Gilgal Baptist Church Trustees Report for the year ended 31 December 2025

The Trustees present their annual report along with the unaudited financial statements of the charity and the Independent Examiner's report for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) (effective 1 January 2019) in preparing the annual report and financial statements of the charity.

Reference and Administrative Information

Trustees

The minister and deacons of the church are its trustees for the purpose of charity law. The trustees who served during the year and post year end are as follows:

Martin Gillard (Minister)
Malcolm Nicholas (Church Secretary)
John Hornsby (Treasurer)
Jacqui Crole
Alison Farrow
Caryl Gill (resigned 21 May 2025)
Linda Harber
Daphne Harris
Mark Peers
Margaret Hornsby (appointed 21 May 2025)
Kevin Jemmett (appointed 21 May 2025)
Mark Jones (appointed 21 May 2025 and resigned 12 November 2025)
Barbara Matthews (appointed 22 April 2026)
Wayne Morgan (appointed 22 April 2026)
Liz Rees

Charity Name & Registration Number	Gilgal Baptist Church Porthcawl Unincorporated Charity Registered in England & Wales Charity Number 1134864
Governing Instrument	Constitution adopted 11 March 2009, Based on model Baptist Union constitution
Principal address	Gilgal Baptist Church Park Avenue Porthcawl CF36 3EP
Independent Examiners	Baker Knoyle Chartered Accountants Orbit Business Centre Rhydycar, Merthyr Tydfil CF48 1DL

Structure, Governance & Management

The charity's reference and administrative information is set out on page 1 and includes details of the Trustees and its principal office.

Gilgal Baptist Church is an unincorporated charity governed by a constitution, and is affiliated to the Baptist Union of Great Britain. Its ultimate governing body is the church members meeting. Members meet between four and six times a year, with one of those meetings being designated the Annual General Meeting. The day to day administration of the life of the church is delegated to the minister and deacons. Deacons are elected by the members from within the membership for a three year term and can be re-elected.

Objectives & Activities

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.

In fulfilling the above purpose the Church will engage in a range of activities either on its own or with others that may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Achievements & Performance

The trustees of Gilgal Baptist Church, Porthcawl, are pleased to present this report of our activities during 2025. As we often need to remind ourselves, the "church" is not a building, rather it is a group of Christian people, called by God to be part of His family.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message both in person and via online services through Facebook, YouTube and on our website (www.gilgal.co.uk). This year, we have very much enjoyed the theme of the services. In the mornings we looked at 'Christian character', 'Team builders', 'Basic beliefs', and 'The things God hates'. In the evenings we studied 'Directions for disciples', and 'Highlights from Isaiah'. During our traditional Wednesday morning services, the congregation enjoy the messages that Martin and guest speakers give. In addition, Martin also gave messages on Easter, Harvest, Christmas, and Baptism. During the year we welcomed several guest speakers to our Sunday services and enjoyed hearing about various organisations.

The Leadership team of Pastor and Deacons meet monthly. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church, which are – To be a people shaped by biblical values and behaviours; To equip believers to use their gifts and abilities; To be creative in sharing Jesus in the community; To be a church that loves families and that families love. The team's thoughts and decisions are always shared at subsequent Members' Meetings which take place 5 times a year.

Members of the fellowship are encouraged to attend one of seven mid-week House Group meetings. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor.
We also have Ministry Teams that co-coordinating the various areas of activity - Administration, Children's Youth and Family, Communications, Community, Discipleship, Evangelism, Fabric, Pastoral, Prayer, World Mission, and Worship. The teams support people already serving in those areas, challenge others to get involved and propose new initiatives.

Our ladies' group hold a coffee morning in the Café bi-monthly on a Saturday morning. The men's group "Fellaship", hold monthly Saturday breakfast meetings. The Evangelism and Discipleship Ministry Teams have run Alpha, Puzzling Questions, and Discipleship Explored courses during the past year, which has encouraged those attending.

Our weekly lunch club which regularly accommodates around 60 people for a 2-course lunch, takes place after our midweek Traditional service. The Community Hub continues to meet weekly on Thursday afternoons. Members of the group made - items for the premature baby units; all sorts of items for the Christmas Shoebox appeal; knitted Twiddle Muffs as requested by the Ambulance Service. Gilgal remained a "Fair Trade" church particularly regarding tea and coffee served, with supplies now sourced via the Sussed shop in Porthcawl.

The prayer team continues to hold a weekly prayer meeting on a Monday afternoon, open to everyone. They also held a prayer walk around the coast of Porthcawl, and around the church locality.

It was with sadness that we said farewell to Our Youth and Schools worker Nina Elmer, and our Children's worker, Natalie Sharp during the year. However, we give thanks that Leanne Wallace joined as Youth Pastor, and Rhianwyn Stewart as Children's & Families Worker. Sunday Club runs weekly, catering for 3 – 11 age group, and Youth Ignite for the 11+ age group. Our weekly toddler group continues to thrive in our Church Hall and Café area where we welcome over 50 toddlers and their carers to each session which includes a swap shop for toys and clothes. We also hold regular end of term parties where we treat all those who attend to a buffet.

During the May half-term school holiday, we ran our Holiday Bible Club, and Summer Festival. The US Louisiana partnership team once again visited and supported us in these activities. The festival consisted of open-air meetings at the bandstand in John Street, meetings in local care homes, a barn dance, and a family fun day, all of which were enjoyed by all who attended.

In August we had our Church Away Day at Dyffryn Gardens, where Gary Smith spoke on the theme "To be creative in Sharing Jesus in the Community". We were again blessed with fine weather, and fellowship.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre twice a week, based in the local YMCA, where we have seen an increasing need over the last year. This is one of 7 such centres operating as a single charity within the Bridgend area. One of our members is also the treasurer of this charity, which is affiliated to the national body, the Trussell Trust.

In addition to helping people practically, we also want to share with them the news of God's love. During 2025 we have been able to participate in several outreach activities. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Easter, during our Summer Festival, during the town's Elvis festival, and at Christmas, we were able to hold open-air events in the town centre, where we gave out Christian literature and invitations to special services and events which were well attended. The 'fots' (Feet on the street) team meet most Tuesday mornings outside the museum (weather permitting) to spread the Christian message to those visiting the town.

In the past year we were thrilled to witness 19 Baptisms, 12 of which took place on Easter Sunday. Over the year we welcomed 12 into membership. Sadly, during 2025 we also lost 8 members who died. We

give thanks for the life and memory of Susan Corbett, Lynda Edwards, Ann Eley, Jill Harris, Ann Lewis, Leanne Perkins, Babs Rennie, and Julie Watkins. We had 2 members transfer, and 6 resignations during 2025. Our total membership at the end of 2025 is 137.

We thank God and praise Him for all that He has done in the past year and trust Him for all that lies in the future, as together we seek *to know Jesus better and to make Him better known.*

Financial Review

The Treasurer prepares the annual budget for the Deacons and then the church meeting to approve. The Treasurer then prepares a monthly summary that allows the Deacons to monitor income and expenditure against that budget.

Financially, God has continued to bless the work of the church. The detailed accounts are available elsewhere, but in summary our total net assets at the end of December 2025 stood at £740,259, compared to last year's figure of £725,462.

At the end of 2025 our total cash balances were £129,729, compared to £99,670 at the end of 2024. We are grateful to our members who give so generously in response to God's prompting. This also allows us to continue to support numerous Missionary organisations throughout the world both in prayer and financially.

We believe that the building is adequately insured against all likely risks.

Reserves Policy

The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed. The trustees consider this ideally should be not less than three months of operational running costs, i.e. around £35,000. At the end of the year our free reserves were considerably in excess of this, at £149,380 (2024 £115,874).

Trustees

The trustees who served during 2025 are set out on page 1. One of these resigned at our AGM in April 2025 and three were appointed at the same meeting, with one subsequently resigning in November 2025. The remainder served throughout the year. Trustees are elected from within the church membership for a period of three years, after which they are eligible for re-election. Also, the minister is ex officio a trustee.

We have complied with the duty in section 17 of the 2011 Charities Act to have due regard to guidance published by the Commission in respect of our duty to provide public benefit.

This report, which has been prepared in accordance with the provisions in the Charities Act 2011, was approved by the Trustees at their meeting on 12 August 2026 and signed on their behalf by:

A.J. Hornsby

A J Hornsby
Treasurer

12 August 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864	
Annual accounts for the period					
Period start date	01/01/2025	To	Period end date	31/12/2025	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	158,094	3,600	-	161,694	149,647
Charitable activities	S02	12,401	-	-	12,401	11,509
Other trading activities	S03	21,106	-	-	21,106	9,355
Investments	S04	2,024	-		2,024	2,073
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	7,096	-	7,096	9,878
Total	S07	193,625	10,696	-	204,321	182,462
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	171,971	10,248	-	182,219	192,763
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	7,305	-	7,305	9,634
Total	S12	171,971	17,553	-	189,524	202,397
Net income/(expenditure) before investment gains/(losses)	S13	21,654	- 6,857	-	14,797	- 19,935
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	21,654	- 6,857	-	14,797	- 19,935
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Actuarial gain/(loss) in respect of pension schemes	S19	0	-	-	0	-
Net movement in funds	S20	21,654	- 6,857	-	14,797	- 19,935
Reconciliation of funds:						
Total funds brought forward	S21	410,551	314,911	-	725,462	745,397
Total funds carried forward	S22	432,205	308,054	-	740,259	725,462

Section B Balance sheet

		Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets			F01	F02	F03	F04	F05
Intangible assets	**(Note 15)**	B01	-	-	-	-	-
Tangible assets	**(Note 14)**	B02	282,826	308,018	-	590,844	609,344
Heritage assets	**(Note 16)**	B03	-	-	-	-	-
Investments	**(Note 17)**	B04	-	-	-	-	-
	Total fixed assets	B05	282,826	308,018	-	590,844	609,344
Current assets							
Stocks	**(Note 18)**	B06	-	-	-	-	-
Debtors	**(Note 19)**	B07	26,359	-	-	26,359	23,640
Investments	**(Note 17.4)**	B08	90,858	-	-	90,858	68,882
Cash at bank and in hand	**(Note 24)**	B09	38,876	35	-	38,911	30,788
	Total current assets	B10	156,093	35	-	156,128	123,310
Creditors: amounts falling due within one year	**(Note 20)**	B11	6,713	-	-	6,713	7,192
	Net current assets/(liabilities)	B12	149,380	35	-	149,415	116,118
	Total assets less current liabilities	B13	432,206	308,053	-	740,259	725,462
Creditors: amounts falling due after one year	**(Note 20)**	B14	-	-	-	-	-
Provisions for liabilities	**(Note 12)**	B15	-	-	-	-	-
	Total net assets or liabilities	B16	432,206	308,053	-	740,259	725,462
Funds of the Charity							
Endowment funds	**(Note 27)**	B17	-			-	-
Restricted income funds	**(Note 27)**	B18		308,053		308,053	314,911
Unrestricted funds		B19	432,206		-	432,206	410,551
Revaluation reserve		B20				-	
	Total funds	B21	432,206	308,053	-	740,259	725,462

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
A.J.Hornsby	A.J.Hornsby	08/04/2026

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities *.*

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	✓	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	TRUE

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: *Not Applicable*

An explanation as to those factors that support the conclusion that the charity is a going concern;	
Disclosure of any uncertainties that make the going concern assumption doubtful;	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 **Accounting policies**

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

		Yes	No	N/a
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; · it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	✓		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	✓		
Government grants	The charity has received government grants in the reporting period		✓	
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			✓
Support costs	The charity has incurred expenditure on support costs.	✓		
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	✓		
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	✓		
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.			✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.			✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.			✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.			✓

2.3 EXPENDITURE AND LIABILITIES

		Yes	No	N/a
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	✓		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	✓		

		Yes	No	N/a
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.			✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.			✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	✓		
Redundancy cost	The charity made no redundancy payments during the reporting period.	✓		
Deferred income	No material item of deferred income has been included in the accounts.	✓		
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	✓		
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	✓		
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.			✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000			
	They are valued at cost.	✓		
	The depreciation rates and methods used are disclosed in note 14.2.			
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.2			✓
	They are valued at cost.			✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.			✓
	They are valued at cost.			✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.			✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	✓		
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.			✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.			✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.			✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	✓		
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	✓		
	They are valued at fair value except where they qualify as basic financial instruments.	✓		

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

Section C **Notes to the accounts** **(cont)**

Note 3 **Analysis of income**

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	130,355	-	-	130,355	123,007
	Gift Aid	25,909	-	-	25,909	23,640
	Legacies	1,830	-	-	1,830	-
	General grants provided by government/other charities	-	3,600	-	3,600	3,000
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	158,094	3,600	-	161,694	149,647
Charitable activities:	Lunch Club	9,023	-	-	9,023	8,463
	Toddlers	2,215	-	-	2,215	1,984
		-	-	-	-	-
	Other	1,163	-	-	1,163	1,062
	Total	12,401	-	-	12,401	11,509
Other trading activities:	Hire of halls	9,055	-	-	9,055	7,308
	Rent of Manse	12,000	-	-	12,000	2,000
	Sale of Surplus Items/Printer Cartridges etc	51	-	-	51	47
	Other	-	-	-	-	-
	Total	21,106	-	-	21,106	9,355
Income from investments:	Interest income	2,024	-	-	2,024	2,073
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	2,024	-	-	2,024	2,073
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Other - Insurance Claim	-	-	-	-	-
	Other - Contras - See Note 6	-	7,096	-	7,096	9,878
	Total	-	7,096	-	7,096	9,878
TOTAL INCOME		193,625	10,696	-	204,321	182,462

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	Interest on building fund £69. Grant of £3,000 towards recent stonework repairs. Contras (mainly gifts to be passed on to specific charities) £9,878.
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.	
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	

Note 6 Analysis of expenditure

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events	-			-	-
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Employment Costs	75,655	-	-	75,655	73,889
	Mission and Ministry	57,596	600	-	58,196	52,747
	Building Costs (R&R, Utilities etc)	25,405	3,000	-	28,405	43,799
	Depreciation	11,852	6,648		18,500	20,620
	Other	1,463	-	-	1,463	1,708
	Total expenditure on charitable activities	171,971	10,248	-	182,219	192,763
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Contras (mainly "special collections" where the donor specifies the money is to be passed on to other charities)	-	7,305	-	7,305	9,634
	Net interest on defined pension liability	-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	-	7,305	-	7,305	9,634
TOTAL EXPENDITURE		171,971	17,553	-	189,524	202,397

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	1,042		-	1,042	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	1,042		-	1,042	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	1042	960
Assurance services other than audit or independent examination	0	0
Tax advisory fees	0	0
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	0	0

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	58,508	60,360
Social security costs	930	-
Pension costs (defined contribution scheme)	5,075	4,786
Other employee benefits (Manse etc)	11,142	8,743
Total staff costs	75,655	73,889

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000 — **TRUE**

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

£51,090
(Our Pastor is both a full time employee and a trustee, with the permission of the Charity Commission)

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2.00	2.00
Governance	-	-
Other	-	-
Total	2.00	2.00

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	Ex-gratia payments made to Natalie Sharp and Nina Elmer after they left Gilgal's employment
Please state the legal authority or reason for making the payment	Goodwill gifts in recognition of the employees' service to the church
Please state the amount of the payment (or value of any waiver of a right to an asset)	£1,000

11.4 Redundancy payments
Please complete if any redundancy or termination payment is made in the period.

Total amount of payment	
The nature of the payment (cash, asset etc.)	
The extent of redundancy funding at the balance sheet date	
Please state the accounting policy for any redundancy or termination payments	

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense	£5,075
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	All employment costs, including pension contributions, are paid from unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	Our Pastor belongs to the Baptist Pension scheme ("the Scheme"). This was originally a Defined Benefit (DB) plan, but this was closed in 2011 and replaced by a Defined Contribution (DC) plan. Our Children's Worker and our Youth & Schools Worker contribute to a (different) defined contribution plan.
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity	The Church is an employer participating in the Scheme, which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. From January 2012, pension provision is being made through the 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 in the event that they are unable to work due to long-term incapacity. Benefits in respect of service prior to 1 January 2012 are provided through the DB Plan within the Scheme. 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. At the end of June 2022 the Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the DB Plan. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and hence the Scheme no longer has a shortfall. The DB Plan has been closed ("wound up"), the benefits have been transferred to Just ("buy out") and Just is now responsible for the administration and payment of the DB Plan members' pensions. DB Plan employers no longer have any further responsibilty towards the DB Plan and all deficiency contributions have ceased.

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan	

Section C Notes to the accounts (cont)

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organsations and to other projects	**28232**	**1250**	**NIL**	**29482**
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	**-**	**-**	**-**	**-**

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.	***Yes***	***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
Baptist Missionary Society	Support of churches worldwide	9,000
Baptists Together Home Mission Fund	Support of Baptist churches in UK	9,000
South Wales Baptist College	Support of ministers in training	1,000
Tear Fund	Relief & Development work	2,600
Latin Link	Support of churches in South America	2,600
		-
		-
		-
		-
Total grants to institutions in reporting period		**24,200**
Other unanalysed grants of £500 or less each		4,032
TOTAL GRANTS PAID		28,232

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	610,547	-	-	178,814	789,361
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	610,547	-	-	178,814	789,361

14.2 Depreciation and impairments

**Basis	SL over 50 years on the 2021/2022 building project (Starting from May 2022)	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate	2%			Mainly 25%		
At beginning of the year	29,749	-	-	150,268	180,017	
Disposals	-	-	-	-	-	
Depreciation	11,156	-	-	7,344	18,500	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	40,905	-	-	157,612	198,517	

14.3 Net book value

Net book value at the beginning of the year	580,798	-	-	28,546	609,344
Net book value at the end of the year	569,642	-	-	21,202	590,844

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.	

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB*

Note 17 **Investment assets**

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

***Please specify additions resulting from acquisitions through business combinations, if any.**	

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowlegable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity	
(ii) Name or independent valuer, if applicable, and relevant qualifications	
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds	
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements	

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments	This year	Last year
	£	£
Cash or cash equivalents	90,858	68,882
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	90,858	68,882

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party	
Name of the entity or entities benefitting from those guarantees	
Please explain how the guarantee furthers the charity's aims	

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obsure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received *(Multiple loans received may be disclosed in aggregate provided that such aggregation does not obsure significant information).*

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided	
Value of any concessionary loans which have been committed but not taken up at the reporting date	
Amounts payable within 1 year	
Amounts payable after more than 1 year	
Amounts receivable within 1 year	
Amounts receivable after more than 1 year	

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.	
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.	
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.	

Section C Notes to the accounts (cont)

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	26,359	23,640
Prepayments and accrued income	-	-
Other debtors	0	0
Total	26,359	23,640

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	1,547	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	3,856	2,986	-	-
Taxation and social security	2,857	2,659	-	-
Other creditors - Defined benefit obligations	-	-	-	-
Total	6,713	7,192	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Section C Notes to the accounts (cont)

Note 24 Cash at bank and in hand

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	38,911	30,788
Other	-	-
Total	38,911	30,788

Section C Notes to the accounts (cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	314,911	10,696	(17,553)	-	-	308,054
General Reserve	UR	Unrestricted General Reserve	410,551	193,625	(171,971)	-	0	432,205
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	725,462	204,321	(189,524)	-	0	740,259

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	332,181	12,947	(30,217)	-	-	314,911
General Reserve	UR	Unrestricted General Reserve	413,216	169,515	(172,180)	-	-	410,551
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	745,397	182,462	(202,397)	-	0	725,462

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	34800	4560	0	10800	46238

Please give details of why remuneration or other employment benefits were paid.	Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	*FALSE*

Type of expenses reimbursed	This year	Last year
	£	£
Travel	456	448
Subsistence		
Accommodation		
Other (please specify):		
TOTAL	456	448

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity	ONE

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)	*FALSE*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Porthcawl YMCA	Common Trustee - Mr A J Hornsby	OUT: Room Hire for running Foodbank	3105			
Gulu Mission Initiative	Common Trustee - Mr A J Hornsby	OUT: Donation to support charity's work in Uganda	500			
The G P Janes Bequest Fund	Common Trustee - Rev M J Gillard	IN: Grant Towards Manse Refurbishment	3000			
Mr Mark Peers	Trustee	IN: Rent for living in church manse (12 months)	12000			

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.	
For any related party, please provide details of any guarantees given or received.	

Section C	Notes to the accounts	(cont)

Note 29 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Contingent Asset

At the year end, the charity was aware of a potential legacy but probate had not yet been granted. Probate was subsequently granted in March 2026, after the year end. There is a house to be sold and the charity expects to receive legacy income of approximately £260,000, which will be recognised in the year end 31/12/2026 accounts.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl
I report to the charity trustees on my examination of the accounts of Gilgal Baptist Church Porthcawl for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 in order to enable a proper understanding of the accounts to be reached.



R.I. KNOYLE ACA FCCA

Baker Knoyle Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

Dated.....18/8/26.....