**BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)**

Reg. Charitable No.: 1184810

# Trustees Report &

# Annual Return

Financial year ending 31st December 2025

This annual report covers the financial year 1st January 2025 – 31st December 2025 and was approved by the trustees and church meeting on 18th October 2026.

Signed

Signature:



Name: Rev Dr J Henley
Position: Minister / Trustee
Date: 21/10/2026

Signature:



Name: Mrs Elizabeth Cottingham
Position: Trustee
Date: 21/10/2026

## 1. Reference & Administrative Details

**Charity Name**

Budleigh Salterton Baptist Church

**Registered Charity No.**

1184810

**Principal Address**

Ebenezer Chapel, Little Knowle, Budleigh Salterton, Devon, EX9 6QS

**Trustees**

| | |
|---|---|
| Ministers: | Rev Dr James Henley |
| | Rev Julia Henley |
| Treasurer: | Mrs Elizabeth Cottingham |
| Deacons: | *Mrs Hilary Gibson – Resigned August 2026* |
| | Mrs Rosemary Hunter – elected June 2024 |
| | Mrs Penelope Mitchell – elected June 2024 |

**Bankers**

**Lloyds Bank plc.**
25 Gresham Street,
London,
EC2V 7HN

**Cambridge & Counties Bank Ltd**
Charnwood Court,
5b New Walk,
Leicester, LE1 6T

**Baptist Union Corporation (property trustees)**
Baptist House,
PO Box 44,
129 Broadway,
Didcot, OX11 8R

## 2. Structure, Governance and Management

### Governing Documents

The church was founded in 1844. It is governed by the model Fairbairn Trusts provided by the Baptist Union Corporation, which was adopted in June 1987.

### Constitution & Management

The church is a Charitable Incorporated Organisation.

According to the constitution, the trustees are responsible for overseeing the running of the church, its finances and its various charitable activities. However, Baptist ecclesiology puts the emphasis on the responsibility of all church members to participate in discerning direction and being involved in decision making. Therefore, the constitution states that the trustees should pay special attention to the direction and requests of the Church Members' Meeting.

### Appointment of Trustees

The ministers, officers (secretary and treasurer) and elected deacons are the managing trustees of the church. The officers and deacons are elected, following the procedures for nomination and election detailed in the church's Constitution, from among those who have been an existing church member for at least one year and who fulfil the criteria stipulated by the Charity Commission. Induction and training opportunities are provided using resources offered by the Baptist Union of Great Britain, the South West Baptist Association and the Charity Commission.

The ministers are paid trustees appointed under the terms and processes detailed in the Constitution. They bear the burden of responsibility for leadership and the running of the church, with the help of the trustees, officers and church members. Decisions about remuneration are made by the trustees, following guidance from the Baptist Union of Great Britain, and approved by the Church Member's Meeting.

### Church Membership

On 31st December 2025 the church had 39 members.

## 3. Objectives & Activities

**Charitable Purposes**

The principal purposes of the Church are:

- 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.

**Activities**

To fulfil this purpose, the church engages in a number of activities, including but not limited to the following:

- **Regular public worship, prayer, Bible study, preaching and teaching;**
    - This is offered through our weekly Sunday services, our all-age service, Sunday Club, Tuesday Prayer Meeting, Bible Buddies and weekly Home Groups.
- **Baptism, as defined in the Baptist Union's Declaration of Principle;**
    - Although no baptisms took place in 2025, we continue to invite and encourage people to take this step.
- **The Communion of the Lord's Supper which shall normally be observed at least once a month;**
    - This has taken place as part of our Sunday services, usually on the first Sunday of each month, as well as on special occasions.
- **Evangelism and mission, locally, regionally, nationally and internationally;**
    - Locally this has taken place through the various community activities and special services we run. Nationally we offer a gift each year to the Baptist Union of Great Britain Home Mission Fund, as well as supporting several local churches and projects (E.g. The Wave, Littleham). International mission is supported through annual gifts to BMS World Mission.
- **The teaching, encouragement, welcome and inclusion of young people;**
    - Our children are invited to come to our weekly Sunday Club as part of the Sunday Service, and to our all-age service (Splash!). We are also very involved in our local school – running a lunchtime club, leading collective worship and RE lessons and providing support to staff.
- **Nurture and growth of Christian disciples;**

- Nurture and growth of disciples takes place primarily in the Sunday service, but also through our Home Groups, which offer a chance to share and learn in more depth. At the end of the year we also began two monthly theology groups.

- **Education and training for Christian and community service;**

- **Giving and encouraging pastoral care;**

  - Pastoral care is provided primarily by our ministers, supported by the other trustees and other key people.

- **Supporting and encouraging charitable social action in the United Kingdom and abroad;**

  - We continued to work closely with the local foodbank and other charities to identify and address local needs. Overseas social action is offered through our support of BMS World Mission.

- **Encouraging relationships with and supporting Baptists and other Christians.**

  - We continue to work closely with the Budleigh Church Partnership, offering a number of special services and activities, and working together to support the local schools and other organisations. We also continue in a strong relationship with the South West Baptist Association – engaging in events, training and opportunities to associate with others.

- **Affiliation and Beliefs**

  - The church is affiliated to the Baptist Union of Great Britain. As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle:

    "That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

    That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

    That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

- **Public Benefit**

- Throughout all our activities, the trustees have had regard to the Charity Commission's guidance on public benefit. Examples of this are reflected in the reports below. In particular, the concern for public benefit has meant ensuring that all our activities, including the services we offer and community support, are publicly accessible.

- **Volunteers**

  - Apart from work done by the ministers, all the activities and services provided by the church are made possible through volunteers. These are normally drawn from existing church members and those who regularly attend our activities. A volunteer recruitment process is followed where necessary for safeguarding purposes.

## 4. Achievements & Performance

The reports below were submitted to and approved by the church members at the Annual Church Meeting in October 2026.

**Ministers' Report**

Shout for joy to the Lord, all the earth.
Worship the Lord with gladness;
come before him with joyful songs.
Know that the Lord is God.
It is he who made us, and we are his;
we are his people, the sheep of his pasture.
Enter his gates with thanksgiving
and his courts with praise;
give thanks to him and praise his name.
For the Lord is good and his love endures for ever;
his faithfulness continues through all generations.

\- Psalm 100

Looking back over the last year, it's not hard to see how our church's life together affirms and gives testimony to the truth of this Psalm. There are so many ways in which God has blessed us with his abundant goodness and faithfulness, and so many reasons to join the Psalmist in giving thanks to God and praising his name.

Last year's report mentioned the beginning of The Meeting Place – a weekly drop-in for fellowship, coffee and home-made cakes. We have just passed the first anniversary, and it has been wonderful to see this become a great success – regularly welcoming a number of new people and seeing some of them join us on Sundays to worship. The year also saw the start of a new mum's group, giving space to share the joys and challenges of motherhood together. Again, this has gone really well, and we look forward to seeing the direction the group takes going forward. Thank you to everyone who has worked hard to make these (and all our other groups) happen!

Throughout the year we've been able to hold various special events and services, including a quiz night, pancake party, church BBQ and picnic. These have been great fun, and a brilliant way of introducing new people into our fellowship whilst enjoying great food!

A notable area of growth has been among our families. We're incredibly grateful to the Sunday Club team who have stepped up this year to provide a safe space in which our children and young people can have fun, know that they are valued and explore faith for themselves.

Perhaps more important than events and numerical growth has been the deepening of relationships and a sense of walking together in discipleship and mission. The various home groups and theology groups have provided an opportunity to reflect more deeply on God and faith, and meet-ups like Coffee & Chat and the King's Gambit have allowed people to share life–in all its ups and downs–together. We also know there's a lot going on outside 'formal' church activities, as people have shared food, hospitality and friendship in all sorts of different ways.

Behind all the visible elements of church life lies, of course, a huge amount of work, admin, maintenance and organising. We're grateful for everyone who works behind the scenes helping to ensure that everything runs smoothly, safely and legally(!). It often involves a huge sacrifice of time, but the church simply could not function without you.

A final, incredibly exciting, development is the appointment of Jo Bailey as our Children, Youth & Families Lead Worker & Admin Assistant. We hadn't dreamed that this might be a possibility until very recently, and can't wait to see how God is going to use Jo to continue to bless the church and the local community. Please pray for her, but also ask God what you can do to support her in her new role.

There are still a number of unresolved challenges relating to our building, including space, storage, parking, heating costs and more. As we grow, these challenges—and the associated questions about where we should be worshipping and what our church life should look like—grow ever more pressing

As we head into this new season, we invite everyone to join us in praying and seeking God's will. As we do so, it's good to remember that the fact that we are in a position in which we need to be asking these questions is itself a cause of celebration and a testament to God's ongoing goodness to us. We don't pray out of a sense of desperation, but with the words of this Psalm ringing in our ears. The Lord is God; we are his. We pray trusting that the God who has shown himself to be good and faithful for so many years will continue to be so, and in his timing will lead us into his plans and purposes.

- James & Julia Henley

**Bible Buddies Report**

This group takes place in our local school - St Peter's - on Fridays at lunch time, during term time.

It has been running for over four years now, so we have had many different children coming along to listen and take part in the weekly stories from the bible.

We have a "warm up" game to start the session, then a story with opportunities for discussion, followed by a craft relating to the theme for the Buddies to take home (as a reminder of points from the story).

Julia and Penny M plan and deliver these sessions (adapted from the church funded Energize material) with occasional help from Penny H and Morag, which is invaluable.

The school recognises us as an important resource and we feel very welcome in the space allotted to the Bible Buddies group, which is well known throughout the school community.

This September, many new Buddies have come along to join us and it is a delight getting to know them and helping them to learn more about God, Jesus and various characters from the Bible. It's truly wonderful to be sowing seeds of hope for their futures!

- Penny Mitchell

**Sunday Club Report**

It has been an exciting year for Sunday Club. As the church has grown, so too has the number of children, with a total of 17 children registered and attending regularly. Attendance varies from week to week, but whether a large or small group, it is always a privilege to meet together, build community, and share God's Word.

Last autumn, to help our young people get the most from each session, we introduced separate younger and older groups. We begin together before splitting into age-appropriate groups, allowing teaching and activities to be tailored to different stages of development. Our youngest children also have the option of spending time in the crèche area.

We have a small but dedicated team of volunteers who serve faithfully, and we are so grateful for their input.

Over the summer, we trialled a more social approach, which included craft activities, a movie morning, and outings within the local community. This was a great success and helped strengthen friendships and a sense of belonging.

As we look ahead to 2026/27, we are excited about all that God has in store for Sunday Club and the children and young people in our community, and we look forward to continuing to grow together in faith and friendship.

- Jo Bailey

**Chess Club Report**

Kings Gambit has enjoyed a rich, lively year, marked by friendship, creativity, and the rhythm of meeting together.

For the last year, the group has gathered roughly twice a month, moving between welcoming homes and relaxed cafés.

Ron’s place in Sidmouth became a warm anchor point: he continues hosting with tea, snacks, and humour. We have welcomed three or four of his neighbours.

In the Budleigh cafés, we keep things informal, flexible, and friendly while engaging with staff and owners.

The summer soirée at Ron’s was a highlight. Members had building challenges, games, drawing tasks, and storytelling—light-hearted activities that sparked laughter and strengthened bonds.

The winter soirée was a different adventure: a Budleigh morning walking treasure trail, followed by pasties at Mark’s, where conversation and camaraderie carried on well into the afternoon.

Kings Gambit has remained a safe, relaxed space for men in the church to deepen faith and friendships, enjoy chess, share life, support one another and witness. We have made good connections outside of church resulting in local chaps from Budleigh joining in.

It continues to be a place where faith, fun, and fellowship naturally blend, providing a bond in the midst of busy lives.

- Mark Charlesworth

**Mum's Group**

The group organically formed to meet the needs of mothers in the church congregation who wanted dedicated time to connect, encourage and support one another outside of weekly services and around day-to-day demands.

The group currently meets monthly in a relaxed setting, often in a home, with around 3–6 women from the congregation attending. A relaxed format has provided opportunities to connect, encourage one another and pray together across several in person meet ups

We have also created a WhatsApp group as a space to share events, life updates and prayer requests, and discussions within the group have helped generate ideas for events such as a Light Party and a women's retreat

Considerations for the future include:

- Confirming a name for the group and thinking about how invitations to it can be shared more widely.
- Exploring how we can open the group more widely to women in this phase of life, recognising that motherhood and nurturing take many forms.
- Exploring additional opportunities to connect, such as a retreat weekend or day, creative workshops, and attending events organised by other Christian organisations, such as Care for Families and The Gathering

Please pray for the group and all its members—for the path the Lord has laid out before us, and that we will be able to respond faithfully and wisely.

- Sam Nixey

**Coffee & Chat ('Café Dwellers')**

When the Salt Cellars closed in the spring the ladies cafe dwellers suddenly found themselves homeless.

So for next few months we cruised the various coffee shops of Budleigh. We needed a place willing and able to accommodate a group ranging in size from 2 to a dozen, from 10am to approx.. 12 noon, preferably with comfy seats and easy parking.

We eventually settled on the Golf Club, Links Rd, lots of space and comfy seats, plenty of parking for those of us who come from outside Budleigh, there's always offers of lifts for people who don't fancy the walk. And all the coffee, tea, cake, bacon butties you could wish for.

From a group who hardly knew each other God has drawn us together as friends and we chat about anything and everything, have even helped to sort out each other's mobile phone problems, and we share together the struggles and joys of life at the moment.

- Hilary Gibson

**Fabric Report**

Ebenezer Chapel is the home of Budleigh Salterton Baptist Church and is a grade II listed building.

The main part of the chapel dates to 1844 and is built largely of rubble stone with a slate roof. A flat roofed modern extension at the rear built of concrete block work provides kitchen, meeting rooms and toilets.

The church also owns a manse which our ministers, James & Julia, live in.

Over the last couple of years we have been exploring the possibility of removing the pews in the chapel and making some other small changes in order to improve accessibility. Since the last annual report, we have received the advice that this work was unlikely to be approved unless it was part of a bigger project which also sought to make changes elsewhere. Whilst this remains an option, it was felt at the time that these further changes would be prohibitively expensive whilst not solving many of the current issues we have with space, damp, woodworm and so on. We continue to pray that God would show us the way forward regarding our buildings.

A number of maintenance tasks and other changes have been completed at both the chapel and the manse. These include, but are not limited to:

- Repair of the dado rail in the chapel.
- Ongoing treatment of woodworm
- Installation of a new handrail by the pulpit.
- Replacement of the manse conservatory door.
- Repair of the manse front step.
- Installation of two new spotlights to improve the livestream quality.
- Replacement/repair of various roof slates on the chapel.
- Tidying and general maintenance in the garden.

We are grateful to everyone who helped with these tasks.

Looking ahead, we are due to have our Quinquennial Inspection soon. We anticipate this will help identify any major concerns and help us prioritise our budgets and maintenance scheduling. These include some of the concerns raised in last year's report.

- The Fabric Team

**Safeguarding Report**

Safeguarding is a priority for Budleigh Baptist Church and will remain a priority as we grow and welcome people from every part of our community to join our fellowship.

Our Safeguarding Policy has been updated and after being ratified by Church Members at the AGM it will be communicated through our website as well as being displayed on notice boards in the Chapel and Hall. This Policy states how the Church will act to safeguard both children and vulnerable adults who attend church. Our Safeguarding Policy continues to remain in line with best practice in the South West Baptist Union.

A set of procedures is also available to help with the practical matters of safeguarding. These cover areas such as recognising, recording and responding to allegations of abuse, safer behaviour and safer recruitment. In addition, there is guidance on working with children and vulnerable adults and maintaining a safe church community.

Training sessions are given by the SWBA to ensure those with specific responsibilities remain up to date. Relevant church members attend training to ensure their knowledge of best practice is up to date.

DBS checks are made as required for those working with children and/or vulnerable adults.

While I have responded to some requests for guidance in relation to safeguarding matters no formal safeguarding complaints have been made during the past year.

- Myran Larkin
Designated Person for Safeguarding

**Finance Report**

As Treasurer my role in this report is to reflect the financial situation in 2025.

2025 showed a deficit of £5439.50, considering the amount of activity through the year, I feel that we have been a busy church through the year in our community and on a week by week basis. This is a deficit, but on the whole it is an acceptable one.

As always we rely on the generous standing order monthly gifts from you, our church family, to sustain us and we are now also benefited from the offering box in the entrance hall which has had gifts in it every week and amounted to just over £2800 last year so it does make a difference, so thank you all for those, you are a generous church.

There have also been some large individual donations, which made a huge difference to the end of year figure so thank you all for your generosity.

We must also be thankful that we do still have a large reserve account to sustain us and at the end of 2025 it was just over £75,000.

We continue to give to other organisations such as SWBA, BMS and The Wave.

All our income is generated by our church and we don't receive any funding from any external sources so please continue to prayerfully consider your giving, whether you are able to leave us a gift in your Will, as always what we give as individuals is the only source of income into the church, so for that, on behalf of the team we thank you sincerely for your generosity and support.

Blessings

- Liz Cottingham
Treasurer

**Buildings**

The church currently owns two properties:

- Chapel – valued in 2018 at £140,000 by Adrian Male FRICS
- Manse – valued in 2019 at £417,500 by Adrian Male FRICS

During 2020 the church sold its previous manse and bought a new one. The money left over from this sale is shown in the BUC account.

**Reserves Policy**

The reserves policy agreed by the trustees states that the church should hold at least £20,000 in freely available reserves at any one time. This is to ensure that, should income suddenly drop, the church could continue to function and allow employees to serve a notice period for a few months.

**Independent Examiner's Report**

**Report of the Independent Examiner to the Trustees of Budleigh Salterton Baptist Church**
**On the accounts of the church for the year end 31st December 2025**

**Respective responsibilities of Trustees and the Independent Examiner**

The church's trustees are responsible for the preparation of the accounts.

The church'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.

**Basis of Independent Examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission and Baptist Union.

An examination includes a review of the accounting records kept by the church 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.

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

**Signed by the Examiner**

Graham Jackson

30/3/26

Date

## Accounts

| | Jan - Dec 25 | | |
|---|---|---|---|
| | Restricted | Unrestricted | Total |
| **Income** | | | |
| **Bank Interest** | | | |
| **Interest - Cambridge & Counties** | £ - | £ 1,151 | £ ,151 |
| **Interest - Lloyds Savings** | £ - | £ 41 | £ 41 |
| **Total Bank Interest** | £ - | £ 1,193 | £ ,193 |
| **Bibles** | | | |
| **GASDS** | £ 265 | £ - | £ 265 |
| **Gift Aid** | £ 110 | £ - | £ 110 |
| **Non Gift Aid** | £ 75 | £ - | £ 75 |
| **Total Bibles** | £ 450 | £ - | £ 450 |
| **Christmas Lunch Money** | £ - | £ 990 | £ 990 |
| **Dedication** | £ - | £ 50 | £ 50 |
| **Eggs** | £ - | £ 20 | £ 20 |
| **Flower Festival Gifts** | £ - | £ 796 | £ 796 |
| **Flowers FF** | | | |
| **GA** | £ - | £ 45 | £ 45 |
| **Total Flowers FF** | £ - | £ 45 | £ 45 |
| **Giving** | | | |
| **GASDS** | £ - | £ 2,568 | £ 2,568 |
| **Gift Aid** | £ - | £ 25,535 | £ 25,535 |
| **Non Gift Aid** | £ - | £ 8,879 | £ 8,879 |
| **Total Giving** | £ - | £ 36,982 | £ 36,982 |
| **Legacy** | £ - | £ 9 | £ 9 |
| **Quiz Dinner** | £ - | £ 185 | £ 185 |
| **Room Hire** | £ - | £ 77 | £ 77 |
| **Tax Recovery** | £ - | £ ,272 | £ 7,272 |
| **Total Income** | £ 450 | £ 7,618 | £ 48,068 |
| **Expense** | | | |
| **AV** | £ - | £ 449 | £ 449 |
| **Away Day Deacons** | | | |
| **Subsistence** | £ - | £ 75 | £ 75 |
| **Total Away Day Deacons** | £ - | £ 75 | £ 75 |
| **Baptists Together Subs** | £ - | £ 216 | £ 216 |
| **Beverages etc** | £ - | £ 401 | £ 401 |
| **Bible Buddies** | £ - | £ 9 | £ 9 |
| **Bibles Gift** | £ 627 | £ - | £ 627 |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Childrens Work** | | | | | | |
| **Energize** | **£** | **-** | £ | 252 | £ | 252 |
| **Childrens Work - Other** | **£** | **-** | £ | 12 | £ | 12 |
| **Total Childrens Work** | **£** | **-** | £ | 264 | £ | 264 |
| | | | | | | |
| **Christmas** | **£** | **-** | £ | 22 | £ | 22 |
| **Christmas Decorations** | **£** | **-** | £ | 33 | £ | 33 |
| **Christmas lunch** | | | | | | |
| **Meal** | **£** | **-** | £ | 815 | £ | 815 |
| **Room Hire** | **£** | **-** | £ | 70 | £ | 70 |
| **Total Christmas lunch** | **£** | **-** | £ | 885 | £ | 885 |
| | | | | | | |
| **ChurchSuite** | **£** | **-** | £ | 65 | £ | 65 |
| **Cleaners** | **£** | **-** | £ | 576 | £ | 576 |
| **Coffee Flask** | **£** | **-** | £ | 55 | £ | 55 |
| **Conference** | **£** | **-** | £ | 240 | £ | 240 |
| **Copyright Licence** | **£** | **-** | £ | 153 | £ | 153 |
| **Council Tax** | **£** | **-** | £ | 2,959 | £ | 2,959 |
| **Data Protection ICO** | **£** | **-** | £ | 47 | £ | 47 |
| **Donation Box** | **£** | **-** | £ | 26 | £ | 26 |
| **Eggs Exp** | **£** | **-** | £ | 27 | £ | 27 |
| **Electricity** | | | | | | |
| **Church 399** | **£** | **-** | £ | 1,718 | £ | 1,718 |
| **Total Electricity** | **£** | **-** | £ | 1,718 | £ | 1,718 |
| | | | | | | |
| **Equipment** | **£** | **-** | £ | 42 | £ | 42 |
| **Fire & Safety** | **£** | **-** | £ | 25 | £ | 25 |
| **First Aid Training** | **£** | **-** | £ | 186 | £ | 186 |
| **Flower Festival** | **£** | **-** | £ | 474 | £ | 474 |
| **Gala Week Exps** | **£** | **-** | £ | 20 | £ | 20 |
| **Guest Speakers** | **£** | **-** | £ | 400 | £ | 400 |
| **Insurance** | | | | | | |
| **Church** | **£** | **-** | £ | 1,078 | £ | 1,078 |
| **Manse** | **£** | **-** | £ | 706 | £ | 706 |
| **Total Insurance** | **£** | **-** | £ 1,784 | | £ | 1,784 |
| | | | | | | |
| **Maintenance** | | | | | | |
| **Manse** | **£** | **-** | £ | 65 | £ | 65 |
| **Total Maintenance** | **£** | **-** | £ 65 | | £ | 65 |
| | | | | | | |
| **Ministry Costs** | | | | | | |
| **James Henley** | **£** | **-** | £ | 1,772 | £ | 11,772 |
| **Julia Henley** | **£** | **-** | £ | 4,591 | £ | 14,591 |
| **PAYE & NI** | **£** | **-** | £ | 1,520 | £ | 1,520 |
| **Pension Contribution** | **£** | **-** | £ | 3,960 | £ | 3,960 |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Total Ministry Costs** | **£** | **-** | £ | 1,843 | £ | 31,843 |
| **Mission** | | | | | | |
| **BMS Annual Donation** | **£** | **-** | £ | 2,123 | £ | 2,123 |
| **Home Mission Donation** | **£** | **-** | £ | 2,123 | £ | 2,123 |
| **The Wave** | **£** | **-** | £ | 1,497 | £ | 1,497 |
| **Total Mission** | **£** | **-** | £ | 5,743 | £ | 5,743 |
| **Music Items** | **£** | **-** | £ | 38 | £ | 38 |
| **Open the Book** | **£** | **-** | £ | 5 | £ | 5 |
| **PA Equipment** | **£** | **-** | £ | 45 | £ | 45 |
| **Payroll Expenses** | **£** | **-** | £ | 144 | £ | 144 |
| **Phone & WiFi Chapel** | **£** | **-** | £ | 652 | £ | 652 |
| **Phone & WiFi Manse** | **£** | **-** | £ | 781 | £ | 781 |
| **Printer** | **£** | **-** | £ | 69 | £ | 69 |
| **Publicity** | **£** | **-** | £ | 133 | £ | 133 |
| **Quiz Exps** | **£** | **-** | £ | 179 | £ | 179 |
| **Refurbishing Chapel** | **£** | **-** | £ | 100 | £ | 100 |
| **Remembrance Wreath** | **£** | **-** | £ | 20 | £ | 20 |
| **Repairs** | | | | | | |
| **Church** | | | | | | |
| **Roof** | **£** | **-** | £ | 100 | £ | 100 |
| **Total Church** | **£** | **-** | £ | 100 | £ | 100 |
| **Manse** | | | | | | |
| **Fencing** | **£** | **-** | £ | 56 | £ | 56 |
| **Total Manse** | **£** | **-** | £ | 56 | £ | 56 |
| **Total Repairs** | **£** | **-** | £ | 156 | £ | 156 |
| **Safeguarding** | **£** | **-** | £ | 120 | £ | 120 |
| **Training - Food Hygiene** | **£** | **-** | £ | 66 | £ | 66 |
| **Water** | | | | | | |
| **Church 901** | **£** | **-** | £ | 345 | £ | 345 |
| **Manse 001** | **£** | **-** | £ | 756 | £ | 756 |
| **Total Water** | **£** | **-** | £ | 1,101 | £ | 1,101 |
| **Web Hosting** | **£** | **-** | £ | 255 | £ | 255 |
| **Zoom** | **£** | **-** | £ | 212 | £ | 212 |
| **Total Expense** | £ | 627.00 | £ | 2,880 | £ | 53,508 |
| **Total for the year** | | | | | **-£** | **5,440** |

## Accounts Balance

| | |
|---|---|
| Accounts 31st Dec 2024 | £79,027 |
| Accounts 31st Dec 2025 | £75,283 |

## Reconciliation

| | |
|---|---|
| Opening Balance | £79,027 |
| Uncleared cheques/income | - £157 |
| Movement in Investment | £369 |
| Surplus/Deficit for Year | - £5,440 |
| Final Balance | £75,126 |