Charity Number: 1171581

Lower Earley Baptist Church

Annual Report and Financial Statements

Year Ending 31/12/2025

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1. General Information

1.1. Name and Address

Lower Earley Baptist Church

Maiden Place
Lower Earley
Reading
RG6 3HE

1.2. Church Leadership Team

The Church Leadership Team comprises the Minister, Church Secretary, Church Treasurer and additional individuals as appointed by the Church Meeting. All members of the Leadership Team are Trustees of Lower Earley Baptist Church CIO.

Rev Rusell Howes	Appointed 1/9/23 Became Chair 11/9/23
Mr Julian Rowlandson	Church Secretary Reappointed 24/04/2024 (retired 21/04/2026)
Mr Stephen Newton	Church Treasurer Reappointed 8/10/2025
Mr Johannes van de Merwe	Reappointed 6/10/2022 (retired 8/10/25)
Mrs Rebecca Hogg	Reappointed 4/10/2023 (retired 8/10/25)
Mr Petrus Jacobus Zeeman	Reappointed 16/10/2024
Mr Jonathan Lloyd	Reappointed 8/10/2025
Ms Carolyn Hare	Appointed 8/10/2025
Mr Yin Wang	Appointed 8/10/2025

1.3. Principal Professional Advisors

HSBC Bank
26 Broad Street
Reading
RG1 2BU

P Nixon FCA
28 Luckley Wood
Wokingham
Berkshire
RG41 2EW

2. Church Leadership Team's Report

The Church Leadership Team of Lower Earley Baptist Church CIO ("the Charity") present their annual report for the year ended 31 December 2025 together with the financial statements for that year.

The financial statements have been prepared on the receipts and payments basis in accordance with the Charities Act 2011.

2.1. Statement of Church Leadership Team's Responsibilities

The Church Leadership Team is responsible for preparing their report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Church Leadership Team 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 of the charity for that period. In preparing these financial statements, the Church Leadership Team is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Church Leadership Team is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Church Constitution.

They are also responsible for safekeeping the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2.2. Reference and Administrative Details

Lower Earley Baptist Church CIO is a registered charity (charity number 1171581).

The present Church Leadership Team is shown in section 1.2 and the external advisers of the Charity are shown in section 1.3.

2.3. Structure and Management

The Church is governed by its Constitution, adopted 29 September 2016 and last amended on. 14/10/2021. The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union.

The Church Leadership Team, as shown in section 1.2, are appointed by secret ballot at a Church Members' meeting in accordance with the Church Constitution. They oversee and coordinate the vision and ministry of the church.

The Minister and the Church Leadership Team remain on the Church Leadership Team for the duration of their appointment subject to their good standing within the Church both spiritually and morally. The Church Leadership Team, other than the Minister, are appointed for a period of 1 year in respect of the Church Secretary and Church Treasurer and up to 3 years for any other Trustee. Trustees other than the Church Secretary and Church Treasurer (who are appointed annually) are eligible for a further 3-year period. After two consecutive terms of 3 years, they shall normally stand down for a minimum period of one year unless the Church Meeting agrees an extension.

On appointment the Church Leadership Team are provided with copies of previous Church Leadership Team minutes dating back at least one year and other relevant church specific documents. They are also given guidance as to appropriate background reading on being a trustee as provided by both the Charity Commission and the Baptist Union.

Some ministries of the church are headed up by individuals who are not themselves part of the Church Leadership Team but are answerable to a designated member of that team. Regular contact is kept between these individuals and matters of importance are brought to the rest of the Church Leadership Team as necessary.

Church Membership is open to those who profess repentance before God and faith in Jesus Christ as Saviour and Lord; whose lives bear evidence of the presence of the Holy Spirit; and who assent to the statement of Beliefs in accordance with the Constitution, with application for Membership being made to the Minister or Church Secretary. On 28 April 2022 the Church Member's Meeting approved the "Statement of Faith" which has since been on display on our website.

2.4. Governance

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored, and that appropriate management information is prepared and reviewed regularly by both the Church Leadership Team and the Church Members.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- an annual budget approved by the Church Members;
- regular consideration by the Church Leadership Team and Church Members of financial results, variances from budgets, and benchmarking reviews;
- delegation of day-to-day management authority and segregation of duties;
- identification and management of risks.

Group Leaders have certain delegated responsibility for the smooth running of their ministries but are accountable to the Church Leadership Team and Church Members for all decisions taken.

The Church Leadership Team can approve budgeted expenditure up to £5,000 and non-budgeted expenditure up to £2,000. Any non-budgeted expenditure above this limit must receive agreement from Church members. The limits are reviewed from time to time.

The Church-appointed Maintenance Officer can approve expenditure up to £500. Any expenditure above this amount requires approval as detailed above.

If any conflict of interest arises, the concerned member of the Church Leadership Team declares it and takes no part in the related decision.

2.5. Risk Management

The Church Leadership Team has examined the principal areas of the Church's operations and considered what major risks may arise in each of these areas. In the opinion of the Church Leadership Team, the Church has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day-to-day operations. Procedures have been established for reporting failings immediately to the Church Leadership Team.

2.5.1. Safeguarding

In line with our legal requirements the Church Leadership Team has appointed one of the Trustees to be responsible for Safeguarding. In addition, the Charity appoints two Church Members as the Designated Person for Children and Youth and also Adults at Risk.

For all volunteer roles that are involved with children, youth and adults at risk there is an internal application and interview process. This also includes a satisfactory DBS check.

An item relating to Safeguarding features on all Trustee and Church Member meetings. The Trustee responsible for Safeguarding will highlight any areas of concern and an action plan is agreed.

The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union. By virtue of this membership the Trustees have access to specialist Safeguarding support and regular training.

All Trustees and individuals involved with children, youth and adults at risk undertake regular training.

2.5.2. Health & Safety

The Church has an appointed Health & Safety Officer, and the Church Leadership Team receives regular updates of any matters of concern.

Regular training is provided by the appointed Catering Manager to comply with Food Safety legislation.

2.5.3. Financial Risk

The Church Leadership team has reviewed and identified the financial risks to the Church and have placed appropriate measures in place to either eliminate or mitigate the risks identified.

2.6. Mission, Vision, Strategies and Principal Activities

2.6.1. Purpose/Mission

The principal purpose of Lower Earley Baptist Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

The Mission of the Church (its charitable object) is to be:

"A Community Where Jesus is Encountered and Lives are Transformed".

The responsibility for ensuring that Lower Earley Baptist Church fulfils its mission falls on every Church Member, encouraged and guided by the Church Leadership Team.

2.6.2. Vision

Our corporate vision is to be:

2.6.2.1. A vibrant worshipping community

We believe in Whole Life Worship – not just for Sundays

2.6.2.2. A community of effective disciples of Jesus

We believe that engagement with God's word is vital. We believe that a Church led by the Holy Spirit has the power to change our community and our world. We believe in the Power of Prayer.

2.6.2.3. A missionary community, sharing Christ in word and action

We believe that God has given us a 'sphere of influence' both as a Church and individuals. We believe that no one should be excluded from God's love and forgiveness.

2.6.2.4. A loving, welcoming and supportive community

We believe that God has called us and sent us to serve Lower Earley

2.6.2.5. A serving community, where all participate

We believe in accountability; we will support, encourage and challenge one another to commit to and become more like Jesus Christ

2.6.3. Strategies and Activities

When planning the activities for the year the trustees have considered the Charity Commission's guidance on public benefit and the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

2.6.3.1. Worship

Through Sunday services, prayer meetings and prayer links. Our Minister delivered a range of Bible teaching and evangelistic messages on Sundays to

equip the Church in its discipleship and mission. Once a month he explored a key aspect of Christian faith. A number of church members have also prepared and delivered messages.

We continued to live-stream our Sunday gatherings, to enable the housebound, the sick, the absent or the community to join in.

Prayer continues to be a significant element of our discipleship groups.

2.6.3.2. Discipleship

Regular discipleship groups, Bible teaching, Sunday groups for children and young people.

2.6.3.3. Mission

To create opportunities for Church attendees to invite non-Christian friends to hear and respond to the Christian message.

To engage with people beyond the Church building through targeted activities.

To support the advancement of the Christian faith world-wide, by supporting projects and workers in the UK and abroad financially and in prayer.

2.6.3.4. Local community

To raise funds for local charitable projects and encourage Church people to serve in the community. We have a collection point for the Woodley Food Bank. The special offering at our Christmas Eve service was given to CIRDIC (Churches in Reading Drop-in Centre). Many of our Members partnered with local schools' charity REInspired, to creatively deliver elements of the RE syllabus regarding Christianity.

To host local groups in our building, as we can. This has included Slimming World, National Childbirth Trust, and Parenting Special Children. The building has also been used for training by a local GP practice, by REInspired for preparation, and other churches for baptisms.

2.6.3.5. Belonging

Pastoral care: our aim was that everyone associated with the church received appropriate care and support during the year. Our Minister regularly sets aside time to visit church members who are in need of additional support. The discipleship groups also provide pastoral care to one another.

We have continued to have two teams this year: one to welcome people as they come to the Sunday gathering and one that prepares and serves refreshments after the service. Various lunches for the church family were organised throughout the year which proved very popular.

Our "Women Connect" group runs every month. An average of 20 women were attending by the end of 2025. Sessions often include arts and crafts, and sometimes games nights, usually followed by a church member sharing their faith story.

We run a men's group that meets roughly every other month, to provide a place for men in the church to get to know each other better and to which they

can bring male friends. This year they have (among other events) shared a cooked breakfast and a paintballing activity.

To help the congregation get to know each other we continue to have regular Sundays when we wear a name label.

For mums of school-aged children there is a regular meeting at the church called “HEM” every month. Around 10 mums attend this group.

2.6.3.6. Serving

Giving opportunities to serve within the church and beyond, running courses, training (help each other up our skills), mentoring, identifying and developing gifts and skills.

Our desire and vision is to equip church members in various ways. We have run courses on prayer ministry, and equipped volunteers and Trustees with safeguarding training.

2.6.4. Achievements and Performance

The Goals developed in 2019 sit alongside the Vision Statement (2.6.2) and create a focus for the Churches programme of activity.

2.6.4.1. Ministry

A wide participation of the church family in the Sunday gathering has continued.

Attendance on Sunday mornings has increased, and our YouTube channel on which the livestream can be watched has continued to be well used.

We welcomed 3 attendees as Members of the church, although there was also one resignation. 7 people were baptised, which was a great encouragement to the church.

In the run-up to Easter 2025 we held a week of prayer which was well supported across the whole church.

Our discipleship groups (one on Monday mornings, one on Tuesday evening and one fortnightly on Wednesday evenings) continued through the year. Some groups have more participants now; others could do with more regular attenders.

2.6.4.2. Admin

This area includes the Church Secretary role and encompasses the day to day running of the church and ensuring Church Members Meetings and Trustee meetings have all necessary information to function.

The Church employs a part time church administrator. This year we saw recruitment of a new experienced administrator, who has increased efficiency and productivity in the office.

E-News emails have been provided regularly to those who request it.

Our master rota continued to be developed and has a central space within the website. Emails are automatically generated to remind people of their upcoming duties and assist in the delivery of the operational activities.

Health & Safety is an important consideration as detailed in 2.5.2.

2.6.4.3. Finance

A full finance report is included under Note 4

2.6.4.4. Pastoral Care/Safeguarding

The Trustee responsible for Safeguarding ensures that all necessary procedures are in place (see 2.5.1). During the year some Trustees and church Members underwent the required training.

Pastoral care took place using phone calls, emails and visits, where appropriate. Our goal is to endeavour to ensure that everyone associated with the church received care and support as required during the year.

2.6.4.5. Evangelism/Mission

We began the year with an Alpha course. Some guests did not come from a Christian background. A good number were from the far east. Not all came to faith, but the team learned a lot to be ready for future courses.

In August we had a stand at the Town Council's Earley Green Fair by Maiden Erlegh lake where we shared about the Church and engaged people using the "Try Praying" resources.

At Easter and at Christmas we organised two activity afternoons for families. Both were very well attended; each being based around the Bible accounts of Jesus' birth or resurrection. Some guests have subsequently become regulars at church, either on Sundays or at midweek activities.

We were pleased to send a small team out in February to visit a couple who are church planting in Thailand, to promote the connection and extend our support. This link which started in 2020 is very important to us. The team were able to meet up with them again when they came back on furlough in the summer.

2.6.4.6. Children and Youth

We run age-appropriate groups for children and young people on Sunday mornings.

We have a Crèche for pre-school children with an average attendance of 1-3. We would like to see this group grow.

Sunday Club has continued as just one group for our primary school aged children on Sunday mornings with an average attendance of 10 children.

Our secondary school aged children continued this year meeting in two groups: DNA juniors and DNA seniors. The senior group stays with the adults for the whole service once a month.

Our weekly children's club for primary school aged children called TnT has remains popular. TnT+ continues to run for you people of secondary age.

Both groups see a number of non-church children attending in addition to our own.

Our toddler and baby group (Mulberry Bush) met weekly during term time. It has continued to build on a “Craftory” approach – a mix of a Bible story and a craft - as a further step to fulfil our vision and goals as a church to make the Christian faith known.

3. Plans and Vision for 2026

Our plans are to:

- Run an Alpha Course in the run up to Easter and a follow-on course before the summer
- Run a group focused on mental health and wellbeing
- Take a group of young people to a Christian summer youth festival
- Host a week of prayer
- Repeat successful events from 2025
- Host a Reading-wide youth event
- Offer our Minister a sabbatical
- Move to a new and improved website platform
- Move to new and improved church management software
- Strengthen links with other local churches

Our vision is to:

- Develop our mission and outreach, by exploring new materials and local connections
- Grow deeper in faith through teaching and seminars, especially on the theme of the Holy Spirit
- Broaden the number of people trained for and participating in our many ministries, in accordance with the gifts that they have

4. Financial Review

During the 12 months to 31 December 2025 the Church had a total income of £139,299 (2024: £136,010). Offerings and donations together with Income Tax refunds at £123,054vwere slightly higher than last year. Income from Letting and Gire was £13,800, falling interest rates reduced the interest earned to £2,445. Charitable expenditure was £110,354 (29024: £109,570).

Overall total funds increased by the end of the year to £153,053, they were £125,068 at the start of the year. This was partly due to some planned capital expenditure being deferred.

The Church met all of its commitments out of current income. We therefore believe that the funds as at 31 December 2025, together with future income, are sufficient to meet expected future commitments.

4.1.1. Grants from the Ministry Fund

The Ministry Fund (Restricted) exists to enable the church to support members of the church fellowship who wish to undertake courses of Christian training or missionary work at home or abroad. The fund is administered by the Trustees who are accountable to the Church Members' Meeting. No grants were made from the Ministry Fund in 2025.

4.1.2. Other Grants

The Church actively supports the wider work of Mission through the setting aside of circa 15% of the General Fund income for the support of organisations engaged in mission and local charities. The organisations chosen to support are reviewed every 3 years and the amounts given are agreed annually by Church Members. In addition to the Baptist Union Home Mission Fund and Baptist Missionary Society, Church Members decided to support Tear Fund, Christians against Poverty, REInspired and Mission Aviation Fellowship in 2025. It was agreed at a Church Members Meeting to suspend financial support for The Barnabas Fund as an investigation was being carried out on the charity. The year end gift to The Barnabas Fund (calculated as £2,155) was set aside and put into reserve for Persecuted Christians. Following a review, Church Members agreed to support Open Doors instead of The Barnabas Fund and both the 2024 gift (which had been put into a Reserve Fund) and the 2025 gift were sent to Open Doors in 2025.

4.2. Reserves Policy

The church:

1. Keeps adequate funds to cover long term maintenance (Capital fund).
2. Maintains adequate funds in the General Fund to cover loss of income from Letting and Hire and loss of major donors.
3. Considers the manse as a reserve should we ever have cessation event.
4. Maintains a contingency in the General Fund for 4 months of normal operations cost which is approximately £40k.

4.3. Employees

The Church Minister is in his position by appointment in accordance with the Baptist Union terms for Ministers. We have three other employees: a Cleaner, Church Administrator and Mulberry Bush Co-ordinator. The Church Administrator resigned in April 2025, and the new Administrator commenced employment on 1st August 2025.

4.4. Pensions

The Church contributed towards pension provision for the Minister, Administrators, and Cleaner through membership of the appropriate section of the Baptist Union Pension Scheme. The Mulberry Bush Coordinator has currently opted out of being enrolled in a pension scheme (although they have been enrolled with effect from 1 January 2026). The scheme is registered with the Occupational Pensions Regulatory Authority and meets all the standards required. Employees have the option of making additional payments into the scheme on a personal basis.

1. Signed Approval

Draft submitted by the Church Leadership Team and received by the Church Members at the Church Meeting on 8th July 2026. Final version (following completion of the Independent Examiner's Report) will be circulated to Church Members upon completion.

Signed on behalf of the Church Leadership Team (Trustees)

S C Newton
Treasurer
24 October 2026

Independent Examiners Report

Independent Examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Lower Earley Baptist Church
On accounts for the year ended	31 December 2025
Set out on pages	attached

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 particular 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:	Philip J Nixon	**Date:**	23/10/2026
Name:	Philip John Nixon		
Relevant professional qualification:	F.C.A.		
Address:	28 Luckley Wood, Wokingham, Berkshire. RG41 2EW		

IER

Lower Earley Baptist Church			Charity number 1171581	CC16a
Receipts and payments accounts				
For the period from	1.1.25	To	31.12.25	

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					
Donations	106,164	2,046	-	108,210	106,216
Gift aid tax reclaimed	14,844	-	-	14,844	13,542
Letting - manse	-	-	-	-	-
Room hire	13,800	-	-	13,800	13,559
Interest	2,445	-	-	2,445	2,693
***Sub total** (Gross income for AR)*	137,253	2,046	-	139,299	136,010
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	137,253	2,046	-	139,299	136,010
A3 Payments					
Ministry and staffing	59,729	-	-	59,729	57,923
Mission and outreach	25,410	1,435	-	26,845	22,909
Administration of ministry and mission	9,714	-	-	9,714	12,099
Church and manse buildings	14,016	-	-	14,016	16,589
Independent Examination	50	-	-	50	50
Sub total	108,919	1,435	-	110,354	109,570
A4 Asset and investment purchases					
Capital fund expenditure	960	-	-	960	19,325
	-	-	-	-	-
Sub total	960	-	-	960	19,325
Total payments	109,879	1,435	-	111,314	128,895
Net of receipts/(payments)	27,374	611	-	27,985	7,115
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	123,336	1,732	-	125,068	117,953
Cash funds this year end	150,710	2,343	-	153,053	125,068

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	8,738	-	-
	HSBC deposit account	119,126	2,343	-
	BU deposit account	22,846	-	-
	Total cash funds (agree balances with receipts and payments account(s))	150,710	2,343	-

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	**Freehold building - Manse**	Restricted	600,000	-
	at estimated market value			-
	Freehold building - Church	Restricted	2,198,540	-
	at 2025 insured value			-
	Fixtures, fittings and equipment	Unrestricted	153,387	-
	at 2025 insured value		-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	JD Lloyd	JONATHAN LLOYD	22/10/26
	Ruth M Wilson	RUTH WILSON	22/10/26

Appendix 1

Pensions Statement

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

In 2022 the Scheme was bought out by Just and as at 22 June 2025 there is no deficit, but this will be kept under review.

Under the Schedule of Contributions, the Church made a monthly payment in respect of the DB scheme of £1. The Schedule of Contributions previously showed these contributions continuing until June 2026, but no contributions have been taken since October 2024 and it is not currently anticipated that further contributions will be required.