ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

WELL BAPTIST CHURCH

CHARITY REGISTRATION No: 1142161

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
PO20 7EG

WELL BAPTIST CHURCH

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WELL BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1142161	
DATE OF REGISTRATION	31st May 2011	
START OF FINANCIAL YEAR	1st January 2025	
END OF FINANCIAL YEAR	31st December 2025	
CUSTODIAN TRUSTEE	North Western Baptist Association	
MINISTERS	Rev Rick Oldland - Senior Pastor Rick Hooke - Campus Pastor Ansdell	
TRUSTEES	Rick Oldland Rick Hooke Alan Buckley	Steve Hobin Stewart Whitley
SENIOR LEADERS	Alan Buckley Steve Hobin Alyson Hobin	Stewart Whitley Vida Caplin Mike Banner
LEGAL STATUS	Unincorporated Charity	
GOVERNING INSTRUMENT	Constitution Adopted 17th January 2010	

OBJECTS

The Church exists to proclaim the Christian Faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.

CORRESPONDENCE ADDRESS	Ansdell Road North Lytham St Annes Lancashire FY8 4EZ
CUSTODIAN TRUSTEE ADDRESS	The Resource Centre Fleet Street Wigan Lancashire WN5 0DS
PRIMARY BANKERS	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd The Grain Store, Hills Barns Appledram South Lane, Chichester PO20 7EG

WELL BAPTIST CHURCH

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

Overview

We are an evangelical charismatic church based in Lancashire filled with people from different walks of life. We are ordinary people whose lives have been changed by meeting with an extraordinary God. Jesus said those who committed their lives to Him would be "born again" - a new life, free of the past, would begin centred on a personal relationship with Him as Lord.

Objectives

i - To be a people who are getting healed up in the Father's Love so that we can live and serve out of pure hearts.

ii - To be a safe place for people to grow in God's love and gifts.

iii - To be a people moving out of vision not ambition.

iv - To be a centre of resource for renewal and revival, to the local and wider church and the community we serve.

v - To be an apostolic church, drawing from the nations sending to the nations.

We are a member of "Harvest Alliance" group of churches and also a member of the Baptist Union of Great Britain and actively support the aims and goals of these organisations.

Organisational Structure and Decision Taking

The Well Baptist Church values the concept of team leadership and is essentially a Cell Church with two main aspects: large enough to celebrate - small enough to care and multiply. We have 2 levels of leadership. Senior leaders have oversight of the whole church and Cell group leaders are responsible for pastoral care, discipling and outreach from groups of around 12 people.

Extra-budgetary expenditure shall be sanctioned on the basis of the following scale:-

Discretion of the Treasurer	Up to £250
Discretion of the Treasurer plus one member of the Finance Group	£250 to £500
Discretion of the whole Finance Group	£500-£1,250
Ratified by the Leadership Team beforehand	£1,250-£2,500
Submitted to the Church meeting	Over £2,500

Activities 2025

The Well Church continues to provide vital pastoral care and discipleship, walking alongside individuals and families in their spiritual journey, supporting and equipping them for daily life. Our mission of 'Knowing Jesus and Making Him Known' extends beyond the local context as we actively support church outreach to the nations, standing with global partners in the work of mission and the spreading of the Christian gospel. We also invite guest ministries and host conferences and special events, creating opportunities for fresh teaching, fellowship with other Christian communities, encouragement, and spiritual renewal that strengthens the life of our church.

WELL BAPTIST CHURCH

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

Activities Continued

At the same time, we remain committed to growing strong local roots that benefit our church and wider community. We plant small groups and train new leaders to develop healthy, sustainable communities of faith, while also ensuring that our physical locations across Blackpool and the Fylde are effective and well maintained as welcoming spaces for all. Over the last year we have partnered with grant making trusts and furthered our plans to upkeep our Grade 2 listed building as places of worship and community for future generations. Our vision is to release life and build genuine connection into our communities, engaging with people of all ages and walks of life so that the gospel can be shared in both word and action to the benefit of all.

Well Community Centre

Since taking on the lease of the community centre in 2021 as the nation opened up after Covid lockdown, we have continued to develop and improve the building and its services. The 3 key functions on which we have focused are the provision of services for local people, the extension of our outreach work as a church grounded in its local community, and the provision of a quality resource for local community groups to book at reasonable cost. We have also worked closely with our Borough Council and other statutory bodies and charities to achieve things like welcoming displaced Ukrainian folk and providing Warm Space support for local families. We have found that, though costs are significant, the centre comes close to breaking-even because of bookings and grant funding via which we have been able to access finance to support developments.

Financial review

Income for the year amounted to £289,092 (2024 - £360,863) and expenditure £327,172 (2024 - £338,636). The deficit was added to fund brought forward with total funds being £25,492 (2024 - £63,521) at the year end.

Policy on reserves

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

WELL BAPTIST CHURCH

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

Trustees' Responsibilities

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable Law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England and Wales, The Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 21/10/2026

Signed on their behalf by Trustee .....

Printed Name: MR. ALFRED STEWART WHITLEY

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the Trustees of Well Baptist Church on the accounts for the year ended 31st December 2025 set out on pages 8 to 18.

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").

Responsibilities and basis of report

I report in respect of my examination of the Charity'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.

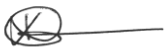
Independent examiner's statement

Since Well Baptist Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2022 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Charity Independent Examiners, which is one of the listed bodies.
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 other 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.

K Gomes FCIE MAAT
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram lane South
Chichester
PO20 7EG

Signed : 

Date: 22.10.26

WELL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**TOTAL 2025** £	**TOTAL 2024** £
INCOME AND ENDOWMENTS FROM:						
Donations & Legacies	3a	191,334	23,154	23,783	238,271	307,634
Charitable Activities	3b	8,321	190	12,145	20,656	33,280
Investment Income	3c	700	-	-	700	2,647
Other Income	3d	10,578	16,252	2,635	29,465	17,302
TOTAL INCOME		**210,933**	**39,596**	**38,563**	**289,092**	**360,862**
EXPENDITURE ON:						
Charitable Activities	4	141,669	81,252	104,200	327,121	368,636
TOTAL EXPENDITURE		**141,669**	**81,252**	**104,200**	**327,121**	**368,636**
NET INCOME/(EXPENDITURE)		69,264	(41,656)	(65,637)	(38,030)	(7,774)
Total Funds Brought Forward		7,382	42,044	14,094	63,520	71,294
Transfer Between Funds		(70,446)	10,460	59,986	-	-
TOTAL FUNDS CARRIED FORWARD		**6,198**	**10,850**	**8,444**	**25,492**	**63,521**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 18 form part of these financial statements.

WELL BAPTIST CHURCH

BALANCE SHEET
AS AT 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec 2025 £	Total 31-Dec 2024 £
Fixed Assets						
Tangible Assets	2	-	-	-	-	-
Current Assets						
Cash at Bank and in Hand	7	1,030	10,850	8,444	20,324	60,800
Debtors & Prepayments	8	6,848	-	-	6,848	4,400
Total Current Assets		**7,878**	**10,850**	**8,444**	**27,172**	**65,200**
Creditors: amounts falling due within one year	9	1,680	-	-	1,680	1,680
NET CURRENT ASSETS/ (LIABILITIES)		6,198	10,850	8,444	25,492	63,520
TOTAL ASSETS less current liabilities		**6,198**	**10,850**	**8,444**	**25,492**	**63,520**
Creditors: Long Term Liabilities	10	-	-	-	-	-
NET ASSETS/(LIABILITIES)		**6,198**	**10,850**	**8,444**	**25,492**	**63,520**
Funds of the Charity						
General Funds		6,198	-	-	6,198	7,382
Designated Funds	5	-	10,850	-	10,850	42,044
Restricted Funds	6	-	-	8,444	8,444	14,094
Total Funds		**6,198**	**10,850**	**8,444**	**25,492**	**63,520**

Approved by the Trustees on 21/10/2026

Signed on their behalf by Trustee .....

Printed Name: MR. ALFREO STEWART WHITE.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of Preparation

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: 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) 2nd addition effective 1 January 2019.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

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

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advise to trustees on governance or constitutional matters.

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

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital employed, staff costs by the time spent and other costs by their usage.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted Funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of the regular appeals for special offerings made for specific purposes.

Designated Funds

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

2. TANGIBLE FIXED ASSETS

Land Buildings and Equipment

The Church writes off the value of fixtures and fittings, computers and equipment in the year of purchase. The church premises are considered to be inalienable and historic fixed asset and are excluded from the Balance Sheet because reliable cost information is not available and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts. Amortisation has not been charged on the Church Land & Buildings, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price. The insurance value of the premises is £5,308,498 and the contents a further £105,009.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2025 : None
31st December 2024 : None

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2025

3. INCOME AND ENDOWMENTS

	Notes	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**TOTAL 2025** £	**TOTAL 2024** £
a) Donations & Legacies						
Donations & Offerings		191,334	1,915	296	193,545	188,315
Grant Income	6	-	21,239	23,487	44,726	119,319
		191,334	**23,154**	**23,783**	**238,271**	**307,634**
b) Charitable Activities						
Conference Income		645	-	-	645	3,306
Building Fund	5	60	190	-	250	8,080
Little Wellies Income		1,019	-	-	1,019	1,191
Messy Church		515	-	-	515	1,961
Missions Income		-	-	-	-	3,164
Lighthouse		5,034	-	-	5,034	4,006
Hall Rent	6	1,048	-	12,145	13,193	11,572
		8,321	**190**	**12,145**	**20,656**	**33,280**
c) Investment Income						
Bank Interest		700	-	-	700	2,647
		700	**-**	**-**	**700**	**2,647**
d) Other Income						
Refunds & Repayments		7,063	14,252	-	21,315	16,177
Other Income	6	3,515	2,000	2,635	8,150	1,125
		10,578	**16,252**	**2,635**	**29,465**	**17,302**

4. EXPENDITURE ON:

	Notes	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**TOTAL 2025** £	**TOTAL 2024** £
a) Charitable Activities						
Bank Charges		222	-	-	222	380
Catering & Cleaning Costs		1,592	-	1,417	3,009	11,478
Charitable Missions	6	1,560	-	56,870	58,430	68,619
Conferences Costs		-			-	1,923
Equipment Costs	5 & 6	8,993	178	1,382	10,553	6,483
Gardening Costs		1,978	-	-	1,978	1,188
Gifts & Donations		3,141	-	-	3,141	3,273
Food - Well Café, Monday & Ukraine		-	-	9,396	9,396	-
Intern Costs		-	-	-	-	-
Little Wellies		447	-	-	447	232
Lighthouse		4,906	-	-	4,906	4,013
Messy Church		742	-	-	742	3,262
Mini Bus Purchase and Costs	6	1,267	-	109	1,376	1,827
Music Ministry		878	-	-	878	883
Office Costs		141	-	-	141	464
Outreach	6	344	-	70	414	1,023
Repairs & Maintenance	5 & 6	1,314	81,074	3,463	85,851	128,061
Speakers Expenses		2,567	-	-	2,567	2,147
Staff Costs	12	83,955	-	13,021	96,976	92,293
Staff Expenses		2,269	-	2,745	5,014	3,167
Sundry Expenses		1,602	-	5,945	7,547	9,277
Telephone & Media Costs		1,030	-	544	1,574	1,652
Training Costs		286	-	-	286	982
Utility Costs		5,445	-	7,937	13,382	12,173
Utility Costs - Manse		8,007	-	-	8,007	5,974
Youth & Children's Work		478	-	517	995	309
Independent Examiner's Fee		1,680	-	-	1,680	1,680
Insurance Costs		5,975	-	784	6,759	5,873
		141,669	**81,252**	**104,200**	**327,121**	**368,636**

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-25	Income	Expenditure	Transfers	Balance 31-Dec-25
	£	£	£	£	£
Building Fund	42,044	39,596	(81,252)	10,460	10,850
	42,044	**39,596**	**(81,252)**	**10,460**	**10,850**

PREVIOUS FINANCIAL YEAR	Balance 01-Jan-24	Income	Expenditure	Transfers	Balance 31-Dec-24
	£	£	£	£	£
Building Fund	53,500	63,713	(83,035)	7,867	42,044
	53,500	**63,713**	**(83,035)**	**7,867**	**42,044**

The designated funds held are wholly represented by the Charity's cash reserves.

6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-25	Income	Expenditure	Transfers	Balance 31-Dec-25
	£	£	£	£	£
Cambodia Fund	830	40	(13,375)	12,506	-
Well Capex Reserve	5,750	-	-	-	5,750
Well Community Centre	-	38,503	(43,080)	4,577	-
Philippines	2,088	20	(13,645)	13,314	1,777
Uganda Mission	625	-	(29,850)	29,225	-
Fylde Youth Grant	1,739	-	(822)	-	917
Work Grant Comm Centre	3,063	-	(3,427)	364	-
	14,094	**38,563**	**(104,200)**	**59,986**	**8,444**

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

Restricted Funds

PREVIOUS FINANCIAL YEAR	**Balance 01-Jan-24**	Income	Expenditure	Transfers	**Balance 31-Dec-24**
	£	£	£	£	£
Cambodia Fund	-	270	(9,105)	9,665	830
Well Capex Reserve	-	-	-	5,750	5,750
Well Community Centre	- 2,783	42,539	(40,429)	673	-
Special Offerings	-	665	(1,552)	887	-
Philippines	-	2,909	(5,575)	4,754	2,088
Uganda Mission	625	-	(48,901)	48,901	625
Fylde Youth Grant	2,658	-	(919)	-	1,739
Work Grant Comm Centre	-	44,314	(41,251)	-	3,063
	500	**90,697**	**(147,732)**	**70,630**	**14,094**

Uganda Mission Fund - Donations for mission support through David Atkinson in Uganda.

CAMBODIA - Donations that help missionary work in Cambodia, specifically our member Christine Stacey.

BLACKPOOL RELIEF FUND - to help needy in and around Blackpool.

FYLDE YOUTH GRANT - Grant to finance Youth Work in the borough.

Trust Account Fund - Well Baptist Church was approached by a church member to act as custodian of a sum of money to be used for charitable purposes at their discretion.

The restricted funds held are wholly represented by the Charity's cash reserves.

Funds Summary	**Balance 01-Jan-25**	Income	Expenditure	Transfers	**Balance 31-Dec-25**
Designated	42,044	39,596	(81,252)	10,460	10,850
Restricted	14,094	38,563	(104,200)	59,986	8,444
Unrestricted	7,382	210,933	(141,669)	(70,446)	6,198
	63,520	**289,092**	**(327,121)**	**-**	**25,492**

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-25 £**	**Total 31-Dec-24 £**
Current and Savings Accounts -	5,123	10,850	8,444	14,171	56,028
Well Gift Aid Account	3,983	-	-	3,983	2,624
Baptist Union Savings Account	2,170	-	-	2,170	2,148
	1,030	**10,850**	**8,444**	**20,324**	**60,800**

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-25 £**	**Total 31-Dec-24 £**
Gift Aid Tax Recoverable	6,848	-	-	6,848	4,400
	6,848	**-**	**-**	**6,848**	**4,400**

9. CREDITORS ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-25 £**	**Total 31-Dec-24 £**
Independent Examiners Fees	1,680	-	-	1,680	1,680
	1,680	**-**	**-**	**1,680**	**1,680**

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term labilities during this or the previous financial period.

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**TOTAL 31-Dec-25 £**	**TOTAL 31-Dec-24 £**
Net Current Assets	6,198	10,850	8,444	25,492	63,520
TOTAL FUNDS	**6,198**	**10,850**	**8,444**	**25,492**	**63,520**

12. STAFF COSTS AND NUMBERS

	2025 TOTAL £	2024 TOTAL £
Gross Wages and Salaries	82,070	80,355
Employer's National Insurance Costs	8,550	5,972
Employer's Pension Contributions	6,356	5,966
	96,976	**92,293**

Employees who were engaged in each of the following activities:

	2025 TOTAL	2024 TOTAL
Charitable Activities	3	3
	3	**3**

The Charity operates a PAYE Scheme to pay all employed members of Staff. No employees received emoluments in the range of £50,000 to £60,000 (2024:None)

13. PAYMENTS TO TRUSTEES AND RELATED PARTY TRANSACTIONS

The custodian trustee of the church is the North Western Baptist Association.

The church is also a member of the Baptist Union of Great Britain, and the North West Baptist Association.

Custodian Trustees

No payments were made to the custodian trustees or any persons or organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person or organisation connected with them.

Ministers and Senior Leaders

The Minister Mr Rick Oldland lived in the Manse which is wholly owned by the Church. He received £35,620 (£34,812 2024) regarding salary and expenses. Pastor Rick Hooke received £30,212 (£29,534:2024) with respect to a salary.

No other payments were made to Ministers, Elders, Senior Leaders or any persons connected with them during this financial period. No other material transaction took place between the charity and a Ministers, Elders, Senior Leaders or any person connected with them.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

14. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

15.Risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

16. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

17. PENSIONS

The Senior Pastor (Rick Oldland) is a member of the Baptist Union defined contribution scheme in which both the church and Rick make specified contributions. The Campus Pastor Ansdell (Rick Hooke) is a member of a SIPP (Self Invested Pension Plan) funded by the church and Rick. The church is subject to the auto enrolment government scheme and the church meets the criteria required.