REGISTERED CHARITY NUMBER: 1138148

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Upton Baptist Church, Chester

Upton Baptist Church, Chester

Contents of the Financial Statements for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 13
Detailed Statement of Financial Activities	14 to 15

Upton Baptist Church, Chester

Report of the Trustees
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in Schedule 1. The charity may also carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Significant activities

The following activities take place as part of the life of the church.:

Three services of worship are held every Sunday, two in the morning at 10.00am and 11.00am respectively and one in the afternoon at 5.00pm. Alongside the 11.00am morning service, there is also a Sunday School and crèche of around 34 children and young people in age ranges from 0-12 years.

Midweek meetings are held, including Bible studies, prayer meetings and a review of activities. Fortnightly women's Bible Studies are held in the morning in the church building and once a month in the evening in the church during school term times.

The Church is committed to mission, both local and global. At a local level, we have sought to bring the gospel to local people by distributing invitations to our guest services and by the personal witness of individual members. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include, a much appreciated weekly Parents & Toddlers group compromising about 32 parents and toddlers, weekly coffee mornings incorporating a warm hub with food in the winter months open to the community, and a small group from the church lead a short monthly worship service at a local old people's home.

A Children's Club is held fortnightly on Tuesdays (for 6 to 11 years).

On Fridays there is a club for teenagers aged 11 to 18 years, the young people also attend an annual youth camp and some attend summer camps.

A team from the Church attends a local Primary School weekly, during term time, acting out Bible stories as part of the children's corporate worship.

The church sponsors the "Good News for Everyone" annual presentation of Bibles to year 7 pupils at our local secondary school.

Upton Baptist Church, Chester

Report of the Trustees
for the Year Ended 31 December 2025

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all;
Conducting pastoral work including visiting the sick and the bereaved;
Teaching Christianity through sermons, courses and small groups;
Taking religious assemblies in schools;
Providing a youth club with a Christian ethos and encouragement to participate in a young people's Christian camp.
Promoting the whole mission of the church through activities for parents and toddlers and other special needs groups;
Supporting other charities in the UK and overseas.
Contributing to our local foodbank.
Providing a warm hub seasonally.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Church has been able to continue its support of Christian works both in the UK and overseas. Owing to the spiritual nature of the church's objectives, it is difficult to quantify achievements.

FINANCIAL REVIEW

Principal funding sources

The principal funding source is donations/gifts from members and regular attendees of the church.

Reserves policy

The trustees aim to maintain a designated reserve equivalent to approximately six months of essential operating expenditure. Based on the 2025 expenditure, this is currently calculated at approximately £63,000. The purpose of this reserve is to enable the church to continue its core ministry, meet essential staffing and operational commitments and respond to an unforeseen reduction in income. The reserve level will be reviewed annually against the church's budget, commitments and financial risks.

The church holds the sum of approx. £35,000 on deposit to cover any unforeseen repairs to the church and unforeseen expenses.

Going concern

The Trustees are continually reviewing the operations of the charity and its ability to deliver its objectives and the charity remains in a healthy financial position.

FUTURE PLANS

Throughout the year we have been planning and working towards improving the church site and facilities, including a safety review and, where necessary, checking and pruning trees within the grounds and general maintenance. Work has also been undertaken to improve the thermal qualities of the church building. We are currently working towards extending the building to provide for additional storage space, a larger foyer area and a ground floor classroom suitable for disabled users and have submitted a planning application to our local authority

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Upton Baptist Church is governed by its constitution and principles of fellowship adopted by vote at a special members meeting held on 11 September 2022. The church was previously governed by a constitution dated 24 February 2010, prior to which the church was an excepted charity and was not required to register with the Charity Commission in it's own right.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees
There have been no appointments or resignations of trustees during this reporting period.

Induction and training of new trustees
Where church trustees are appointed, it is in accordance with the rules of its own constitution (based upon the Constitution for Grace Baptist Church Charities version 7.0).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1138148

Principal address
Flag Lane South
Upton
Chester
Cheshire
CH2 1LB

Trustees
D Stott Pastor
I E Williams Elder
R Tibbs Elder
J C Hocking Secretary
P Siddorn Deacon
I Thompson Deacon
A Taylor Deacon
A Crerand Deacon
C Lawley Treasurer

Independent Examiner
Janine Boyo FMAAT FCA BFP
Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

Advisers
Bank
HSBC
PO Box 16
47 Eastgate Street
Chester
CH1 1XW

Upton Baptist Church, Chester

Report of the Trustees
for the Year Ended 31 December 2025

Approved by order of the board of trustees on 21 August 2026 and signed on its behalf by:

J C Hocking - Trustee

C Lawley - Trustee / Treasurer

Independent Examiner's Report to the Trustees of Upton Baptist Church, Chester

Independent examiner's report to the trustees of Upton Baptist Church, Chester
I report to the charity trustees on my examination of the accounts of Upton Baptist Church, Chester (the Trust) 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.

Janine Boyo FMAAT FCA BFP

Voisey & Co LLP
Chartered Accountants
8 Winmarleigh Street
Warrington
Cheshire
WA1 1JW

21 August 2026

Upton Baptist Church, Chester

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		222,896	-	222,896	181,581
Investment income	2	4,906	-	4,906	3,739
Total		227,802	-	227,802	185,320
EXPENDITURE ON					
Charitable activities					
Church activities		128,700	-	128,700	85,568
Evangelism		7,176	-	7,176	6,239
Missionary		28,032	-	28,032	15,022
Total		163,908	-	163,908	106,829
NET INCOME		63,894	-	63,894	78,491
RECONCILIATION OF FUNDS					
Total funds brought forward		315,003	-	315,003	236,512
TOTAL FUNDS CARRIED FORWARD		378,897	-	378,897	315,003

The notes form part of these financial statements

Upton Baptist Church, Chester

Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
CURRENT ASSETS					
Debtors	6	53,500	-	53,500	75,881
Cash at bank		327,670	-	327,670	240,756
		381,170	-	381,170	316,637
CREDITORS					
Amounts falling due within one year	7	(2,273)	-	(2,273)	(1,634)
NET CURRENT ASSETS		378,897	-	378,897	315,003
TOTAL ASSETS LESS CURRENT LIABILITIES		378,897	-	378,897	315,003
NET ASSETS		378,897	-	378,897	315,003
FUNDS	8				
Unrestricted funds				378,897	315,003
TOTAL FUNDS				378,897	315,003

The financial statements were approved by the Board of Trustees and authorised for issue on 21 August 2026 and were signed on its behalf by:

J C Hocking - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The presentation currency of the financial statements is the Pound Sterling (£), rounded to the nearest £.

Financial Reporting Standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

- Expenditure on charitable activities includes the costs incurred by the charity to enable it to fulfil its core operations.

- Other expenditure represents those items not falling into any other heading.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's statement of financial position when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the net asset and settle the liability simultaneously.

Basic financial assets
Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised costs using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets
Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets
Financial assets, other than those held at fair value through profit or loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

Derecognition of financial assets

continued...

1. ACCOUNTING POLICIES - continued

Financial instruments
Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Employee benefits
The costs of the short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the costs of stock or fixed assets. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	4,906	3,739

3. TRUSTEES' REMUNERATION AND BENEFITS

	31.12.25	31.12.24
	£	£
Trustees' salaries	42,163	40,155
Trustees' pension contributions to money purchase schemes	1,796	1,696
	43,959	41,851

The trustees' salaries are in respect of the Pastor who is also trustee. The remuneration received relates to employment only and not to their work as trustee, in compliance with section 9 of the constitution of the charity.

Trustees' expenses

	31.12.25	31.12.24
	£	£
Trustees' expenses	2,266	2,084

The trustees' expenses claimed relate to the refund of travelling costs of the Pastor throughout the year, in relation to their employment.

continued...

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Pastor	1	1
Pastoral care worker	2	1
	3	2

No employees received emoluments in excess of £60,000.

5. INDEPENDENT EXAMINER'S FEES

During the year, the Independent Examiners' fee was £780 (2024 - £737) and payroll services provided totalled £310 (2024 - £345).

6. DEBTORS

	31.12.25	31.12.24
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	-	22,381
Amounts falling due after more than one year:		
Loan to Pastor	53,500	53,500
Aggregate amounts	53,500	75,881

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Taxation and social security	1,101	619
Other creditors	1,172	1,015
	2,273	1,634

continued...

8. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	315,003	23,069	338,072
Designated Building Project	-	40,825	40,825
	315,003	63,894	378,897
TOTAL FUNDS	315,003	63,894	378,897

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	186,977	(163,908)	23,069
Designated Building Project	40,825	-	40,825
	227,802	(163,908)	63,894
TOTAL FUNDS	227,802	(163,908)	63,894

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds	236,512	78,491	315,003
TOTAL FUNDS	236,512	78,491	315,003

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	185,320	(106,829)	78,491
TOTAL FUNDS	185,320	(106,829)	78,491

The Trustees have made the decision to treat the legacies received in the year as designated funds to be used for the forthcoming building project. If planning permission is received work will commence late 2026.

continued...

9. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution scheme. The assets of which are held separately from the assets of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £2,350 (2024: £1,808).

10. RELATED PARTY DISCLOSURES

The loan to the former pastor, Owen Blackwood, of £53,500 made in 2015 remains outstanding. Owen Blackwood resigned as pastor in July 2019. There is no finite date for repayment of the loan. It will continue to run until the property owned by Owen Blackwood is sold, when the loan will be repaid out of the proceeds as it is secured by way of a 2nd charge against the property.

No interest will be charged under the agreement.

The Pastor's wife, R L Stott, receives a salary of £10,846 in respect of their employment by Upton Baptist Church.

Throughout the year, the trustees make donations to the church.

11. FIXED ASSETS

The land on which the church stands was purchased in 1979 for £28,000, and the church buildings were constructed during the following years with the costs being written off through the Statement of Financial Activities. No value for the land and buildings have been included in the accounts, and the trustees have not had the property valued. The land and buildings has a holding value of £720,855 with the Grace Baptist Charities Limited, the registered owners of the property.

Similarly, there are no other fixed assets as all such items have been expensed through the Statement of Financial Activities.

12. REMUNERATION OF KEY MANAGEMENT PERSONNEL

The charity considers its key management personnel to comprise its trustees. No salaries have been paid in relation to their roles as trustees.

Upton Baptist Church, Chester

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	17,030	24,275
Donations - Gift aid	158,504	119,548
Legacies	40,825	35,245
Sundry income	5,002	1,058
Foodbank	1,535	1,455
	222,896	181,581
Investment income		
Deposit account interest	4,906	3,739
Total incoming resources	227,802	185,320
EXPENDITURE		
Charitable activities		
Trustees' salaries	42,163	40,155
Trustees' pension contributions	1,796	1,696
Trustees' expenses	2,266	2,084
Wages	29,392	10,290
Pensions	554	113
Premises costs	17,301	14,942
Music	5,102	395
Administration	6,303	6,278
Evangelism	7,176	6,239
Missionary	28,032	15,022
Speakers	1,040	503
Gifts	235	15
YP/Books	2,464	3,863
Elders	-	260
Renovation costs	6,913	-
Foodbank costs	1,620	1,510
Capital costs	4,532	999
	156,889	104,364
Support costs		
Finance		
Bank charges	80	100
Governance costs		
Accountancy and legal fees	1,090	1,245
Carried forward	1,090	1,245

Upton Baptist Church, Chester

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25	31.12.24
	£	£
Governance costs		
Brought forward	1,090	1,245
Conference and training costs	5,849	1,120
	6,939	2,365
Total resources expended	163,908	106,829
Net income	63,894	78,491