Trustees' Report and End of Year Financial Statements Year Ending December 31st 2025

1. STATUTORY INFORMATION

1.1 REGISTERED ADDRESS

Temple Baptist Church Cottage
Gelliwastad Road
Pontypridd
CF37 2BP

Charity Registration Number 1182495

1.2 MANAGING TRUSTEES

- Rev Peter Roberts (Pastor)
- Catherine Webster (Secretary)
- Tracy Samuel (Treasurer)
- Ceri Herbert
- Chris Roberts
- Andrew Sparkes

1.3 BANKERS

NATWEST BANK

1.4 INDEPENDENT EXAMINER

Luke Silver
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ

2. ANNUAL REPORT FOR 2025

The trustees present their Annual Report and financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

3. CHARITABLE OBJECTIVES

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education and other general charitable purposes in such parts of

the United Kingdom and the world as the church shall determine. In particular, the charity has the purpose of providing for the advancement of the Christian faith in Pontypridd and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

4. ORGANISATIONAL STRUCTURE AND DECISION-MAKING PROCESSES GOVERNANCE

The charity is government in accordance with a constitution, a copy of which is available to members of the charity.

4.1 PUBLIC BENEFIT

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustee's and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:-

- Public opportunity to attend worship events on Sundays, with other key events being advertised on our website throughout the year.
- Open access activities for children e.g. Tiddlers; Sunday Youth; Friday Youth; older people, e.g Crafty Patch
- Support for publicly accessible mission activities locally, e.g Foodbank; nationally; e.g. Baptist Union and Internationally e.g. PONT, MAF, Open Doors.

4.2 MEMBERSHIP

Members are admitted in accordance with the provisions of the Constitution based on their profession of Christian faith, by Believers' Baptism. This year we have witnessed several baptisms and now have a membership of 50. Members are encouraged to assist the work of the church by volunteering to help in various activities of the church.

4.3 TRUSTEES

The managing Trustees of the charity are those who form the Leadership Team: – the Church Secretary and Treasurer and between five and seven elders and deacons (appointed by the Church Meeting for a period of three years). The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the Church's objectives are being fulfilled.

4.4 CHURCH MEETING

A meeting of Church members is held at least 3 times per year. One of the meetings incorporates the constitutional Annual Church Members Meeting (AGM) to receive the annual accounts and to consider the strategy and vision of the church in the coming year, along with other appropriate matters. At the AGM the gift profile for the following year is also discussed and agreed. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees.

4.5 DATA PROTECTION

The Data Protection policy and procedures are in place to support our compliance with the General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

5. OBJECTIVES AND ACTIVITIES

5.1 CORE ACTIVITIES

In order to achieve the principal objective, which is set out above under 3 Charitable Objectives, the church provides a variety of activities, both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship and teaching. Usually, one main service at 10.30am with teaching made publicly available on YouTube.
- Provision of a variety of groups and services, developing community. Users of our buildings include; Gambler's Anonymous, Concern Cymru, Craftypatch, Pontypridd Women's Institute (WI), Tiddlers, Children and adult choirs, youth clubs and RCT Children's Services.
- Small groups for friendship and Christian support and learning, including prayer groups. These meet in person throughout the year.
- Links to wider Christian community, helping to provide additional public services, e.g: Foodbank.
- Care for our community through our Pastoral Team, including home and hospital visits and communion to those who are housebound.
- Christian weddings and funerals.

5.2 CHARITABLE GIVING

The Church seeks to give at least 10% of its regular sources of income to other Christian charities. Our 'top tier' organisations are as follows:

- Partnership Overseas Networking Trust (PONT)

- Pontypridd Christian Concern (PCC)
- Missional Links Wales (MLW)

A full list of charities that we have supported during this period is contained in Section 7 of the financial statements.

5.3 SAFEGUARDING CHILDREN AND VULNERABLE ADULTS
The Church operates systems to ensure that all church members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the Church.

5.4 USE OF PREMISES
Many Church led activities take place in our Church buildings. The buildings are also used by a range of community groups. These are:

- Gambler's Anonymous
- Community Choir
- Children's Choir
- Birthday Party bookings for local children
- Concern Cymru
- Craftypatch
- Pontypridd Women's Institute (WI)
- Community Toddler Group
- Dance Group

5.5 HEALTH AND SAFETY
The Church, mindful that the trustees bear full responsibility for this aspect of the life and work of the church, ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups.

Food hygiene advice is also available to those involved in preparing food for consumption on the Church premises, including some members undertaking food hygiene certification.

6. ACHIEVEMENETS AND PERFORMANCE

The Church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that the year covered by this report was, again, a positive one in the life of the Church.
The Trustees acknowledge that the work of the Church is highly dependent on members and volunteers who provide voluntary service in many areas. These include:

- Heading up the children's and youth activities in the church
- Providing music for services

- Maintaining the property
- Catering
- Administration
- Staffing the Church activities mentioned in this report

MISSIONAL LINKS WALES

Through its partnership with Missional Links Wales, Temple welcomed another intern from Louisianna who served with us from September 2025 to July (2026), living with a church family during her stay. She focused on working with the youth in our church and from the local town, including local schools.

KOREAN PRAYER MISSION

As part of Prayer Mission Europe, Temple welcomed a team of Koreans during July. Our team was one of two that visited Pontypridd, joining together to worship and pray for our churches, our town and wider country.

HOLIDAY BIBLE CLUB

During October half-term, we ran a Holiday Bible Club, facilitated by our partners, Missional Links Wales. A team of eight came from our partner church in Texas, Shady Oaks Baptist Church. Each day we had approximately 50 children attend the club from the local town. Activities included Bible teaching, songs and games.

TEARS OF GOLD EXHIBITION

During June, Temple hosted an exhibition. A group of Christian women from northern Nigeria created self-portraits to process the trauma they've experienced because of violent attacks. The paintings contain tears of gold: a sign of how tragedy can be transformed into hope through the love of God.

Alongside the self-portraits, you can see portraits of these courageous women created by artist Hannah Rose Thomas. The paintings were created as part of a trauma healing programme run in northern Nigeria by Open Doors, a charity supporting persecuted Christians around the world.

Temple is the only church in Wales to have hosted this exhibition which is generally shown in cathedrals. We welcomed people from all over South Wales including politicians and church leaders. It was open to the public for a week free of charge.

GLOBE CAFÉ

During the week of the Tears of Gold exhibition, we also hosted a Globe Café Africa special in support of persecuted Christians in Africa. This event was aimed at church members and friends. This was one of three Globe cafes in 2025 which all focused on highlighting the plight and encouraging prayer for the persecuted church around the world. The other two focused on Asia (India in March and at Christmas five countries in Central Asia).

GRAIG INITIATIVE

Temple had two buildings in Pontypridd- one in the Graig area of town, the other in the town centre. Over 20 years ago, Temple moved from the Graig to the Gelliwastad Road premises but maintained a presence at the Graig with a number of ministries continuing there. Over the past couple of years, several members have felt a renewed calling to further progress the work on the Graig. In September 2021, Temple formally commissioned this group to establish a more intentional work; Hope Christian Community. This was done with the help and support of New Wine Cymru.

Plans were progressed to establish full autonomy of Hope Christian Community, with the creation of their own CIO. This was achieved on 13 November 2025, with the signing of the documents; “The Deed of Appointment and Retirement” and “The Transfer (TR1), by appropriate trustees and deacons from Temple Baptist Church and Hope Christian Community, Charity Number 1208003.

6.1 MAINTENANCE AND UPGRADE OF THE PREMISES

The actions from the last quinquennial review in 2019 are still being planned into the maintenance schedule. During the year, routine day-to-day maintenance of the Church buildings is carried out, including work on repairing the drainage.

Some general repairs were undertaken to one of the front porches by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

7. FINANCIAL REVIEW

7.1 FINANCIAL POLICIES

The Church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgeted resources are controlled to match anticipated income based upon the previous years’ income and any expected changes. The Treasurer is always a Trustee.

The Church Meeting is responsible for approving the gift profile for the coming year. The annual church accounts are prepared by the Treasurer and independently examined by external, qualified accountants. They are then reviewed by the Trustees prior to the Church Meeting.

Reserves Policy Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses.

Taking into account Temple Baptist Church’s Trustees Report 2024-2025, the Church’s current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current minimum reserve level of £40,000 is appropriate.

7.2 GENERAL FUND
All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the Church's objectives. The reserves also represent the working balance of the Church particularly given the claiming of Gift Aid in arrears.

7.3 RESTRICTED FUND
Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

7.4 DESIGNATED FUND
Some monies have been designated for particular purposes and have not been included in the calculation of reserves as they are considered essential to support the running of the Church. As well as holdings for internal organisations, the main Designated Fund is the Building Fund.

Our Church buildings are both over 100 years old and so we maintain a building fund for ongoing maintenance and modernisation. Some big items of work, such as repairing roofs and brick work are expensive and reserves are being built up for these. The Trustees are also actively exploring grant funding to help address these costs.

7.5 PRESENTATION CURRENCY

The presentation currency is £ sterling

Signed following approval by the trustees on



Cath Webster (Church Secretary)

TEMPLE BAPTIST CHURCH

THE COTTAGE

GELLIWASTAD ROAD

PONTYPRIDD

CF37 2BP

Registered Charity: 1182495

STATEMENT OF ACCOUNT

AND

INDEPENDENT EXAMINATION REPORT

FOR THE YEAR ENDED 31ST DECEMBER 2025

Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Receipts and Payments Accounts

Report to the trustees/members of Temple Baptist Church

Registered Charity Number 1182495

On the accounts for the year ended 31st December 2025

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity[1]s trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:
examine the accounts under section 145 of the 2011 Act;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as 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 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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 *L A Silver*

Date: 17 February 2026

Luke Silver HNC Business & Finance / Accountancy Practitioner

Accountancy & Taxation Services
25 Ellicombe Close, Minehead. TA24 6DQ

Independent Examiners Report to the Trustees

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work. Therefore I will keep my comments to a minimum.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 17 February 2026

Temple Baptist Church

Summary Receipts and Payments For The Year Ended 31st December 2025

	Receipts			Payments	
	2024 £	2025 £		2024 £	2025 £
Donations	63,904	64,522	Ministry Expenses	43,214	44,027
Gift Aid Recovered	12,515	11,759	Upkeep of Building & Operations	46,847	26,343
Investment Income	5,082	3,210	Church Groups and Events	1,863	4,827
Rent & Buildings Income	7,138	8,224	Administration	8,710	2,916
Receipts re Church Holiday	0	3,545			
Grants	3,011	0	Support for Other Groups & Causes	20,962	15,497
Miscellaneous	775	767	Miscellaneous Gifts	1,500	37
	92,425	**92,027**		**123,096**	**93,647**

		Transfer Payment to Hope CC	50,744
Opening Balance @ 01.01.25	150,466	Expenditure	93,647
Income	92,027	Closing Balance @ 31.12.25	98,102
	242,493		**242,493**

Temple Baptist Church

Statement of Assets and Liabilities
As At 31st December 2025

	£
Fixed Assets	
Woodland Terrace	100,000
Gelliwastad Road - Insured Value	4,091,394
Fixtures, Furniture & Equipment - Insured Value	159,046
Total Fixed Assets - Insured Value	**4,350,440**
Current Assets	
Bank Balances:	
Natwest Current Account	14,549
Natwest Temple Graig *7392	1
Baptist Union NT014	18,552
Baptist Union CT005	65,000
Total Current Assets	**98,102**
Current Liabilites	**NIL**
Net Assets	**4,448,542**