BRISTOL ROAD BAPTIST CHURCH, WESTON-SUPER-MARE

Registered as a Charity in England and Wales No. 1133730

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 JANUARY 2026

GENERAL FUND

INCOME			EXPENDITURE		
2024/2025		2025/2026	2024/2025		2025/2026
	MAIN INCOME				
£ 26,737.36	Offerings for General Fund	£ 35,330.56	£ 4,477.74	Pastoral /Pension Costs	£ 4,258.25
£ 5,316.69	Gift Aid -Freewill Offerings	£ 5,690.13	£ 3,789.00	Missionary Causes	£ 4,360.00
£ 2,000.00	Gift Aid - Small donations scheme	£ 3,890.25	£ 6,933.19	General Expenses	£ 7,076.33
£ 210.00	Direct Missionary Offering		£ 3,622.69	Manse	£ 9,516.38
			£ 19,636.52	Fabric, equipment, maintenance	£ 58,819.10
			£ 5,138.33	Energy - Gas and Electric	£ 6,268.08
			£ 5,361.82	Church Insurance	£ 5,559.51
£ 34,264.05		£ 44,910.94	£ 48,959.29		£ 95,857.65
	OTHER INCOME				
£ 15,000.00	Gross rent - letting of manse	£ 15,600.00			
£ 1,099.19	Gross Interest -Lloyds PLC	£ 1,515.88			
£ 872.60	Interest on 95 Day Notice Savings Account	£ 1,870.62			
£ 4,855.24	Other Income	£ 7,176.70	£ 7,131.79	Excess of Income over Expenditure	
				Excess of Expenditure over Income	£ 24,783.51
£ 56,091.08		£ 71,074.14	£ 56,091.08		£ 71,074.14

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ACCOUNTS SUMMARY FOR THE YEAR ENDED 31 JANUARY 2026

2024/2025		2025/2026
CASH BALANCES		
£ 141,956.35	Cash at Bank brought forward 1 February	£ 149,128.14
£ 190.00	Petty Cash brought forward 1 February	£ 150.00
£ 142,146.35		£ 149,278.14
£ 7,131.79	EXcess of Income over Expenditure 2024/2025	
	Excess of Expenditure over Income 2025/2026	£ 24,783.51
£ 149,278.14	Cash carried forward 31 January	£ 124,494.63
CASH BREAKDOWN AT 31 JANUARY		
£ 1,182.00	Treasurer's Account -Lloyds PLC	£ 1,781.96
£ 50,000.00	Lloyds 1 year Bond/95 Day Notice Savings Account	£ 101,870.62
£ 97,946.14	Business Instant Account - Lloyds PLC	£ 20,622.05
£ 149,128.14		£ 124,274.63
£ 150.00	Petty Cash Account end of January	£ 220.00
£ 149,278.14		£ 124,494.63

DESIGNATED AND UNDESIGNATED FUNDS

£ 483.85	General Funds	£ 1,228.89	Undesignated
£ 848.15	Missionary Funds	£ 773.07	Designated for missionary purposes
£ 101,225.35	Pastoral/Manse Reserve	£ 106,147.80	Designated for costs of settling a new pastor
£ 482.78	Designated fo meals for Community Space	£ 482.78	Designated for meals for Community Space
£ 38,756.05	General Reserves	£ 14,106.10	Undesignated for General Reserves
£ 1,000.00	Church Insurance Reserve	£ 1,000.00	Undesignated but earmaked for annual insurance
£ 5,000.00	Cedric Perkins Bequest		
£ 1,481.96	Friday Night Donations	£ 755.99	Designated for funding social events
£ 149,278.14		£ 124,494.63	

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FINANCIAL REPORTING COUNCIL - SECTION 28 DISCLOSURE REPORT

EMPLOYER; BRISTOL ROAD BAPTIST CHURCH (WESTON-SUPER-MARE)

PENSIONS SCHEME; The Pensions Trust - Career Average Revalued Earnings ("CARE") Pension Scheme

The church participated in the scheme (but see below) , a multi-employer scheme which provides benefits to some 41 non-associated employers. The scheme is a defined benefit scheme in the UK.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pensions schemes in the UK.

The Trustees of the "Care" scheme decided in March 2015 to close the Scheme to any further build-up of benefits with effect from 31 March 2016.

This decision followed an Actuarial Review and a Consultation with participating employers. The Care Scheme continues on a "paid-up" basis which means that employers continue to pay the required recovery plan payments to repair the funding deficit in respect of accrued Past Service Benefits .

When a participating employer withdraws from a multi-employer Defined Benefits Scheme (like the "Care" scheme) it must, by law, pay a debt representing its share of any deficit. This is known as the debt on withdrawal. As at 30 September 2023 the estimated debt for Bristol Road Baptist Church has been calculated to be ~~.~~£9,640~~.~~ The next review and valuation was in 2025 and must be concluded by 31 December 2026

A Revised Recovery Plan has been drawn up by the scheme trustees to run from 1st April 2021 until 30 September 2027; the church as an employer is required to make a Recovery Payment, payable monthly.

The church is legally liable for the payment of the Recovery Plan payments for the complete duration of it although BRBC now has no remaining paid-up members.

THESE ACCOUNTS WERE PREPARED BY THE CHURCH TREASURER SALLY COLE.

Sally Cole *18th March 2026*

EXAMINER'S REPORT

I have examined the Income and Expenditure Accounts for the Year ended 31 January 2026 with the records and supporting documentation and in my opinion the Accounts give a true and fair view of the Finances of Bristol Road Baptist Church as at 31 January 2026 and its operating profit for the year then ended.

Alistair Donnelly, 3 Lansdown Gardens, Weston-super-Mare, BS22 7FE *30th March 2026*