	835
	Print & Photocopying			60.48	60.48	218
	Books & Stationery			161.99	161.99	14
	Subs, & Licenses			294.20	294.20	682
	Speakers' expenses			1,050.00	1,050.00	750
	Outreach			500.24	500.24	376
	Pastoral Care			312.28	312.28	151
	Bank Charges			0.00	0.00	5
	Other			3,568.53	3,568.53	2,487
	Independent Examiner			500.00	500.00	500
	Missions General	3.1		7,025.00	7,025.00	7,717
	Missions Restricted	3.2	1,595.59		1,595.59	3,419
	Little Lambs			529.15	529.15	1,340
	Tea Break		50.00		50.00	50
	Total Expenditure		7,855.59	63,618.67	71,474.26	93,376

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Freehold Property at Net Book Value		0	318,137
CURRENT ASSETS			
Bank and Cash		34,855	36,212
Debtors		0	6,354
TOTAL CURRENT ASSETS		34,855	42,567
TOTAL ASSETS		34,855	360,704
LIABILITIES			
Creditors		(500)	(5,156)
Manse Loan (due for repayment within 12 months)		0	(8,957)
		(500)	(14,114)
NET ASSETS before Long Term Liabilities		34,355	346,590
Creditors due more than 12 months			
Manse Loan		0	(127,705)
NETT ASSETS		**34,355**	**218,885**
FUNDS			
UNRESTRICTED			
General Fund		34,355	115,874
		34,355	115,874
RESTRICTED			
Missions Account		-	1,874
Freehold Property Equalisation Account		-	101,137
		34,355	**218,885**

Accounts approved and signed for Bramhall Baptist Church by :

Miranda Packard
Trsutee and Treasurer
30th June 2026

Stephen Burr
Trustee and Elder

1. ACCOUNTING POLICIES AND DEFINITIONS

1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.

1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.

1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.

1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.

1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.

1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741.
The current insured value of the property is £1,898,296 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method.
The current insured value of the manse building is £1,000,000 on a blanket policy. Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	2025 £	2024 £
Beswick Trust	0	5,396
Other income	605	1,700
	605	7,096

BRAMHALL BAPTIST CHURCH
Charity no : 1133038
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2025

3.1. MISSIONARY GIVING AND OUTREACH

Missionary giving was as follows -	Restricted £	Unrestricted £	2025 TOTAL £	2024 TOTAL £
Mike and Jessica Shore		600	600	1,200
Message Trust		1,600	1,600	1,600
Millennium Youth Bar Trust ("The Mill")			0	600
Christians in Schools		950	950	1,200
Baptist Union Home Misssion		200	200	550
Pioneers	200	1,400	1,600	1,500
Tearfund			0	751
Holiday at Home	1,377		1,377	1,356
Thursday Club			0	154
Ian and Wendy Davies			0	500
Good News for Everyone (Gideons)			0	250
Rowley Projects		275	275	725
Release International			0	750
Tea Break	50		50	50
Reach Stockport		600	600	0
Chelwood Food Bank		400	400	0
Open Doors		1,000	1,000	0
Youth Club	19		19	0
	1,646	7,025	8,671	11,186

3.2 RESTRICTED FUNDS

	Brought forward 1st January 2025 £	Incoming resources £	Gift aid added £	Less: Outgoing resources £	Transferred to CIO	Carried forward 1st December 2025 £
Gifts for restricted purposes -						
Minister stipend		5,000.00	1,210.00	(6,210.00)	0.00	0.00
	0.00	5,000.00	1,210.00	(6,210.00)	0.00	0.00
Restricted Funds for Missionary giving:-						
HotShots	1,174.00				(1,174.00)	
Pioneers		160.00	40.00	(200.00)	0.00	0.00
Holiday at Home	655.00	1,183.43	0.00	(1,377.07)	(461.36)	0.00
Tea Break	45.00	500.00		(50.00)	(495.00)	0.00
Youth Club	0.00	4,000.00		(18.52)	(3,981.48)	0.00
	1,874.00	5,843.43	40.00	(1,645.59)	(6,111.84)	0.00
Totals - Restricted Funds	1,874.00	10,843.43	1,250.00	(7,855.59)	(6,111.84)	0.00

4. Manse

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum. To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a 25 years at a variable interest rate currently ?%.The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts incorporate both the General Fund,Holiday at Home and Little Lambs group.

	2025 £	2024 £
General Fund	29,500	35,235
Little Lambs	417	322
Holiday at Home	461	655
Tea Break	495	0
Youth Club	3,981	0
	34,855	36,212

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce
Stephen Burr
Ruth Meal
Miranda Packard
Thomas Townson
Janet Hughes

8. Transfer To CIO

On 12th March 2025 Bramhall Baptist Church established a Charitable Incorporated Organisation (CIO) registered number 1212504. The trustees have undertaken a process of transfering the assets and liabilities to the new CIO. This process is expected to be completed in mid 2026 and at which point the Charity registered no 1133038 will be closed.

Transfer from Bramhall Baptist Church no.113038 to Bramhall Bpatist Church no.1212504:-

	£
Freehold Property at Net Book Value	312,963
Loan for Manse	(129,612)
	183,351
Freehold property Equalisation Account	95,963
Restricted funds for Missions	6,112
Total restricted Funds Transfer	102,075
General fund	81,276
	183,351