Trustees' Annual Report for the period

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

Section A Reference and administration details

Charity name	Wokingham Baptist Church
Other names charity is known by	
Registered charity number (if any)	1134862
Charity's principal address	Milton Road
	Wokingham
	Berkshire
	Postcode **RG40 1DE**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Rev Nick Hudson	Minister	
2	Rev Savannah Bell	Minister	
3	Sharon Baynham	Treasurer	
4	Stuart Green	Secretary	Until 9 February 2025
5	Prudence Mwanza		Until 9 February 2025
6	Timothy Jinkerson		Until 22 February 2026
7	Victor Freeney		Until 22 February 2026
8	Sue Chapman		
9	Pat Meadowcroft		Until 1 June 2025
10	Elizabeth Nixon	Secretary	From 9 February 2025
11	Timothy Clark		From 9 February 2025
12	David Kitching		From 30 September 2025
13	Frances Jeffery		From 30 September 2025
14	Kai Chi Chan		From 30 September 2025
15	Yuen Chun Tong		From 30 September 2025
16	Anna Rogerson		From 31 May 2026

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Property Trustees: The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire. OX11 8RT	

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 13 February 2022
How the charity is constituted (eg. trust, association, company)	Unincorporated association
Trustee selection methods (eg. appointed by, elected by)	Elected by the church membership

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and the community generally. A major part of the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and some evenings. Details are provided on the church website at www.wokinghambaptist.gov.uk. There is provision for those aged 3-18 during our morning services. The church runs several small groups, which meet in members' houses and in the church buildings, and which aim to encourage the growth of faith and discipleship. 4321 is a drop-in parent and toddler group for children aged 4 and below and takes place on Tuesday mornings, 10am until 11.30 during term time. Activities include a craft table, painting, story time, as well as a large play area (taking over the whole church!) and a quiet room for babies. An everchanging set of activities for young people also takes place. The church website gives up to date information. The church runs various activities for people from Hong Kong who have moved to the area. These are aimed at providing a welcome and to help people integrate into the town and into UK culture generally. This includes English Language lessons, information and advice about issues that Hong Kongers are facing as they move to the town, and also Bible Study groups to sustain Christian believers in their faith. The church runs a group called Celebrate Recovery, helping people to overcome their 'hurts, habits and hang-ups'. Details are on the website. The church encourages all its members to volunteer in ways that benefit the wider community, and runs various outreach activities, including a team that provides regular Fun Days on a nearby estate.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Criminal Records Bureau.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit and are satisfied that the activities above clearly demonstrate that the charity is providing a benefit to the public.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church does not measure the success of its activities only in numbers, including financial numbers, although income and attendance have both grown year-on-year.

It focusses on less tangible areas such as fellowship and community. In that context the trustees believe that 2025 was a positive year.

Section E Financial review

Brief statement of the charity's policy on reserves

The church had net incoming resources in the year of £45,635 (2024 - £34,685).

The amount of grants and gifts made to outside causes was monitored during the year to ensure amounts were not made in excess of the resources available. A total of £48,439 (2024 - £38,628) was made in gifts and grants to outside charitable causes during the year.

The trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

Details of any funds materially in deficit

No funds were in deficit during the year or at the year end.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	E. Nixon	
Full name(s)	Elizabeth Nixon	
Position (eg Secretary, Chair, etc)	Church Secretary	

Date 17 October 2025

WOKINGHAM BAPTIST CHURCH

ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

WOKINGHAM BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR TO 31ST DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
INCOMING RESOURCES					
Donations, legacies and similar incoming resources	1, 2	266,248	21,765	288,013	250,359
Investment income	1, 3	16,282	-	16,282	11,561
Employment Allowance	4	10,500	-	10,500	5,762
TOTAL INCOMING RESOURCES		293,030	21,765	314,795	267,682
RESOURCES EXPENDED					
Charitable activities including support costs	1,5,6,7	249,068	20,092	269,160	232,997
TOTAL RESOURCES EXPENDED		249,068	20,092	269,160	232,997
NET INCOMING RESOURCES BEFORE TRANSFERS		43,962	1,673	45,635	34,685
Gross transfers between funds		-16,037	16,037	-	-
NET INCOMING RESOURCES AFTER TRANSFERS		27,925	17,710	45,635	34,685
Gains and losses on revaluation of fixed assets for the charity's own use	9	-	-	-	-1,967,410
NET MOVEMENT IN FUNDS		27,925	17,710	45,635	-1,932,725
Total funds brought forward at 1st January 2025		107,651	2,927,436	3,035,087	4,967,812
Total funds carried forward at 31st December 2025		135,576	2,945,146	3,080,722	3,035,087

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

WOKINGHAM BAPTIST CHURCH
BALANCE SHEET AS AT 31ST DECEMBER 2025

	Note	Unrestricted Funds	Restricted Income Funds	Total 2025	Total 2024
FIXED ASSETS					
Tangible assets	9	14,232	3,005,427	3,019,659	3,012,297
TOTAL FIXED ASSETS		14,232	3,005,427	3,019,659	3,012,297
CURRENT ASSETS					
Debtors	10	21,872	0	21,872	26,498
Cash at bank and in hand	11	136,318	16,407	152,725	129,311
TOTAL CURRENT ASSETS		158,190	16,407	174,597	155,809
CREDITORS: amounts falling due within one year	12	(36,846)	(16,296)	(53,142)	(54,594)
NET CURRENT ASSETS		121,344	111	121,455	101,215
CREDITORS: amounts falling due after more than one year	13		(60,392)	(60,392)	(78,425)
		121,344	(60,281)	61,063	22,790
NET ASSETS		135,576	2,945,146	3,080,722	3,035,087
INCOME FUNDS					
Restricted funds	14		2,945,146	2,945,146	2,927,436
Unrestricted funds	15,16	135,576		135,576	107,651
TOTAL FUNDS		135,576	2,945,146	3,080,722	3,035,087

The notes form an integral part of these accounts.
These accounts were approved by the Trustees on 1 September 2026 and signed on their behalf by:
Nick Hudson - Minister

WOKINGHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

1 ACCOUNTING POLICIES

These accounts have been prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS 102 and with the Charities Act 2011.

The church is a registered charity, no 1134862 and meets the definition of a public benefit entity under FRS10 Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in th relevant accounting policy notes.

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.

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

Incoming resources from tax claims are included on the SOFA at the same time as the gift to which they relate.

Legacies
Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

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

Expenditure recognition
All expenditure is accounted for on an accruals basis. Expenditure is recognised 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.

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

Grants payable
The church makes grants and gifts 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.

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.

WOKINGHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

Fixed Assets
Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £500.
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. In 2024 the building was revaluec to open market value which the Trustees consider better reflects the true value of the church premises.

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

Freehold Land and buildings	Nil
Sound and media equipment	25%
Office equipment	25%
Kitchen	10%

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 specific 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 specific 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.

Employee Benefits
The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension pl 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.

In October 2024, the insurance company Just Group cmpleted 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 benefi scheme ceased and the £1 per month deficit contribution payable by the participating employers which were a in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed define benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers are eligible to join the Scheme.

WOKINGHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
Donations and Legacies				
Offerings	223,540	-	223,540	199,838
Tax refunds	42,708	-	42,708	39,845
Grants received		2,167	2,167	-
Fellowship gifts		1,722	1,722	2,152
Harvest gift day		5,644	5,644	6,979
Other collections passed on		12,232	12,232	1,545
	266,248	21,765	288,013	250,359

3 INVESTMENT INCOME

	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
Investment income				
Bank interest	1,059	-	1,059	1,243
Church lettings	15,223	-	15,223	10,318
	16,282	-	16,282	11,561

4 OTHER INCOME

	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
Other income				
Employers Allowance	10,500	-	10,500	5,762
	10,500	-	10,500	5,762

5 CHARITABLE ACTIVITES

	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
Charitable Activities				
Grants and donations payable	30,563	17,876	48,439	38,628
Ministry (including support costs)	167,065	2,216	169,281	137,146
Property costs	51,440	-	51,440	57,224
	249,068	20,092	269,160	232,998

6 EXPENDITURE

	Direct Charitable Expenditure £	Grants Payable £
Expenditure		
Grants and donations payable	30,563	17,876
Ministry	138,365	2,216
Support costs	28,700	-
Property costs	51,440	-
	249,068	20,092

7 GRANTS PAYABLE

	Unrestricted Funds £	Restricted Income Funds £	Total 2025 £	Total 2024 £
Grants payable				
BMS World Mission	7,419	-	7,419	7,203
BUGB Home Mission	11,540		11,540	11,204
Baptist colleges	1,082	-	1,082	1,050
Tek Ura	3,708	-	3,708	3,917
Yeldall Christian Centre	731	-	731	716
Soulscape	6,083	-	6,083	5,914
Other gifts	-	-	-	100
Harvest gift day	-	5,644	5,644	6,979
Other gifts passed on	-	12,232	12,232	1,545
Mission covered by BU grant	-	2,167	2,167	-
Communion fund gifts	-	49	49	200
	30,563	20,092	50,655	38,828

8 STAFF COSTS AND TRUSTEE EXPENSES

Staff costs and Trustees expenses

		2025	2024
		£	£
Salaries	Gross salaries	105,309	102,574
Social security costs	Employers national insurance	13,640	7,518
Pension costs	Employers pension costs	9,891	7,724
Other costs	Council tax, utilities water and telephone	6,407	5,729
Total		135,247	123,545
The average number of employees during the year was		**6**	**6**

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

The Ministers act as trustees of the church in accordance with the constitution.

Nick Hudson received remuneration of £41,500 and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Savannah Bell received remuneration of £54,775 and other benefits in respect of her services as Minister Savannah's remuneration includes a housing allowance.

No amounts were reimbursed to the Trustees in respect of expenses incurred as Trustees (2024 £Nil).

The Church pays pension contributions for its Ministers to the defined contribution section of the Baptist Pension Scheme.

Total aggregate remuneration paid to key management personnel during the year was £96,275 (2024: £73,529)

9 TANGIBLE FIXED ASSETS

Tangible Fixed Assets	**Church Premises** £	**Manse** £	**Sound and Media** £	**Office Equipment** £	**Kitchen** £	**Total** £
Cost or Valuation						
1 January 2025	2,500,000	505,427	12,607	12,452	24,003	**3,054,489**
Additions	-	-	10,780	-	-	**10,780**
Disposals	-	-	-	-	-	**-**
Revaluation	-	-	-	-	-	**-**
31 December 2025	2,500,000	505,427	23,387	12,452	24,003	**3,065,269**
Depreciation						
1 January 2025	-	-	11,851	11,141	19,200	**42,192**
Charge for the year	-	-	363	655	2,400	**3,418**
On disposals	-	-				
31 December 2025	-	-	12,214	11,796	21,600	**45,610**
Net book value						
1 January 2025	2,500,000	505,427	756	1,311	4,803	**3,012,297**
31 December 2025	2,500,000	505,427	11,173	656	2,403	**3,019,659**

The church premises were valued in 2025 by RES Property Services at £2,500,000 and are now held at that value.
The manse is held at historic cost.

All fixed assets are used for direct charitable purposes.

10 DEBTORS

Debtors	**2025** £	**2024** £
Accrued income	12,095	16,656
Prepayments and other debtors	6,176	7,898
Other debtors	3,601	1,943
31 December 2025	21,872	26,497

11 BANK AND CASH BALANCES

Bank and cash balances	**2025** £	**2024** £
Bank account	94,255	74,823
Building society account	56,915	53,220
Prepaid debit card	702	764
COIF Charities deposit	468	449
Cash	385	55
	152,725	129,311

12 CREDITORS - amounts falling due within one year

Creditors: amounts falling due within one year	**2025** **£**	**2024** **£**
BU Corporation loan re manse	16,296	14,300
Other creditors	28,613	34,788
Accruals	3,900	5,506
Deferred income	4,333	-
	53,142	54,594

All amounts fall due within one year.

13 **Creditors: amounts falling due after more than one year**

	2025 **£**	**2024** **£**
BU Corporation loan re manse	60,392	78,425
	60,392	78,425

14 RESTRICTED FUNDS

Details of the restricted income funds of the charity are set out below.

Fund name	Purpose
Church premises	Equates to the balance sheet value
Manse	Equates to the balance sheet value less mortgage loan secured on it
Communion	To enable gifts to be made to members of the fellowship in times of need
Legacy	A legacy received to be used for either respite care or young people's outreach ventures. It is intended that the capital will usually be maintained
Gifts for other causes	Money given for particular outside causes as specified

In each case the income and capital of the funds is restricted to the purposes detailed.
Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with the restrictions imposed.

Fund name	**Church Premises**	**Manse**	**Communion**	**Legacy**	**Other causes**
	£	**£**	**£**	**£**	**£**
Incoming resources	-	16,037	1,722	-	8,524
Expenditure	-	-	(49)	-	(8,524)
Net movement	-	16,037	1,673	-	-
Opening balance	2,500,000	412,702	2,282	12,452	-
Closing balance	2,500,000	428,739	3,955	12,452	-

Restricted funds	**Fixed Assets** **£**	**Net current assets** **£**	**Total** **£**
Church premises	2,500,000	-	2,500,000
Manse	428,739	-	428,739
Communion	-	3,955	3,955
Legacy	-	12,452	12,452
Other causes	-	-	-
	2,928,739	16,407	2,945,146

15 DESIGNATED UNRESTRICTED FUNDS

Details of the designated unrestricted funds of the charity are set out below.

Fund name	Purpose
Future repairs	To provide funds for future cyclical and unexpected maintenance costs.
Youth	To provide for youth mission work in the church.

Fund name	**Future repairs**	Youth
	£	**£**
Incoming resources	-	1,070
Expenditure	(3,541)	-
Transfers	3,500	-
Net movement	(41)	1,070
Opening balance	65,517	-
Closing balance	65,476	1,070

Designated unrestricted funds	**Fixed Assets** **£**	**Net current assets** **£**	**Total** **£**
Future repairs	-	65,476	65,476
Youth	-	1,070	1,070
	-	66,546	66,546

16 ANALYSIS OF NET ASSETS

Analysis of net assets	**Fixed Assets** **£**	**Net current assets** **£**	**Total** **£**
Restricted funds as per note 14	2,928,739	16,407	2,945,146
Designated unrestricted funds as per note 15	-	66,546	66,546
Unrestricted funds	-	69,030	69,030
Total	2,928,739	151,983	3,080,722

17 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 Southern Counties Baptist Association.

The church is in receipt of a loan from the Baptist Union Corporation as set out in notes 12 and 13.

The church made donations to the Baptist Union of Great Britain (BUGB) Home Mission as set out in note 7.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Wokingham Baptist Church		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1134862
Set out on pages	n/a		

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

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of **CIMA**

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:	GJHulme	**Date:**	01/10/2026
Name:	Geoffrey John Hulme		
Relevant professional qualification(s) or body (if any):	**CIMA**		
Address:	25 Wiltshire Road, Wokingham, Berkshire RG40 1TS		

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.	