Bradfield and Rougham Baptist Church

Report and Accounts

31 December 2025

Charity number 1151214

Bradfield and Rougham Baptist Church
Charity Number - 1151214
Trustees' Report for the year ended 31 December 2025

Principal address

Bradfield and Rougham Baptist Church
Kingshall Street
Rougham
Bury St Edmunds
IP30 9LE

Trustees
The trustees who served during the year under review were:

James Martin
Stuart Ruegg
John Tyrrell
Joseph Grimwood
David Bhadreshwar appointed 01 July 2025
David Stannard appointed 28 October 2025

Structure, governance and management
Bradfield and Rougham Baptist Church is governed under a Constitution adopted on 19th October 2023. During 2023 the church members voted unanimously to operate as a Charitable Incorporated Organisation and we await confirmation that our governance has been fully transferred to this framework.

Objects
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.

Financial review
The charity endeavours to utilise the funds available to the best effect in the advancement of its objects.

Main activities
Bradfield and Rougham Baptist Church is a growing and active Baptist Church in rural Suffolk. We meet for Christian worship every Sunday and have a range of activities for young and old throughout the week, including prayer meetings, home groups, ladies' and men's meetings, fellowship lunches and youth activities from age 4 upwards.

Achievements and performance
Life at Bradfield and Rougham Baptist Church in 2025 has, through the grace and goodness of our Sovereign Lord Jesus Christ, been another year of abundant blessing as we continue to pursue our mission: "Loving Jesus together and helping others to do the same."

Sunday Gatherings
At the time of last year's report, we reflected on our move to Thurston Community College for Sunday morning services. This remains our primary venue and has become familiar to the congregation, with some preferring it to our building in Rougham. However, the administration and weekly setup required are significant, and as trustees we do not see this as a long-term solution.

Bradfield and Rougham Baptist Church
Charity Number - 1151214
Trustees' Report for the year ended 31 December 2025

Having initially moved to accommodate growth, we have continued to see further increases in attendance. This presents both practical and pastoral challenges: how best to accommodate growing numbers while ensuring newcomers are discipled well, integrated fully into church life, and built up as mature followers of Jesus.

Sunday mornings remain central to church life — a time for gathered worship, prayer, fellowship, and biblical preaching, primarily from our Lead and Associate Pastors, alongside other elders and visiting speakers. We have been particularly encouraged by the number of newcomers, many with little or no prior church experience. Reports of a "quiet revival" noted in wider media have certainly been reflected in our own context.

Sunday evenings continue at our Rougham building, offering a more intimate setting for deeper fellowship, focused teaching, and practical discipleship.

Children and Youth Ministry
Growth on Sundays has also been reflected in our children's and youth ministries. We were pleased to appoint a part-time Children's Worker last year, bringing greater cohesion and raising the quality of our children's programmes. This included our well-attended Holiday Bible Club, CHAOS, which welcomed many families from both within and beyond the church.

We have seen a growing hunger among young people to study the Bible. In response, we introduced dedicated Bible studies: Gym (for teenage boys), Lift (for older teenage girls), and a monthly study group for younger teenage girls, alongside our regular Friday night youth gatherings.

Church Events and Outreach
Following the success of our 2024 church weekend away, we held a church away day at a nearby conference centre. We welcomed a visiting pastor from Omaha, USA, connected through American church members serving locally with the military. The focus of the day was biblical teaching on church unity and fostering a Christ-centred culture among our members.

In the summer, we again hosted the On Goal team for our week-long football camp, attended by nearly 100 children, many without prior church connection. The camp combined football training with biblical teaching and character development. The week concluded with a family day, followed by our annual "Church in the Park," which was well attended and provided an accessible opportunity for guests to join us.

Staffing and Governance
Following staff changes in 2024 — including the resignation of our Business Manager and the departure of our full-time Children's and Youth Worker — responsibilities were redistributed. The Business Manager role was covered on a consultancy basis by a church member, while youth ministry oversight was shared between our Associate Pastor and volunteers.

During 2025 it has become clear that, given the size and complexity of the church, dedicated support in these areas is essential for fulfilling our charitable aims effectively. We are therefore advertising for three part-time roles: Business Manager, Youth Worker, and Administrative Assistant.

We remain deeply grateful to our staff and volunteers, who have carried significant responsibility over the past year, including our committed finance team who faithfully manage the church's financial oversight on behalf of the trustees.

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Charity Number - 1151214
Trustees' Report for the year ended 31 December 2025

Finance
Church finances remain healthy. The finance team has introduced improved budgeting processes and made strategic use of savings and Gift Aid schemes to strengthen stewardship and financial sustainability.

Buildings and Future Planning
As we look ahead, managing continued growth remains a key priority. Our building in Rougham cannot accommodate the entire congregation, and while various relocation and redevelopment options have been explored, no viable alternative site has been found.

The trustees believe redevelopment of the existing Rougham site is the most realistic long-term solution. This will require significant financial investment and careful planning, and we continue to seek the prayerful wisdom of church members as we discern next steps.

We look expectantly to the Lord, who faithfully provides for His people owning "the cattle on a thousand hills" and who's "throne is established in the heavens, and his Kingdom rules over all".

Looking Ahead
As we approach 2026, we continue to trust God to guide us clearly in stewarding our people, resources, and facilities wisely, ensuring we remain faithful to our mission as He continues to grow His church.

This report was approved by the trustees on 28/08/2026

James Martin

James Martin
Trustee

Stuart Ruegg

Stuart Ruegg
Trustee

Bradfield and Rougham Baptist Church
Independent Examiner's Report
for the year ended 31 December 2025

Independent Examiner's Report to the Trustees of Bradfield and Rougham Baptist Church

I report to the trustees on my examination of the accounts of Bradfield and Rougham Baptist Church 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").

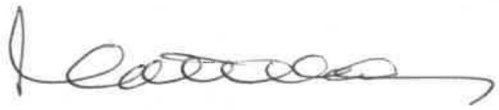
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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.



Matthew Aldous FMAAT
The Laurel Partnership Ltd
16 Broad Street
EYE
Suffolk

Bradfield and Rougham Baptist Church
Receipts and Payments Account
for the year ended 31 December 2025

	2025 £				2024 £
	Unrestricted	Restricted	Designated	Total	Total
Receipts					
Offerings and General income	252,323			252,323	233,186
Gift aid tax reclaimed	27,086			27,086	15,601
Sundry income	12,076			12,076	16,049
Interest	4,784			4,784	2,391
Mission offerings		867		867	1,280
Educational grant				-	-
Building fund		1,000		1,000	-
Total receipts	296,269	1,867	-	298,136	268,507
Payments					
Mission donations	200		27,259	27,459	37,294
Educational grant		10,515		10,515	6,067
Church Activity Expenses	75,678			75,678	63,689
Church Administration expenses	54,415			54,415	44,584
Church Utilities and maintenance	15,281			15,281	10,576
Manse	2,380			2,380	32,545
Pastors and Ministry	67,994	4,485		72,479	79,777
	215,948	15,000	27,259	258,207	274,532
Assets and investment purchases etc.					
Equipment and fixtures	1,917			1,917	6,632
	1,917	-	-	1,917	6,632
Total payments	217,865	15,000	27,259	260,124	281,164
Net receipts/(payments)	78,404	(13,133)	(27,259)	38,012	(12,657)

Bradfield and Rougham Baptist Church
Statement of assets and liabilities
as at 31 December 2025

	2025 £			Restated 2024 £
	Unrestricted	Restricted	Total	Total
Cash funds				
Current a/c	37,935		37,935	24,138
Deposit a/c	228,203		228,203	203,418
Stewardship a/c	365		365	1,044
Cash in hand	390		390	281
	266,893	-	266,893	228,881
Other current assets				
Gift aid tax to be reclaimed	8,156		8,156	10,400
	8,156	-	8,156	10,400
Fixed Asset (valuations)				
Church premises	1,035,000		1,035,000	1,035,000
Fixtures and fittings	67,791		67,791	67,791
Manse	400,000		400,000	400,000
	1,502,791	-	1,502,791	1,502,791
Total Net Assets	1,777,840	-	1,777,840	1,742,072

Movement of Funds	Brought forward	Net receipts	Transfer from general fund	Carried forward
General	202,175	78,404	(27,943)	252,636
Mission	1,706	(26,392)	27,943	3,257
Educational grant	25,000	(15,000)	-	10,000
Building fund	-	1,000	-	1,000
	228,881	38,012	-	266,893