BILDESTON BAPTIST CHURCH - RECEIPTS & PAYMENTS A/C - YEAR ENDED 31ST DEC 2025

	Note	2025	2025	2024	2024
RECEIPTS					
Tithes and Offerings		15505.00		17117.50	
Special Offerings	2	295.00		135.00	
Sundry	3	105.10		125.39	
Income Tax Recovered on Gifts		4069.25		4287.38	
Investment Income	4	587.73		530.25	
Rent on Manse		12000.00		9000.00	
Contribution to costs for use of church		2060.00		2395.00	
			34622.08		33590.52
PAYMENTS					
Church Running Costs	5	7960.70		7439.05	
Fellowship	6	50.49		185.13	
Minister & Manse	7	585.75		7783.38	
Ministry	8	2400.00		2290.00	
Support & Gifts	9	12057.93		7535.35	
Sundry	10	692.22		597.22	
			23747.09		25830.13
Surplus / (Deficit) for Year			**10874.99**		**7760.39**

STATEMENT OF ASSETS & LIABILITIES AS AT 31ST DECEMBER 2025

	Note		2025		2024
MONETARY ASSETS					
Bank Current A/c			266.33		529.07
Bank Deposit A/c - General funds		46317.75		34176.82	
Bank Deposit A/c - Operational Reserves		6000.00		6000.00	
Bank Deposit A/c - Reserves for support gif	11	0.00		1003.20	
Total Bank Deposit A/c			52317.75		41180.02
			52584.08		41709.09
Less Unpresented Cheques			0.00		0.00
			52584.08		41709.09
Add cash in hand			0.00		0.00
TOTAL MONETARY ASSETS			52584.08		41709.09
CURRENT ASSETS			0.00		0.00
CURRENT LIABILITIES			0.00		0.00
NON-MONETARY ASSETS					
Held for Church's own use	12		2133333.00		1887753.00

Reconciliation

Balance of monetary assets 31/12/24	41709.09
Add Surplus for 2025	10874.99
Total monetary assets at 31/12/25	**52584.08**

NOTES TO THE ACCOUNTS

Note No.

1 Basis of accounts:

These accounts have been prepared on a 'receipts & payments' basis and accord with section 144(2) Charities Act 2011

RECEIPTS

2 Special Offerings

	2025 Raised	2025 Given	2024 Raised	2024 Given
Living Hope- Ukraine '25/R Brunton for Bil	295.00	500.00	135.00	153.75
Bible Society	0.00	0.00	0.00	0.00
	295.00	500.00	135.00	153.75

3 Sundry

	2025	2024
Sale of old clothing	87.60	79.10
Suffolk Historic Churches '25/Wake less costs refreshn	17.50	46.29
	105.10	125.39

4 Investment Income

	2025	2024
Barclays Bank - General Deposit	587.73	530.25
Barclays Bank - Building Fund Deposit	0.00	0.00
	587.73	530.25

PAYMENTS

5 Church Running Costs

	2025	2024
Electricity	1297.03	1390.99
Gas	1130.31	1074.36
Broadband/Telephone Line	568.80	486.33
Water Rates	389.52	309.51
Insurance	1518.59	1474.96
Maintenance	720.11	958.04
Cleaning	1902.42	1744.86
Laptop with Windows 11	433.92	0.00
	7960.70	7439.05

6 Fellowship

	2025	2024
Catering & Refreshments	50.49	175.68
Stationery	0.00	9.45
	50.49	185.13

7 Minister & Manse

	2025	2024
Manse Insurance	477.75	523.28
Electricity & Council Tax	0.00	247.97
Manse Maintenance	108.00	5668.13
Cost of getting tenant for The Manse	0.00	1344.00
	585.75	7783.38

8	**Ministry**		
	Visiting Speakers	2400.00	2290.00
		2400.00	2290.00
9	**Support & Gifts**		
	Other Causes (see Note 2)	500.00	153.75
	BMS & HMF	994.00	924.00
	Bible Society	1000.00	0.00
	Christians Against Poverty	500.00	0.00
	Tea Deak '25/EPIC: Tea '24	1979.93	1188.00
	R Brunton	848.00	792.00
	Living Hope - S Brunton	200.00	0.00
	Pervomai Church Link '25/EPIC: Pervomai Church Link	3036.00	1821.60
	United Christian Broadcasters	1500.00	0.00
	Hope House Church - Mablethorpe	500.00	0.00
	Freedom in Christ Ministries	1000.00	0.00
	EPIC: Ukranian refugees	0.00	1000.00
	EPIC: General	0.00	1656.00
		12057.93	7535.35
	Sundry		
10	Subscriptions & License	477.06	522.22
	Accounts Examination	80.00	75.00
	Bank charges	135.16	0.00
		692.22	597.22
11	**Reserves for support gifts**		
	Pervomai	0.00	607.20
	Tea	0.00	396.00
		0.00	1003.20
	Held for Church's own use		
12	(insured value)		
	Church Premises	1556961	1504331
	Manse - Premises only	444913	424940
	Fixtures, furniture & equip.	131459	127860
		2133333	2057131

BILDESTON BAPTIST CHURCH COMMUNITY COFFEE CENTRE
RECEIPTS & PAYMENTS A/C - YEAR ENDED 31ST DEC 2025

	2025	2025	2024	2024
RECEIPTS				
Sales	5984.95		5839.26	
Grants	0.00		0.00	
Gross income		5984.95		5839.26
Less Cost of Goods Sold		2320.06		2300.19
Net Income		3664.89		3539.07
PAYMENTS				
Accounts Examination	20.00		25.00	
Cleaning	188.43		134.42	
Rent	2040.00		2080.00	
Repairs & Renewals	51.14		198.36	
Sundry	26.88		137.39	
Stationery & printing	11.00		0.00	
		2337.45		2575.17
Surplus / (Deficit) for Year		**1327.44**		**963.90**

STATEMENT OF ASSETS & LIABILITIES AS AT 31ST DECEMBER 2025

MONETARY ASSETS	2025		2024
Bank Current A/c:			
Unrestricted fund	8657.93		7385.88
Petty Cash	107.00		51.61
	8764.93		7437.49
Less unpresented cheques	0.00		0.00
	8764.93		7437.49
ADD ASSETS	0.00		0.00
	8764.93		7437.49
LESS LIABILITIES	0		0
NET CURRENT ASSETS	8764.93		7437.49
EQUIPMENT			
Sundry items	173.38		192.64
Coffee machine	453.99		504.43
	627.37		697.07
TOTAL NET ASSETS	9392.30		8134.56

SUMMARY

Cash held at 31/12/24	7437.49
Add surplus for year	1327.44
Funds held at 31/12/25	8764.93

BILDESTON BAPTIST CHURCH LUNCH CLUB
RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31ST DECEMBER 2025

	2025	2025	2024	2024
RECEIPTS				
Meal charges	860.50		969.00	
Gifts/donations	80.00		80.00	
		940.50		1049.00
PAYMENTS				
Cost of Meals	904.33		974.82	
Christmas gifts & cards	48.44		37.95	
Utensils	0.00		3.99	
Napkins '25/Flowers & Napkins '24	9.75		9.20	
		962.52		1025.96
Surplus for year		-22.02		23.04

STATEMENT OF ASSETS & LIABILITIES AS AT 31ST DECEMBER 2025

	2025	2024
Bank current account	625.25	575.46
Petty Cash	0.00	71.81
Total	625.25	647.27

SUMMARY

Cash held at 31/12/24	647.27	
Add surplus for year	-22.02	
Funds held at 31/12/25	625.25	

The accounts and statement of assets and liabilities set out on pages 1-5, relating to the year ending 31st December 2025 are approved by the elders.

Signed: Date: 11/01/2026

Signed: Date: 11-1-26.

Bildeston Baptist Church Trustees Report 2025

Charity Registration No. 1154041

Charity Registration No. 1154041

Address: Duke Street, Bildeston, Suffolk, IP7 7EW

Trustees: Peter Hall

Phil Beales

Liz Tolland

Our constitution broadly states that the purpose of the church is:

1. To advance the Christian Faith in any way possible.

2. To benefit the inhabitants of Bildeston & the surrounding area, without judgement by connecting with local organisations and inhabitants in an effort to improve the conditions of life for the said beneficiaries.

We may be a small church but have a very strong feeling of family - loving, caring for and supporting each other in many ways. Our WhatsApp group makes it easy to share prayer requests as well as many other things e.g. songs, birthday greetings, humour, encouragement and more.

The usual week to week responsibilities and decisions are overseen by six leaders relying on Father God's guidance.

Our worship during the Sunday morning services is led by one of the team leaders and we have visiting speakers or one of the team leaders taking the weekly Sunday morning service. The refreshments time which follows gives a chance to socialise, encourage and pray for each other and people can seem to be reluctant to leave. Once a month, after the Sunday service, we have a popular shared lunch which gives us longer to enjoy the company of each other.

The weekly Community Coffee Centre continues to thrive. It's run completely by volunteers and is a good place to meet up for a chat with friends, for refreshments at low prices, for company if you're lonely. Mum's and toddlers, sometimes with Grandparents and/or Dad's come for a chance to spend time together with a safe space for the children to play. Senior citizens enjoy each other's company in a different room.

Lunch club, for over 60's, is held once a month, and is also popular. Where else can you get a two-course meal followed by tea or coffee with a mint at a very low price, followed by a 'thought for the day'? This too is run by volunteers and much appreciated, especially by those who live on their own and may not see anyone for a day or two at a time.

A weekly evening group, Motley Crew, has increased in numbers this year. It is a chance to meet for Bible study, prayer, lively discussion and meeting with Father God. This takes place in the home of one of the church members and everyone is welcome.

Strollers and Striders walking group is made up of a few people from our church and many others. It's a good opportunity to enjoy the exercise, fresh air and chats plus laughter too. We get together weekly whatever the weather, either to walk, with a pause for coffee half way round or at the end of the walk – or if the weather is bad just to meet for coffee and a chat without the walk.

We continue to support our friends, Ivan and Dani as they work with people in and Bulgaria, also Tea in Tuzla. They send regular updates on things for prayer, to be thankful for and for encouragement.

A small church congregation, but lots is happening. People say they feel welcome and loved at our church. With God's help, we will continue to love the people we meet and to show that God loves them and wants to be a part of their lives.

BOA Services
Bookkeeping & Office Administration

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Creeting St. Peter
Ipswich, IP6 8QR

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Independent Examiner's Unqualified Report for a Non-Company Charity

Independent examiner's report to the trustees of Bildeston Baptist Church Charity No. 1164041

I report on the accounts of the charity for the year ended 31st December 2025 as set out on the attached page(s).

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention

Basis of independent examiner's statement
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the ststement below.

Independent examiner's statement
In connection with my examination, no material matters have come to my attention 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

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: 

Date: 23rd March 2026

Name: Johanne Thomas, FICB PM. Dip

Relevant profession qualifications or body (if any): Institute of Certified Bookkeepers
122-126 Tooley Street
London, SE1 2TU