

CLEVEDON BAPTIST CHURCH
Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2026

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the year ended 31st March 2026

Contents	Page
Report of the Trustees	1
Status	1
Charitable Purpose	1
Public Benefit	2
Vision	2
Mission	2
Focus on Church Life 2025-2026	3
Basis of Faith and Practices	4
The Church Programme	5
Review of Activities	6
Achievements and Performance	6
Multi - congregations	6
Mosaic Church	6
Poets Mews Community Church	7
Pill Church – The Church on the Green	8
Worship	8
Pastoral Care and Home Groups	9
Prayer	9
Evangelism and Outreach Events	9
Chaplaincy	9
Social Action	10
Overseas Mission Partners	10
Children	10
Young People	11
Young Adults	12
Families	12
Seniors	12
Luncheon Club	13
Art Groups	13
Craft Group	13
Perfect Blend Coffee Mornings	13
Churches Together in Clevedon and Community Activities	13
Use of Church Premises	14
Organisation and Decision Making	14
Organisational Leadership Structure	15
Role of the Church Leaders	15
Role of the Ministry & Support Team Leaders	15

Contents	Page
Trustees and Church Officers	16
Employees	16
Ministers	16
Pay Strategy	17
Policies	17
Risk management	18
Financial Review	19
Significant events	19
Income	20
Costs	20
Plans	20
Contribution of volunteers	20
Charging policy	20
Fundraising	21
Reserves policy	21
Statement of Trustees' Responsibilities	22
Reference and Administrative Details	23
Independent Examiner's Report	24
Responsibilities and basis of report	24
Independent Examiner's Statement	24
Financial Statements	
Statement of Financial Activities	25
Balance Sheet	26
Notes to the Financial Statements	27-37

Clevedon Baptist Church

Report of the Trustees

For the year ended 31st March 2026

Report of the Trustees

We have been delighted to see the various ministries of the Church thriving throughout the year. We have continued to reach out to the community and beyond, and to serve our members in many different ways, and we have made significant progress.

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church became a Charitable Incorporated Organisation – Charity No. 1182579. The new governing document was approved at the Church Members' Meeting held on 20th May 2018, and the CIO was added to the Charity Commission register on 21st March 2019. All the assets, liabilities, contracts etc. of the previously unincorporated church were transferred to the CIO with effect from 1st April 2020.

Charitable Purpose

The principal purpose of the 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 United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church:

'As we look to the future, we can see Clevedon Baptist Church as: a large multi-congregational, all age, contextually aware, disciple-making, Word and Spirit Baptist Church.'

Mission

We see our God-given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church life 2025-26

Some of the key highlights of the year, as we've worked together to implement our vision and mission include:

- Our theme for 2025 was 'The Way of Blessing'. Our preaching, teaching and bible studies throughout the year looked at how this impacted on different aspects of our Christian lives. We explored the book of Numbers and introduced the theme of church revitalisation.

- Our 2026 theme is 'Questions Jesus asked' and we have put in place a year plan for 2026 which includes 12 revitalisation themes.

- We continued to support Abi Mee as our Assistant Minister in training and called Abi to be our Associate Minister from September 2026.

- We continued to develop our Children's Ministry and Sara Dodd and Kezia Wareham have been helping us as children's ministry consultants.

- A team from the Church undertook a mission trip to Albania.

- We encouraged people to serve on their frontlines. It was encouraging to see a number of people from the church serving during the summer at festivals or missions.

- We run the Alpha Course and The Bible Course.

- As part of our social action focus, we had a speaker from Tearfund.

- We worked with Dai Woolridge and held two evangelistic spoken word and music events in the local "Riff Corner".

- Our Destination Bethlehem event again had a great missional impact on our schools and community.

- We organised a church weekend away.

Basis of Faith and Practices

- Declaration of Principle of the Baptist Union of Great Britain
- Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of Church life:

- A Believers' Church
- Baptism of Believers
- The Ministry of all Believers
- Church Members and Church Meetings
- Small groups
- Interdependence
- Religious freedom

The Church Programme

Sunday	10.30am	Sunday Gathering Live Streamed Online Connect Congregation Children's and Youth work
	10.30am	Pill Congregation
	2.30pm	Poets Mews Community Church
	6.30pm	Online Communion – an opportunity to catch up with other members of the Church on Zoom (monthly)
	7.00pm	Youth Church (monthly)
Monday	9.30am	Art Group
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	4.00pm	Roots Youth work
	6.30pm	Ignite Youth work
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	ASK Prayer
	9.30am	Walking group (monthly)
	12.30pm	Luncheon Club (monthly)
	2.30pm	Seniors' Good News event (monthly)
	4.00pm	Fizz Children's Club
	7.30pm	Home Groups
Thursday	10.00am	'Noah's Ark' Toddler Group (term time)
	4.00pm	Youth Drop In
	7.00pm	Young Adults Church
	7.30pm	Home Groups
	7.30pm	Kintsugi Group
Friday	10.00am	Craft Group
	2.00pm	Prophetic Art Group
	2.00pm	Firm Roots Cancer Support Group
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning (monthly)
	3.00pm	Mosaic Church (monthly)

Notes:

- Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included in the evening (Zoom-based) service of the first Sunday and the morning service on the third Sunday of each month.
- The Church usually holds regular Church Members' Meetings after the Sunday morning service.

Review of Activities

The Church aims to provide a welcome to all who encounter us. We seek to remain flexible and regularly review our activities and involvement.

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We believe that we have experienced another year where God has blessed the ministries within the Church. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

In January 2026 the membership stood at 176. (Committed attenders of Mosaic Church, Pill Church and Poets Mews Church are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not Church Members. We intermittently review the membership list.

We are encouraged that during the year 5 people were baptised, and others are currently preparing for believers' baptism. We livestream our services and on average around 350-400 people watch the services online each week. It is also evident that our young people's work on Sundays and midweek has grown substantially and additionally we have seen growth in the young adults age group who meet during the week and attend on Sunday mornings. Our ministry to seniors both within the Church and in the community also continues to have great impact.

Multi-congregations:

Mosaic Church

We have had yet another exciting year at Mosaic Church and regularly welcome new families, often brought along by those who come each month. Our activities over the past year have included an indoor family picnic with a seaside theme and a Light Party in November (an alternative to Halloween).

At each session we aim to share how much Jesus loves us all and how special we are to Him. We provide age-appropriate activities based around a theme. Everyone, young and old, can join in. Equally people can choose to sit quietly and enjoy some refreshments.

Our celebrations at the end of the sessions give an opportunity for prayer and praise, often leading out of the theme.

Poets Mews Community Church

The Poets Mews management and staff are very welcoming. This has been a big help and has been a great encouragement to us all.

The number of residents joining us has been increased this year and they are very receptive especially when illustrations and cards are used to enhance the talks. We provide an opportunity for individual prayer if requested. The use of percussion instruments in our services is also popular.

At Christmas and Easter residents and staff received a gift bag, with a Christian theme. Easter and Christmas cards are also given to residents and staff; birthday cards are given to residents too.

We are running a course explaining the Christian faith, through 'Hymns we love'. It takes the form of a short DVD, listening to a hymn, followed by an informal chat on what we have heard. There were fourteen residents, a member of staff and a relative at our first session, with some very positive feedback received.

A regular "Songs of Praise" style service allows residents to choose their favourite hymns, and hear testimony from people.

We have got the team together to look at the vision for the future and will continue to be focused on building relationships within the team through some social events.

Pill Church – The Church on The Green

Our Baptist congregation in Pill continues to work with the Pill Methodist Congregation as 'Pill Church on the Green'.

Accordingly, the Baptists and Methodists are now actively working toward formalising the 'Church on the Green' as one church, using a flexible framework agreement. The membership will be inclusive regardless of denominational background. We are planning to complete this work by the middle of 2026.

The vision and passion for our future work in Pill continues to be 'To build the Kingdom of God'. The small team from Clevedon Baptist Church who are committed to the work in Pill, meet every week to pray for the work. With an ageing congregation there is an emphasis on pastoral work. We are praying for anyone who shares our passion for growing the Kingdom of God, to come and join us in this work in Pill. We especially need a younger generation of people who can bring the gifts and talents we so much need to build and sustain this work.

We have been holding a Wednesday warm room/community group called Oasis since October 2022. This comprises a coffee morning followed by a soup and roll lunch. This has been successful, and we have up to 20 people joining us each week, mainly for company and fellowship (rather than a warm space), and we continue into the summer months. Folks from Oasis now worship with us on a Sunday and this has been encouraging.

Through Churches Together in Pill, Easton, and Portbury, we are encouraging the other churches to be united in our vision for Pill. We believe that the main growth in the Kingdom will not come through our efforts, but rather from a great movement of the Holy Spirit bringing revival, renewal, and healing and so we encourage our elderly and weary congregation, who have seen no results to all their hard work over many years, to keep praying for this.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. During our Sunday morning service, there is a full children and young people's programme. In addition to our worship in the auditorium on Sunday mornings, there are several people who gather more informally in the foyer to watch the service. We have an increasing number of people who are joining us to watch the worship service on-line, and "Online Connect" enables people to participate more fully whilst joining us online. A host welcomes people, connects with them throughout the service and attenders are able to chat and pray with each other.

Pastoral Care and Home Groups

The pastoral care of all those attending the Church is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and care, both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the Church building or in people's homes in Clevedon and the surrounding areas.

Beyond the pastoral care role of Home Groups, there are additional expressions of pastoral care. This care is given by teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

Prayer

During the past year we have found ways to engage in different ways of praying. This has included “Thy Kingdom Come”, 24/7 days of prayer and Prayer Focus evenings in person and online.

Evangelism and Outreach Events

Since 2023 we have partnered with Dai and Cath Woolridge (Spoken Truth and Sound of Wales) to work with the Church as evangelists. We have held “Open Mic” nights at the nearby Riff Corner. This has given the opportunity for people to invite friends, family and neighbours to these events and we are very encouraged with the number of people with whom we have connected. We had over 2,000 children and adults attend Destination Bethlehem 2025 and were pleased that additional schools visited this year. We received very positive feedback from the schools and the community.

Chaplaincy

Clevedon Chaplaincy has continued, headed up by the Senior Minister of the Church, but working with other Churches in Clevedon. During the past year we offered on-going training and support to existing chaplains. We have continued to have a market stall each week for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market, and the Hill Road areas of Clevedon. Clevedon Baptist Church continues with chaplaincy at Poets Mews Care Home.

Social Action

We continue to be committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the Church, by Church members using their time to work with projects and various organisations, and by our financial support to mission partners. We have continued to highlight and feature social action in our services and different congregations during the year. This has included supporting Home for Good, Clevedon Churches Refugee Support Group and the Clevedon & District Foodbank

Overseas Mission Partners

The Church maintains an active interest in mission overseas and in the UK, through prayer, and by budgeted giving to a wide range of missional organisations. In 2025 a group of 6 members visited our partner Churches in Tirana, Albania, to distribute the Christmas gift bags and to work with the wider Baptist Union of Albania. We continue to support BMS World Mission and Baptist Home Mission amongst other mission organisations. We had a visit from the Director of BMS World Mission.

Children

We have continued to provide a range of children's ministry activities on Sunday mornings, and we are now able to divide into three age groups. Our midweek children's group Fizz continues to be a great success. We again took a group of children to the Spree Event. We have had regular all-age worship services and have also engaged with local schools through assemblies and school visits to the church building. In addition, we focused on supporting training for the children's team by attending a national conference.

Young People

We have several different activities for young people held at the Church. In addition to regular Sunday morning Youth provision, we have had a number of additional opportunities to engage with young people in our community.

Groups run throughout the week catering for a range of different requirements.

A group for young people in school years 6 to 8 and a group for year 9+ which run on a Tuesday afternoon. This is a place to come to have some food, play games and explore the Christian faith through bible study. Young people from the local schools are welcome at the Youth Drop-In on Thursday afternoons after school where they can unwind with hot chocolate and snacks and chat with the youth team.

Youth Clubs run on a Friday evening for those in Year 6 to 8 (Elevate) followed by The Zone for years 9+. Held in term time, they offer a variety of sports, crafts, pampering, and games.

This year we have also continued to hold a Youth Church once a month, where young people can come and worship, listen to a talk, and have a chance to respond. This is a collaborative event with other churches in the area.

We also held regular socials and occasional special events when possible, including running a Youth Weekend away and visits to summer festivals. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults

We are continuing to meet as a group of young adults, and a number of new people have joined the group over the past year from around the region. We have a particular focus on connecting with other young adult groups. Our vision is to help young adults develop in their faith, find a place to share life and feel that they truly belong and can live out their faith in everyday life situations.

The group offers lots of opportunities to connect both spiritually and socially. We continue to grow in faith and have a particular focus on reading and studying the Bible together, providing members of the group the opportunity to grow in confidence to develop and lead sessions.

Young adults actively engaged in a full church weekend and hosted a range of speakers and worship events throughout the year. It has also been a great pleasure to see some of our young adults baptised this year. We look forward to an exciting year ahead.

Families

Over the last 12 months we have continued to support our families through a range of different options, which are linked closely with our Fizz, Mosaic, Toddlers, Youth activities and regular Sunday events, where we have been able to provide stimulating, informative and fun events for both children and carers. This holistic approach has allowed us to highlight areas of need and respond accordingly, providing, support, care packages and where appropriate referral to specialist agencies.

We praise God for the new families we are continuing to welcome into church on Sunday mornings, and that our Children's groups are well attended. We again pray for wisdom in planning future events this year.

Seniors

Senior members of Clevedon Baptist Church continued to receive scripture teaching and pastoral care in 2025/26 with many volunteering in our outreach work. Together we run several activities designed for the community to reduce loneliness and encourage socialising. A knitting group attracts 20+ each week, and our art groups and coffee mornings are much appreciated.

The monthly Good News events are still popular, with attendance of around 60+ and over 80 at the Christmas carols event. It has been good to see more of our seniors attending our service on Sunday mornings and staying to socialise afterwards. A few still watch the service online at home, a handful watch via CCTV in our foyer rather than being part of the large congregation upstairs. This is also a place for people to come who are 'just looking'.

Most months a team of six have taken short services at the local Winash and Alvony care homes. Up to 50 of our seniors are serving through teams or as individuals to help make things happen for our peers in the Church and in the community around us.

Luncheon Club

We have a membership of 54 ensuring that each month approximately 45 people enjoy a nutritious and tasty two-course meal followed by a hot drink. The short epilogue given by guest speakers which follows is well received.

Art Groups

The Church usually operates two weekly groups for art on the premises every Monday. Both groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with, and much beautiful work is produced. An annual public exhibition of work produced is scheduled every year in August.

Craft Group

The craft group meets once a week on the church premises and is open to anyone in the community. This is on Friday mornings. We are mainly involved in supplying knitted and crocheted goods to a variety of charities and organisations, but members also make personal items for family and friends. Our numbers continue to grow, and we are always happy to welcome new members.

Perfect Blend Coffee Mornings

This is a monthly coffee morning on Saturdays, where people can come along and enjoy socialising whilst having coffee and cake. These mornings provide an opportunity for community development.

Churches Together in Clevedon and Community Activities

Normally there are 3 Churches Together united services each year. These encourage members of the different Churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place monthly, to pray for all aspects of the community.

The Church links with local charities in supporting work with those recovering from addiction, refugees, the local Foodbank, and the charity Changing Lives.

Use of Church Premises

We continue to make good use of the building for ourselves and other charities. This includes the Changing Lives charity who occasionally use our premises, and the Community Police, who use it from time to time for community events. Other organisations use our building for training and exhibitions.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings take place regularly throughout the year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Senior Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Senior Minister and any Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, together with other paid and volunteer leaders, meet as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decisions on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to its leadership: Church Leaders (Trustees), Ministry Team Leaders, and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children, Youth, Young Adults, Families, Seniors, Mosaic Church, Social Justice, Discipleship, Welcome and Home Groups
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance and are supported by the Church Administrators

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, the Church Leadership Team, and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and annual plan for their ministry area in conjunction with Church Leaders
- Leading and ensuring successful day-to-day running of the ministry area (with ultimate accountability to Church Leaders and Church Members' Meeting)
- Managing, supporting, encouraging, and nurturing team members
- Identifying new roles / filling vacancies
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leaders for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Senior Minister.

The Charity Treasurer and the Charity Secretary are elected annually at the annual general meeting. Elections for Trustees take place annually. Ministry Team Leaders are elected by the Church Members' meeting at any time. Those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the year the Church employed:

A full time Senior Minister
An Assistant Minister in training (non-stipendiary)
A full time Youth Pastor
Two part time Administrators
A part time Cleaner

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed annually by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is usually the standard stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £30,000pa and the agreed multiplier were 1.2, then the minister's stipend would be £36,000pa). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are also usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures covering a number of areas which have been reviewed and approved by trustees:

1. Employment policies and procedures in accordance with the Baptist Union addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of a range of procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc. (We have recently appointed an external company to provide consultancy and advice to ensure we are compliant with all relevant requirements.)

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism (Serious Incident) Policy and Procedure

The Church Members are kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

Key risks, with mitigation steps identified, currently are:

1) Physical harm to users of the Church – accidents

a) ensure Health & Safety policies, procedures and practices are current and relevant to the activities of the Church.
b) ensure training is provided to leaders and regular users of the building.
c) provide briefings as necessary on the use of the building and equipment.
d) encourage a culture of 'looking after each other and looking after ourselves'.
e) ensure good practice, e.g. avoidance of / extra care over lone working.

2) Financial - significant loss of income

a) monitor income and expenditure levels on regular basis.
b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve.
c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church.

3) Legal/statutory compliance – Health & Safety legislation

a) ensure Health & Safety policies and practices are current and relevant to the activities of the Church and its buildings.
b) ensure reporting arrangements are in place, complied with and regularly monitored.

4) Legal/statutory compliance - food safety

a) ensure food safety policies and practices are current and relevant to the activities of the Church.
b) ensure training is provided to leaders and regular users of the building.
c) ensure reporting arrangements are in place, complied with and regularly monitored.
d) ensure cleaning and food safety monitoring is undertaken.
e) ensure a culture of personal cleanliness and food safety compliance.

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk.
b) ensure training is provided to appropriate leaders and volunteers.
c) ensure reporting arrangements are in place, complied with and regularly monitored.

6) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church.

7) Pandemics

a) carefully follow all government and other legal requirements and recommendations
b) carry out thorough risk assessments for all activities.
c) ensure full risk mitigation is in place and effective before proceeding.

Financial Review

The financial performance of the charity continues to be in line with the Trustees' expectations.

The Finance Trustee prepares an annual budget, which is agreed by the Trustees and usually approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget must be approved by the Trustees and a Church Members' Meeting.

In March 2026 the Trustees approved the re-appointment of Burton Sweet Limited, Chartered Accountants, as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities solely by donations from its own members and congregation.

Significant Events

Purely from a financial point of view, the main significant events during the year were related to staff changes. The members agreed to reduce the level of donations to external organisations, and given that there was a vacancy for a Children's worker throughout the year, it was possible to divert a significant amount to a new designated fund for future employment costs.

Income – Almost all our income is sourced through Standing Orders or On-Line giving, with related Gift Aid. We continue to see a gradual increase in the use of our contactless credit/debit card equipment.

Costs – the church was again able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

Plans – in the coming year, apart from our on-going day-to-day missional activities which are described in this document, we again intend to send a small team on a mission visit to our partner Church in Albania, and to support the Church there in other ways. Further major evangelistic events will be held, working with Dai Woolridge of Spoken Truth. We have committed to employing a new part-time Associate Minister from September 2026.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, on-line streaming, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the Church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses, and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their commitment to the Church through regular and one-off giving. The leaders of the Church, under the oversight of the Senior Minister and the Trustees, prayerfully teach the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances (excluding restricted funds) are managed to a minimum of £60,000 (approximately one quarter's normal expenditure), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time-to-time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2026 the cash balance not committed in designated or restricted funds stood at £108.7k (2025: £115.5k), and the total free reserve stood at £110.2k (2025: £111.1k).

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees 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 income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

· Select suitable accounting policies and then apply them consistently;

· Observe the methods and principles in the Charities SORP;

· Make judgments and accounting estimates that are reasonable and prudent;

· State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

· Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 6th May, 2026.

Robin Schaefer

Robin Schaefer
Chair of Trustees

Antony Wareham

Rev Antony Wareham
Senior Minister

Reference and Administrative Details

Clevedon Baptist Church operates as a Charitable Incorporated Organisation. Its registered charity number is 1182579.

The address of the church is:
Station Road, Clevedon, North Somerset, BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Trustees

The Trustees who have served in the year ending 31st March 2026, and up to the date this report was approved, are:

- Robin Schaefer (Chair of Trustees, and Safeguarding Trustee)
- Rev Antony Wareham (Senior Minister)
- Vicky Burt
- Bob Cannock
- Karen Gomm
- Dave Hinton

Independent Examiner

- Joshua Kingston, BSc (Hons) FCA, Burton Sweet Limited, The Clock Tower, 5 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

- CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
- Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8R

Clevedon Baptist Church

Independent Examiner's Report

For the year ended 31st March 2026

Independent Examiner's Report to the Trustees of Clevedon Baptist Church

I report to the trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31 March 2026.

Responsibilities and basis of report

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Joshua Kingston

Joshua Kingston, BSc (Hons) FCA
Burton Sweet Limited, Chartered Accountants
The Clock Tower, 5 Farleigh Court
Old Weston Road, Flax Bourton
Bristol BS48 1UR

Date: 6th May, 2026

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2026

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Income and endowments from:					
Donations and legacies	**2**	229,550	25,732	255,282	231,381
Investments	**3**	3,166	-	3,166	4,077
		232,716	25,732	258,448	235,458
Expenditure on:					
Charitable activities					
Pastoral expenses	**4**	104,451	10,340	114,791	110,743
Mission enabling	**5**	48,918	5,466	54,384	58,518
Church building expenses	**6**	69,387	-	69,387	76,461
Specific gifts	**7**	-	4,468	4,468	3,588
		222,756	20,274	243,030	249,310
Net income/(expenditure)	**10**	9,960	5,458	15,418	(13,852)
Transfers between funds	**16**	420	(420)	-	-
Gains/losses on revaluation of Fixed Assets	**11**	-	-	-	60,000
Net movement in funds		10,380	5,038	15,418	46,148
Reconciliation of funds:					
Total funds brought forward	**16**	2,645,805	6,448	2,652,253	2,606,105
Total funds carried forward	**16**	2,656,185	11,486	2,667,671	2,652,253

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for full Statement of Financial Activities for the previous year.

The notes on pages 27 to 37 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2026

	Note	Total Funds 2026 £	Total Funds 2025 £
Fixed Assets			
Tangible fixed assets	**11**	2,518,247	2,525,178
Current Assets			
Debtors and Prepayments	**14**	10,663	10,418
Cash at bank		147,939	131,467
		158,602	141,885
Creditors : Amounts falling due within one year	**15**	(9,178)	(14,810)
Net Current Assets		149,424	127,075
Net assets		2,667,671	2,652,253
Unrestricted funds			
General funds		2,628,398	2,636,305
Designated funds		27,787	9,500
Total - Unrestricted funds	**17**	2,656,185	2,645,805
Restricted funds	**17**	11,486	6,448
		2,667,671	2,652,253

These financial statements were approved by the Trustees on 6th May, 2026 and are signed on their behalf by:

A J Wheeler

A J Wheeler
Treasurer

The notes on pages 27 to 37 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.
The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern.

b) The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011.
The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 8th August, 2024 of £450,000, confirmed by the Trustees on 4th September, 2024. See Note 11.

True and fair override:
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church. Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

h) The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Income from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Offerings (cash)	2,520	-	2,520
Offerings (cheques)	2,110	-	2,110
On-line donations	33,706	-	33,706
Contactless card donations	3,916	-	3,916
Gift aid - cash	42,203	2,615	44,818
Gift aid - accrual movement	(320)	-	(320)
Standing orders	120,867	-	120,867
Other gifts	21,008	-	21,008
Specific gifts	-	10,885	10,885
Athens Mission trip April 2025 - prepayments adjustments	-	1,892	1,892
Legacies	3,540	-	3,540
Church weekend away October 2025	-	4,750	4,750
Church weekend away October 2025 - prepayments adjustment	-	5,590	5,590
	229,550	25,732	255,282

Income from donations and legacies - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Offerings (cash)	2,553	-	2,553
Offerings (cheques)	4,785	-	4,785
On-line donations	41,037	-	41,037
Contactless card donations	4,003	-	4,003
Gift aid - cash	34,298	1,532	35,830
Gift aid - accrual movement	(651)	248	(403)
Standing orders	120,151	-	120,151
Standing orders - accrual movement	(140)	-	(140)
Other gifts	4,580	-	4,580
Specific gifts	-	17,040	17,040
Athens Mission trip April 2025 - prepayments adjustments	-	(1,892)	(1,892)
Legacies	3,837	-	3,837
Church weekend away October 2025	-	5,590	5,590
Church weekend away October 2025 - prepayments adjustment	-	(5,590)	(5,590)
	214,453	16,928	231,381

3 Income from investments

	Total Funds 2026 £	Total Funds 2025 £
Baptist Union	2,556	3,416
CAF Bank	610	661
	3,166	4,077

Income from investments - in both 2026 and 2025 Income from Investments was wholly and exclusively received to the general, unrestricted fund, there being no restricted income received.

4 Pastoral expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Senior Minister's stipend - Trustee	42,300	-	42,300	40,970
Employer's national insurance (Senior Minister)	5,639	-	5,639	4,440
Senior Minister's superannuation	5,074	-	5,074	4,929
Youth Pastor's Stipend	27,418	-	27,418	26,556
Employer's national insurance - Youth Pastor	3,362	-	3,362	2,416
Youth Pastor - superannuation	1,371	-	1,371	1,328
Children's worker	-	-	-	7,176
Employer's national insurance - Children's worker	-	-	-	59
Senior Minister's expenses	953	-	953	1,241
Youth Pastor - expenses	408	-	408	535
Minister in Training - expenses	486	-	486	761
Senior Minister's phone	876	-	876	801
Youth Pastor - phone	95	-	95	88
Minister in Training - phone	180	-	180	180
Children's worker - phone	-	-	-	75
Senior Minister - Continuous Ministerial Development	-	-	-	701
Youth Pastor - Continuous Ministerial Development	450	-	450	-
Youth Pastor - CMD - prepayment/accrual adjustment	(45)	-	(45)	-
Church weekend away October 2025	2,879	10,340	13,219	-
Church weekend away - prepayments adjustment	1,283	-	1,283	-
Sabbatical costs	120	-	120	424
Books and Publications	169	-	169	96
Manse light & heat & water	1,105	-	1,105	1,221
Manse water - accrual for overpayment refund	(96)	-	(96)	-
Manse council tax	2,244	-	2,244	2,132
Manse insurance	561	-	561	541
Manse repairs & maintenance	446	-	446	1,966
Visiting preachers	361	-	361	194
Payment to WEBA Payroll	723	-	723	771
National insurance rebate	(9,977)	-	(9,977)	(5,000)
Other pastoral/employment expenses	928	-	928	777
Support and other employment costs (note 8)	15,138	-	15,138	15,365
	104,451	10,340	114,791	110,743

Pastoral Expenses - Prior Year: 2025 Pastoral Expenses were wholly and exclusively paid from the general, unrestricted fund, with the exception of the purchase of a new front door for the manse at a cost of £1,469 - covered by a restricted donation.

5 Mission enabling

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Outreach & events	1,045	-	1,045
Outreach & events- prepayment/accrual adjustment	(28)	-	(28)
Destination Bethlehem	3,171	-	3,171
Outreach Gathering events	(1,039)	-	(1,039)
Outreach Gathering events - prepayment/accrual adjustment	1,328	-	1,328
Discipleship & materials	312	-	312
Intergenerational services	426	-	426
Training courses	936	-	936
Partnership with Agape Church, Tirana, Albania	4,108	-	4,108
Children's work	5,415	218	5,633
Children's work - prepayments/accrual adjustment	(60)	-	(60)
Youth work	4,548	-	4,548
Youth work - prepayments/accrual adjustment	(472)	-	(472)
Families' ministry	493	-	493
Families' ministry - prepayment/accrual adjustment	(331)	-	(331)
Young adults' ministry	760	-	760
Seniors' ministry	333	-	333
Mosaic Church	790	-	790
Poets Mews	851	-	851
Poets Mews - prepayment/accrual adjustment	130	-	130
The Church on the Green (Pill)	133	2,123	2,256
Local mission initiatives	1,387	-	1,387
BMS World Mission	10,000	-	10,000
Baptist Home Mission Fund	6,000	-	6,000
Changing Lives	400	625	1,025
TEAR Fund	400	1,000	1,400
Faith in Later Life	350	-	350
South West Youth Ministries	350	-	350
Open Doors	-	750	750
Operation Mobilisation	-	750	750
Other missionary giving	10	-	10
Support and other employment costs (note 8)	7,172	-	7,172
	48,918	5,466	54,384

Grants made during the year to organisations (including specific gifts - see note 7) totalled £25,093 (2025: £27,343). There were no grants made to individuals during the year (2025 - no grants made).

5 Mission enabling (continued)

Mission enabling - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Outreach & events	1,186	-	1,186
Destination Bethlehem	2,086	-	2,086
Outreach Gathering events	3,967	-	3,967
Discipleship & materials	262	-	262
Training courses	1,061	-	1,061
Partnership with Agape Church, Tirana, Albania	2,699	-	2,699
Children's work	3,012	346	3,358
Youth work	5,680	321	6,001
Youth work - prepayments/accrual adjustment	25	-	25
Families' ministry	63	-	63
Young adults' ministry	1,366	-	1,366
Young adults' ministry - prepayments/accrual adjustment	(253)	-	(253)
Seniors' ministry	154	-	154
Mosaic Church	1,391	-	1,391
Mosaic Church - accrual adjustment	(611)	-	(611)
Poets Mews	723	-	723
The Church on the Green (Pill)	-	1,682	1,682
Local mission initiatives	1,387	-	1,387
BMS World Mission	10,000	57	10,057
Baptist Home Mission Fund	10,833	-	10,833
Baptist Home Mission Fund - accrual adjustment	(833)	-	(833)
Home for Good	1,500	-	1,500
Changing Lives	500	-	500
Bristol Baptist College	500	-	500
Clevedon Food Bank	250	198	448
Mission to Seafarers	250	-	250
Open Doors	250	-	250
Tools with a Mission	250	-	250
Other missionary giving	11	86	97
Support and other employment costs (note 8)	8,119	-	8,119
	55,828	2,690	58,518

6 Church building expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Cleaning materials & supplies	1,450	-	1,450
Gas, electricity & water - cash	12,624	-	12,624
Gas, electricity & water - prepayment/accrual adjustment	109	-	109
Telephone & broadband	5,337	-	5,337
Repairs & maintenance	11,054	-	11,054
Repairs & maintenance- prepayment/accrual adjustment	206	-	206
Health & Safety consultancy	3,000	-	3,000
Health & Safety consultancy- prepayment/accrual adjustment	(625)	-	(625)
Buildings & contents insurance	4,585	-	4,585
Depreciation	13,666	-	13,666
Support and other employment costs (note 8)	17,981	-	17,981
	69,387	-	69,387

Church building expenses - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Cleaning materials & supplies	1,705	-	1,705
Gas, electricity & water - cash	11,742	-	11,742
Gas, electricity & water - accrual movement	79	-	79
Telephone & broadband	4,845	-	4,845
Repairs & maintenance	20,819	-	20,819
Buildings & contents insurance	4,190	-	4,190
Depreciation	14,739	-	14,739
Support and other employment costs (note 8)	18,174	168	18,342
	76,293	168	76,461

7 Specific gifts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Agape Church, Tirana, Albania - Chistmas shoeboxes	-	2,180	2,180
Athens Student mission April 2025	-	2,288	2,288
	-	4,468	4,468

Specific gifts - Prior Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
DEC re Crisis in Middle East	300	-	300
Bristol Hospitality Network	250	-	250
Agape Church, Tirana, Albania - Chistmas shoeboxes	-	2,066	2,066
Agape Church, Tirana, Albania - summer camps	-	972	972
	550	3,038	3,588

8 Support Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Other employment costs	22,903	-	22,903	20,439
Catering & kitchen	2,479	-	2,479	2,473
Church Suite database	726	-	726	726
Conference fees & expenses	-	-	-	131
GDPR Consultancy and registration	47	-	47	35
Music, drama & licences	2,645	-	2,645	2,411
Movement in licence prepayments	(261)	-	(261)	(18)
Printing, stationery, advertising & postage	3,387	-	3,387	2,927
Website Expenses	199	-	199	199
Finance costs	268	-	268	218
Equipment small purchases and maintenance	1,906	-	1,906	7,044
Subscriptions & donations	1,242	-	1,242	1,252
Miscellaneous	1,250	-	1,250	851
Governance costs				
Independent examination fee - cash	3,138	-	3,138	2,988
Independent examination fee - accrual movement	362	-	362	150
	40,291	-	40,291	41,826

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2025 Support Costs included expenditure of £168 relating to the disposal of an old dishwasher - this was covered by a restricted donation.

9 Staff costs

The aggregate payroll costs were:

	2026 £	2025 £
Stipend and salaries	90,818	94,529
Social security costs (net of Employers' NIC Allowance of £9,977 (2025 : £5,000))	-	2,019
Pension contributions	7,487	6,869
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	(215)	(112)
	98,090	103,305

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial A

The staff headcount as at 31st March, 2026 and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, were as follows:

	2026		2025	
	Headcount	FTE	Headcount	FTE
	No.	No.	No.	No.
Ministers	2	2.0	2	2.0
Administrator	2	0.5	1	0.5
Children's worker	0	0.0	0	0.3
Cleaner	1	0.3	1	0.3
	5	2.8	4	3.1

10 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £31,261 (2025 : £18,617)

Expenditure is stated after charging:

	Total Funds 2026 £	Total Funds 2025 £
Depreciation	13,666	14,739
Independent examiner's fees (cash plus movement in accrual)	3,500	3,138
Employee benefits paid to key management staff	85,164	80,639
Trustees' remuneration	53,013	50,339
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	2,154	3,240
Related party transactions (salary and pension contributions)	5,349	8,826

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2025 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £2,154 and were paid to 3 Trustees (2025 : £3,240 to 4 Trustees).

Related party transactions reflect pay (and employer's pension contribution and National Insurance) to one of the part-time administrators of the church, who is the wife of the senior minister. There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

11 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 1 April 2025	450,000	150,154	2,050,410	2,650,564
Additions	-	6,735	-	6,735
Disposals	-	(2,784)	-	(2,784)
At 31 March 2026	450,000	154,105	2,050,410	2,654,515
Depreciation				
At 1 April 2025	-	125,386	-	125,386
Charge for the year	-	13,666	-	13,666
Disposals	-	(2,784)	-	(2,784)
At 31 March 2026	-	136,268	-	136,268
Net book value				
At 31 March 2026	450,000	17,837	2,050,410	2,518,247
At 31 March 2025	450,000	24,768	2,050,410	2,525,178

12 Operating Leases

At 31 March 2026 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	2026 £	2025 £
Within 1 year	1,572	1,572
Within 2 to 5 years	2,358	3,930

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2026 £	2025 £
Gift aid	8,279	8,599
Prepayments	2,384	1,819
	10,663	10,418

15 Creditors: amounts falling due within one year

	2026 £	2025 £
Deferred income (received for future events)	1,403	7,482
Accruals	7,775	7,328
	9,178	14,810

16 Movement in funds

	At 1 April 2025 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2026 £
Restricted funds	6,448	25,732	(20,274)	(420)	-	11,486
Unrestricted funds						
General funds	2,636,305	232,716	(222,756)	(17,867)	-	2,628,398
Designated funds	9,500	-	-	18,287	-	27,787
Unrestricted funds - Totals	2,645,805	232,716	(222,756)	420	-	2,656,185
Total funds	2,652,253	258,448	(243,030)	-	-	2,667,671

Restricted funds represent donations received in support of global appeals and local church initiatives. The totals above represent several small accounts; details of these are available on application to the Clevedon Baptist Church treasurer.

The funds transfer of £420 from Restricted to General funds relates to the purchase of a sofa for the Toddler Group, a Fixed Asset, using a specific gift received from Clevedon Lions.

The designated fund represents monies which had been set aside for expenditure relating to possible future recruitment of additional team members.

Movement in funds - prior year

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2025 £
Restricted funds	531	16,928	(7,365)	(3,646)	-	6,448
Unrestricted funds						
General funds	2,605,028	218,530	(241,399)	(5,854)	60,000	2,636,305
Designated funds	546	-	(546)	9,500	-	9,500
Unrestricted funds - Totals	2,605,574	218,530	(241,945)	3,646	60,000	2,645,805
Total funds	2,606,105	235,458	(249,310)	-	60,000	2,652,253

The funds transfer of £3,646 from Restricted to General funds relates to the purchase of a new dish-washer. A specific gift had been received, which was transferred to the General fund to cover the cost of the new Fixed Asset.

17 Analysis of net assets between funds as at 31st March, 2026

	Tangible fixed assets £	Net current assets £	Total £
Restricted funds	-	11,486	11,486
Unrestricted funds			
General funds	2,518,247	110,151	2,628,398
Designated funds	-	27,787	27,787
Unrestricted funds - Totals	2,518,247	137,938	2,656,185
Total funds	2,518,247	149,424	2,667,671

Analysis of net assets between funds as at 31st March, 2025

	Tangible fixed assets £	Net current assets £	Total £
Restricted funds	-	6,448	6,448
Unrestricted funds			
General funds	2,525,178	111,127	2,636,305
Designated funds	-	9,500	9,500
Unrestricted funds - Totals	2,525,178	120,627	2,645,805
Total funds	2,525,178	127,075	2,652,253

18 Prior Year Fund Accounting Analysis - Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Income and endowments from:			
Donations and legacies	214,453	16,928	231,381
Investments	4,077	-	4,077
	218,530	16,928	235,458
Expenditure on:			
Charitable activities			
Pastoral expenses	109,274	1,469	110,743
Mission enabling	55,828	2,690	58,518
Church building expenses	76,293	168	76,461
Specific gifts	550	3,038	3,588
	241,945	7,365	249,310
Net income/(expenditure)	(23,415)	9,563	(13,852)
Transfers between funds	3,646	(3,646)	-
Gains/losses on revaluation of fixed assets	60,000	-	60,000
Net movement in funds	40,231	5,917	46,148
Reconciliation of funds:			
Total funds brought forward	2,605,574	531	2,606,105
Total funds carried forward	2,645,805	6,448	2,652,253

19 Related Party Transactions

There are no further transactions with trustees or related parties other than those disclosed as required by the SORP elsewhere in the financial statements.