CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date To 01/01/2024 Period end date 31/12/2024

Charity name: Calvary Baptist Churches of Great Britain

Charity registration number: 1165306

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith by teaching and preaching the proper Biblical doctrines.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	to benefit and improve our community through various outreach programmes (which is above and beyond the regular Sunday, Tuesday and Wednesday services/Bible studies) by helping in the schools, offering/providing youth clubs, hosting PACT meetings and working with our local council.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	250,000+ pieces of material passed out 23 Bibles given away 2 candlelight services 2 baptisms 6 PACT meetings 3 Remembrance Day services 0 Weddings

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**Held at the annual AGM - positive**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**Minimal reserves are in place as our monthly expense usually require all the funds received. We established to attempt to hold a certain amount for this year (where and when possible) to cover the ever accruing building expense as well as the increase of functions cost (i.e. heating and electric)**
Amount of reserves held	Para 1.22	**4000**
Reasons for holding zero reserves	Para 1.22	**Building up keep and utilities increases**
Details of fund materially in deficit	Para 1.24	**None**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**None**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**CIO**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed and Approved

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	**Calvary Baptist Churches of Great Britain**
Other name the charity uses	Church
Registered charity number	**1165306**

Charity's principal address	22 Lewis Street Aberaman CF44 6PY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	BJ Stagner	Pastor/Trustee		
2	Denise Stagner	Trustee/ Treasurer		
3				
4				
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6				
7				
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17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	**Dates acted if not for whole year**	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	BJ Stagner	
Position (eg Secretary, Chair, etc)	Trustee/Chair	
Date	07/10/2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Calvary Baptist Churches Of Great Britain

DRAFT - cash balances and allocations require confirmation

Receipts and payments acc

For the period from	1/1/25	To

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds
	GBP, two decimals	GBP, two decimals	GBP, two decimals
A1 Receipts			
Other receipts and refunds	49,527.35	0.00	0.00
Restricted building donations	0.00	155,604.58	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
***Sub total**(Gross income for AR)*	49,527.35	155,604.58	0.00
A2 Asset and investment sales, (see table).			
	0.00	0.00	0.00
	0.00	0.00	0.00
Sub total	0.00	0.00	0.00
Total receipts	49,527.35	155,604.58	0.00
A3 Payments			
Repairs	1,179.63	0.00	0.00
Meals, ministry helps, special occasions	3,181.83	0.00	0.00
Rent, utilities, service and loan payment	8,158.02	2,200.00	0.00
Youth club, Camp and exp	24.67	0.00	0.00
Supplies (general and church)	5,599.34	0.00	0.00
Motor Exp	416.51	0.00	0.00
Missions (work/support)	7,957.01	0.00	0.00
Marketing	3,419.95	0.00	0.00
Insurance, conference, unallocated	9,803.46	0.00	0.00
Sub total	39,740.42	2,200.00	0.00
A4 Asset and investment purchases, (see table)			
Church equipment (provisional capital)	5,073.89	0.00	0.00
Building completion / registry payments	0.00	163,097.42	0.00

Sub total	**5,073.89**	**163,097.42**	**0.00**
Total payments	**44,814.31**	**165,297.42**	**0.00**
Net of receipts/(payments)	**4,713.04**	**(9,692.84)**	**0.00**
A5 Transfers between funds			
A6 Cash funds last year end			
Cash funds this year end			

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

Categories	Details	Unrestricted funds
		GBP, two decimals
B1 Cash funds	Bank Account	
	Total cash funds	
	(agree balances with receipts and payments account(s))	

		Unrestricted funds
	Details	**GBP, two decimals**
B2 Other monetary assets	Year-end balances not supplied	

		Fund to which asset belongs
	Details	
B3 Investment assets	Investment holdings not supplied	

		Fund to which asset belongs
	Details	
B4 Assets retained for the charity's own use	Building - cost split to confirm	Restricted

	Church equipment - asset list to confirm	Unrestricted
	Details	Fund to which liability relates
B5 Liabilities	Building loan - balance not supplied	To confirm
Signed by one or two trustees on behalf of all the trustees	Signature	Print
		BJ S

2025 reconciliation and completion notes

DRAFT: opening/closing bank and fund balances, transfers, year-end assets and liabilities remain unconfirmed from the cash change. Signature and approval date are blank.

Source: CBC_2025_Financial_In_Out.xlsx, Overview - CBC 2025 and Reconciliation. All 700 source transactio shown to two decimals to preserve exact reconciliation.

A1 other receipts include refunds and mixed income. Restricted receipts: HELP Ministries £154,804.58 plus £8 BUILDING receipts of £865 remain in other receipts pending allocation.

A3 row 30: fellowship meals £773.94, love offerings/ministry helps £2,150.10, special occasions £257.79. Row costs £8,158.02 unrestricted; building loan repayment £2,200 restricted-related.

A3 row 37: insurance £3,981.08 + Fortify the Faithful £1,800 + unallocated payments £4,022.38. The unallocat pending receipts. The source workbook flags 181 provisional merchant classifications.

A4 row 41 equipment £5,073.89 is provisional capital pending invoices/asset schedule. Row 42: Berry Smith c Registry £7. These are acquisition-related cash payments, not all legal fee expense. Obtain the completion sta

Identified restricted cash change is (£9,692.84) before opening balance and transfers. Confirm loan principal/ir
excluding identified building payments are £44,814.31; other net cash change is £4,713.04.

The Last year column uses 2024 values already entered in the supplied template. Row 11 was labelled Donati
group additional categories; no unsupported prior-year reclassification is invented. Prior-year cash balances ar
receipt/payment figures.

Previous Dehumidifier £772 and Insurance prepayment £975 values have not been carried forward as 2025 as
and opening cash / transfers in A5-A6; linked totals will update.

Reconciliation check	PDF / ledger	Accounts	Difference
Receipts	205,131.93	205,131.93	0.00
Payments	210,111.73	210,111.73	0.00
Net cash change	(4,979.80)	(4,979.80)	0.00

1165306	
ɔunts	CC16a
12/31/25	

Total funds	2024 (template)
GBP, two decimals	GBP, two decimals
49,527.35	42,409.83
155,604.58	0.00
0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00
205,131.93	42,409.83
0.00	0.00
0.00	0.00
0.00	0.00
205,131.93	42,409.83
1,179.63	137.50
3,181.83	1,577.75
10,358.02	7,084.41
24.67	15.98
5,599.34	3,952.61
416.51	588.05
7,957.01	7,160.00
3,419.95	991.32
9,803.46	3,386.23
41,940.42	24,893.85
5,073.89	0.00
163,097.42	0.00

168,171.31	0.00
210,111.73	24,893.85
(4,979.80)	17,515.98

Restricted funds	Endowment funds
GBP, two decimals	GBP, two decimals

Restricted funds	Endowment funds
GBP, two decimals	GBP, two decimals

Cost (optional)	Current value (optional)

Cost (optional)	Current value (optional)

Amount due (optional)	When due (optional)
Not supplied	

Name	Date of approval
tagner	10/7/26

d. No closing balance has been inferred

ons underpin these cash totals. Figures are

300 explicit building gifts. Mixed TITHE-

/ 31: rent, utilities, phone and church service

ted sum includes a £100 cash withdrawal

ompletion monies £163,090.42 plus Land
tement and confirm fund allocation.

nterest and fund allocation. Cash payments

ons in 2024. The broader 2025 row labels
nd assets are not established by these

ssets. Enter verified balances in Section B

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees/ members of	Charity Name Calvary Baptist Churches of Great Britain		
On accounts for the year ended	2025	**Charity no (if any)**	**1165306**
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 /12 / 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.

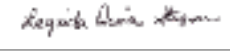
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	07/10/2026
Name:	Lequida Denise Stagner		
Relevant professional qualification(s) or body (if any):	Treasurer		

Address:	9 Springfield Gardens
	Morganstown
	CF14 8LP

Section B	**Disclosure**
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.