Trustees Annual Report

and

Financial Statement

for the year ended 31 December 2025

for Hadleigh Baptist Church

Trustee's Annual Report for the year ending 31-12-2025

Reference and administration details

Charity name: Hadleigh Baptist Church

Registered charity number: 1150613

Charity's principal address: George Street, Hadleigh, Suffolk IP7 5BE

Names of the charity trustees (Office Bearers) who manage the charity.

These trustees are appointed by the Member's Meeting:

Trustee name	Office held	Dates acted if not for the whole year
Chris Todd	Church Senior Pastor	
Graham Peter Lancaster	Church Elder	
Luke Adam Frost	Media Deacon	January - May 2025
Lorna Todd	Events Deacon	January – May 2025
Joshua Halpin	Youth Deacon	
Steve Kingston	Premises Deacon	
Elaine Pulham	Pastoral Deacon	
Michael Kenneth Woods	Mission Deacon	May 2025 onwards

Church Administrator Mrs Jade Halpin
Email: Jade.H@hadleighchurch.co.uk

Church Treasurer Mrs Jade Halpin
Email: Jade.H@hadleighchurch.co.uk

Church Website www.hadleighchurch.co.uk

Holding Trustees (property)

The Grace Baptist Trust Corporation.

This Company is a Registered Charity (No. 251675) and is limited by guarantee and registered in England No. 592488 with its registered office at:

19 Croydon Road
Caterham
Surrey
CR3 6PA

Independent Examiner of Accounts
Mrs Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
Suffolk
IP9 2UU

Bankers
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Structure, governance and management

Hadleigh Baptist Church is a charity that operates under the governance of a constitution adopted at a meeting of its members in November 2008.

This constitution governs the charitable assets of the Church from a legal perspective by the requirements of charity law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled "Rules and Regulations".

Hadleigh Baptist Church also owns two properties, the Chapel and the Manse. These are the subjects of the following Governing Instruments:

- Chapel – Deed of Covenant and Declaration of Trust dated 2 October 1830
- Manse – Deed of Declaration of Trust dated 25 March 1973

The **Trustees** of Hadleigh Baptist Church and the **Managing Trustees** for the above property trusts are the **Office Bearers** of the Church i.e. the Pastor/s, the Elders and the Deacons. These are appointed by the Church Members' Meeting and are listed above. New trustees are chosen from those within the existing membership who possess at least one qualification and/or skill that is valuable to the team. e.g. Accountancy qualification, safeguarding, management, charity work, health and safety, building maintenance, and ICT.

Any potential trustee is given a job description ahead of taking on the role and allowed to discuss the role before being appointed. The trustees are given regular advice and information from the national network (FIEC) that we are affiliated with. Trustees are confirmed to the role by a vote taken at an annual church meeting and serve a minimum term of two years. After two years trustees may stand again following a majority vote in their favour at the church meeting.

The Grace Baptist Trust Corporation are the current **Holding Trustee** of the two properties belonging to the church.

Objectives and activities

The principal objective of Hadleigh Baptist Church is the advancement of the Christian faith according to Baptist principles and in accordance with the Church's Basis of Faith.

The charity also carries out and supports other charitable purposes in the United Kingdom and other parts of the world.

We aim to glorify God in all that we do. Our published mission statement, introduced in 2022, states that:

'We seek to introduce people in Hadleigh, the surrounding area and beyond to the Lord Jesus Christ.'

Everything we do reflects this principal object. The mission statement that underpins it and the following core values introduced in 2012 to help make the mission possible. These core values were revisited in 2019 on Sundays and in our small groups: We seek to be:

A Discipling Church - Encouraging, supporting, teaching, and challenging one another to become more and more like Jesus – all that He would want us to be. Transforming lives by the gospel.

An Evangelising Church – Those who attend are equipped and confident to share the gospel openly and sensitively. Looking to make disciples, not just church attenders.

A Church Family – Hadleigh Baptist Church seeks to be a unique, distinctive people who are devoted to one another; where everyone is truly equal and no-one need ever feel alone. Sharing life as well as the gospel. Committed to praying with and for one another. a level of commitment to one another that can't be found anywhere else; distinctive people who are devoted to one another; Where we seek to share our life as well as our faith. We aim to be committed to pray for one another.

A Worshipping Church – Our love of God and all that He has done for us overflowing into praise, with all our heart soul mind and strength. Being devoted to prayer, because it is God who brings the growth. Sharing the Lord's Supper together as a way of worshipping Him and giving thanks.

A Generous Church – We aim to be generous to anyone in need. Known for kindness. Making a difference in our local community and beyond. A light to the world because people see our good deeds. Looking after others in their distress.

A Worldwide Church –
Recognising that we are part of God's one worldwide church. Passionate in any areas in which we can work in partnership with other churches. Committed to mission in our giving and our

prayers. Praying regularly, passionately and compellingly that God might bless the work of others and grow them.

Our main activities include:

- Sunday morning worship services
- Sunday evening prayer meetings and communion
- Mid-week small groups, prayer meetings and Bible studies
- Provision of free community events for all ages.
- Introducing Jesus to our community and the wider world through our social media channels.
- Pastoral work, including visiting the sick and bereaved.
- Promotion of mission and matters of social concern, both locally and further afield
- Taking school assemblies
- Informal social events for fellowship and outreach
- CAP Money, Enquirers, baptismal and discipleship courses
- Practical support to individuals and families through acts of kindness
- Supporting the lonely and bereaved.
- Drop-in facility in Church Offices

Achievements and performance

The following information attempts to paint a fuller picture of the life of the Church over the past year.

Serving the local and wider community

We continue to serve the local community. In 2025, we held our annual free Easter Egg Hunt reaching 250 children in the community.

2025 saw a significant growth in a football initiative by the church drawing in a wide range of men from the local community.

The church ran two 3-2-1 courses and a CAP course during 2025 for church members and the wider community.

The Church actively engages the community through adverts in the Hadleigh Community News, a regularly updated church website and various social media sites, e.g. Facebook, Instagram and YouTube.

In terms of our church building there were no major projects, but essential maintenance and decorating was carried out.

Children and Young people

The baby and toddler group called 'The Ark' that began in January 2016 ran during term time, serving 25-30 children and their parents/carers.

A crèche for the under 3's was provided on a Sunday morning along with Junior Church (Sunday School) for those aged 3 – 10. A group for those in the transition years from primary to secondary (Years 6 to 8) met every Sunday morning alongside the morning service. A new youth group was established for those in years 9 – 10.

Teaching and building up of God's people.

On each Sunday we held one worship service in the morning and on two Sunday evenings we met for prayer and another for communion. A pastoral care team continued to support people throughout the week. Every Sunday, several people join via YouTube from across the UK and beyond.

A fifth small group was launched during the year. The groups meet for prayer, study and fellowship, on weekday evenings. These have attracted an average attendance of 50+. These groups continue to lead to new friendships within the Church and provide the opportunity for more support and care for each other and our neighbours. We supplemented these groups with occasional midweek prayer/communion services.

We continued the pattern of support established in 2012 by focusing on four local, national and international ministries. This continues to be very well received and has helped us to be more prayerfully focused and informed about the ministries that we support.

Over 80 people from the Church spent a weekend together at Sizewell Hall, with Andrew Sach providing the Bible teaching.

Our Pastor has a regular opportunity to be involved in local school assemblies. He is a Foundation Governor at St Mary's Primary School, Hadleigh.

Financial Review

The financial statement for the year ended 31 December 2025 and the report from the Independent Examiner can be found later in this document.

It has been another encouraging year financially, with a gross income of £139,100 All commitments to our General Fund have been met on time. We had an end-of-year balance of £46,083 compared to an opening balance of £50,875

Once again, we gave financial, practical, and prayerful support to Christian-based organisations and individuals, both in the UK and abroad. In 2025, £13,000 of our gross income was given to such organisations and individuals. This is in line with our tithing policy i.e. to give at least 10% in this way.

We continue to **'….. walk by faith, not by sight'** (2 Corinthians 5:7) and trust in the Lord Jesus Christ to provide finances to match the work He has commissioned us to undertake.

A brief statement of policy on reserves

We seek to keep the month-end reserves at a minimum of between £15,000 to facilitate cash flow and to be in a position to cover unplanned/emergency expenditures.

Public Benefit

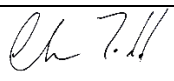
The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Providing regular public worship open to all
- Promoting the whole mission of the Church through activities for individuals, parents and toddlers, and special needs groups
- Conducting pastoral work including visiting the sick in their homes where appropriate and hospital and the bereaved
- Teaching Christianity through sermons, courses and small groups
- Providing a baby and toddler group in the community
- Providing clubs for young people with a Christian ethos
- Supporting other charities in the UK and overseas
- Providing free Money Management Courses
- Providing a 'drop-in' facility for anyone at our Church offices.

Declaration

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

Signed on behalf of the charity's trustees:

Signature:	
Full name:	Christopher Todd
Position:	Senior Pastor
Date:	26.6.26

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Hadleigh Baptist Church	1150613

Receipts and payments accounts

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For the period from	Period start date	To	Period end date
	1st January 2025		31st December 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings and Donations	93,369	2,274	-	95,643	84,395
Income tax received on gifts	15,429	-	-	15,429	17,875
Grant	2,215	-	-	2,215	-
Manse rental income	9,350	-	-	9,350	10,200
Use of Premises	4,452	-	-	4,452	4,941
Church Activities	11,620	-	-	11,620	8,330
Interest	79	-	-	79	121
Other Income	312	-	-	312	211
***Sub total** (Gross income for AR)*	136,826	2,274	-	139,100	126,073
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	136,826	2,274	-	139,100	126,073
A3 Payments					
Staff Costs	59,249	-	-	59,249	51,970
Church Running Costs	16,498	-	-	16,498	16,637
Church Activities and Outreach	19,403	-	-	19,403	12,410
Equipment	16,393	-	-	16,393	17,480
Improvement to Premises	5,858	-	-	5,858	6,843
Gifts	13,814	2,274	-	16,088	13,101
Manse Costs	7,205	-	-	7,205	1,619
Other Expenditure	3,198	-	-	3,198	4,452
		-	-	-	-
Sub total	141,618	2,274	-	143,892	124,512
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	141,618	2,274	-	143,892	124,512
Net of receipts/(payments)	- 4,792	-	-	- 4,792	1,561
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,875	-	-	50,875	49,313
Cash funds this year end	46,083	-	-	46,083	50,874

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Current Account	46,083	-	-
		-	-	-
		-	-	-
	Total cash funds	**46,083**	**-**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Gift Aid	6,289	-	-
Sizewell Hall Payments	650	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
AV Equipment, Church Furnishings	General Fund	-	-
Kitchen Equipment, Piano	General Fund	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Donations	General Fund	2,000	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval

Independent Examiner's Report to the Trustees of Hadleigh Baptist Church

(Charity Number 1150613)

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities Act, and, in carrying out my examination, I have followed the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 which give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records. I have no concerns, and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: CH Cowgill Date: 29/7/26

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU

ICAEW CHARTERED ACCOUNTANT