NEW STREET BAPTIST CHURCH

Trustees' Report and Accounts 2025

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NEW STREET
BAPTIST CHURCH

Trustees' Report - 1st January 2025 to 31st December 2025

Charity Name: New Street Baptist Church ("the Church")

Charity Registration No: 1185274 registered as a Charitable Incorporated Organisation ("CIO")

Address: 22 New Street, St. Neots, Cambridgeshire PE19 1AE

Website: www.newstreetbaptist.co.uk

Charitable Purposes:

The principal purpose of the Church is the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Neots, Cambridgeshire and the surrounding neighbourhood and the United Kingdom.

The Basis of Faith is set out in the Church's constitution and describes the Church's Bible-based beliefs and doctrines. It can also be viewed on the Church's website, www.newstreetbaptist.co.uk/what-we-believe

The Church may also engage in other charitable activities to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

Structure & Governance:

The Church has adopted a constitution supplemented by a church handbook, both of which have been approved by members and the Charity Commission. The Church was registered as a CIO on the 12th September 2019.

The trustees are aware of and have taken into account the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

The Church is served by three officers appointed or elected by the members, namely, the Pastor, the Church Treasurer and the Church Secretary. The officers, who are trustees, are assisted in various aspects of church life and administration by a number of focus groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas:

- Ministry
- Evangelism
- Fellowship
- Children and youth
- Social and community action (Position vacant)
- Property
- Finance and administration

Trustees' Report - 1st January 2025 to 31st December 2025 (continued)

Trustees:

The trustees, all of whom served throughout the year, except as stated, are as follows:

Appointed 20/07/2026	Ann Broughton	(Fellowship Group)
	Simon Ashley Cooper	(Children & Youth Group)
	Daniel Mark Coulling	(Church Secretary) (Property Group)
	Malcolm Crawford	(Church Treasurer)
	Steven Paul Todd	(Evangelism Group)
Resigned 21/06/2026	Naomi Barbara Williams	(Fellowship Group)
Resigned 21/06/2026	Richard Samuel Williams	(Pastor)

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are held in trust by, Grace Baptist Trust Corporation.

Aims and Objectives:

The Church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify His name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

During the last year the Church has carried out the following main activities to fulfil its charitable purposes for the public benefit:

- Weekly Sunday worship service.
- Sunday school.
- Home groups.
- Tuesday and Friday Noah's Ark (Toddler Group).
- Monthly Teenager Discipleship Group, fortnightly in September.
- Monthly prayer breakfast.
- Monthly doctrine teaching and discussion started 28th September.
- Thursday Move & Chat started on the 20th March.
- Messy Church generally run once in each school holiday.
- Quarterly bring and share prayer lunch.
- Harvest Sunday service, food donations for the service display donated to St. Neots Foodbank and Paines Mill Foyer, St. Neots.
- Pastoral care for the congregation.
- Carol service for local retirement home residents.
- Light Party for primary school children as an alternative to Halloween.
- Christmas floral decoration evening.
- Christmas Family Nativity Service.
- Christmas Carols by Candlelight Service.
- Christmas Light Switch On Outreach Event
- Fellowship Walk.
- Annual Church Picnic.
- Prayer and Worship Night on 12th April

Trustees' Report - 1st January 2025 to 31st December 2025 (continued)

Achievements & Performance:

Below are brief reports from 6 out of 7 focus groups assisting in the day to day running of different aspects of Church life. Social and community action group is currently a vacant group, but remains as core value of Church life.

Ministry:

Vision Verse: Psalm 105:1
Oh give thanks to the LORD; call upon his name; make known his deeds among the peoples!

Back in **2024** our focus as a church family had been on establishing a firm foundation by reflecting upon **Joshua 22:5** and the imperative that we must be careful to '*keep the [Lord's] commandments and cling to him, as we serve him with all our hearts*'. Therefore the year **2025** was about continuing to build upon that foundational work. We turned our attention outwards seeking to grow more and more into being a spiritually healthy, witnessing and worshipping community. The vision verse for this last year came from **Psalm 105:1** and it called us to '*give thanks to the Lord, call upon his name and make known his deeds among the people*'. This threefold focus on worship, prayerful dependence and outward witness saw the launch of several new initiatives. To name but a few of these: there was the launch of a prayer and praise night, a week of prayer and fasting, a new doctrine class to equip us and help us develop more of the mind of Christ, and much greater engagement and partnership with the wider community through groups such as UK Welcomes Refugees, T.L. Cobbold and the Cambridgeshire Deaf Association. This has all contributed to seeing far more people from the community come through the building on a weekly basis. It has been encouraging to see the number of new connections and friendships formed. There are now many opportunities for us to share the Gospel and we will seek to build upon this in the year ahead.

The teaching ministry began by working through the **Book of Jonah** as we reflected upon the heart of God. We then explored a series about the essential **Rhythms** of the Christian life. This was done in recognition that witness is ultimately an invitation into a life of discipleship under Jesus, and that the integrity of how we live impacts our witness just as much as what we say. We also worked through the **Book of Joel** and its timely warnings and calls to repentance, before finally continuing to progress through the **Book of Acts**. There we considered the many case studies which can help us see how the Gospel transformed lives in the first century. Last year we began with the baptisms of several young people and we have been encouraged to see the church continue to grow as new ministries established more than a year ago have continued to develop, such as the discipleship group for teenagers. And it has been a joy to see many unchurched families come along to Noah's Ark, Messy churches and the Light Party this year.

Our prayer and heart looking forwards is that we would begin to see increasing fruit from some of these new connections, recognising that it can only ever be the Spirit of God who produces this as we actively step out in courage to share the Gospel. We therefore press on in seeking to live in obedience to God's way, asking for his strategies and not simply human wisdom. We also seek to grow in becoming more dependent upon his sovereignty, power and provision,

remembering **1 Corinthians 3:7** that: *'neither he who plants nor he who waters is anything, but only God who gives the growth'*. With so much to be thankful for, we must be careful not to drift or take God's kindness for granted: for all that God has done, he alone must receive the glory, and for our part (as it ever is for all of God's people) our battle must be against complacency and sin. We were reminded just recently from **John 14:15** that – *'if we love [Jesus], we will keep his commandments'*. I continue to be thankful to God for all those who have continued to love, serve and build into the lives of others this year in the manner of **Philippians 2:3-4** which says: *'do nothing from selfish ambition or conceit, but in humility count others as more significant than yourselves'*. As we continue to build upon this ministry, we recognise that it makes us vulnerable to spiritual opposition, and so, as we look to another year of ministry for the cause of the Kingdom, I encourage us to remember the words of **Hebrews 12:28** which says: *'let us be grateful for receiving a kingdom that cannot be shaken, and thus, let us offer to God acceptable worship, with reverence and awe, for our God is a consuming fire'*.

Finance: During 2025 the Trust's bank balances increased from £71,127 to £72,045. Receipts exceeded payments by £918 with income being higher than in 2024. This surplus is offset by liabilities at the end of 2025 to HMRC for salary deductions and to others totalling £1,909. The church is grateful to God for this provision through the support of church members and other members of the congregation.

Evangelism: The Christmas Light Switch On Outreach event went well and the church building was opened up for crafts, with many connections made with people.

Fellowship: Events went well during 2025 and included a local walk around the Pightle and our annual Church picnic in the Riverside Park.

Children & Youth: Noah's Ark is booming on Tuesdays averaging just over 30. Fridays have also picked up since September when numbers were low. Sunday school continues to go well. It has been encouraging that the teenage discipleship group has now moved from once a month to fortnightly. The Light Party as an alternative to Halloween for primary school children grew from last years event.

Property: Thank you to all those who helped out in some way with property group work through 2025.

Grant making policy: The Church set aside £8,000 within its annual budget to devote to good causes within the ambit of its charitable powers. The organisations benefitting are approved by the members on a quarterly basis and have strong Christian links.

Reserves policy: The Church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income.

The Church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:



Daniel Mark Coulling
Church Secretary

27th September 2026

Date

NEW STREET
BAPTIST CHURCH

Independent Examiner's Report to the trustees of New Street Baptist Church, St Neots, Cambridgeshire (charity registration number 1185274)

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the year ended 31 December 2025 which are set out on pages 7 to 9.

Respective responsibilities of the trustees and examiner

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

It is my responsibility to

- examine the acccounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was caried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- accounting records were not kept as required by section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

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

JF Molyneux

27 September 2026

John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

Date

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Receipts						
Covenants and gifts		44,688	-		44,688	43,715
Offerings		8,377	305		8,682	9,292
Covenants, gifts and offerings		53,065	305	-	53,370	53,007
Church activities - youth work		1,013			1,013	1,189
Church activities - other		90			90	104
Interest received		1,383			1,383	330
Hire of church hall		1,865			1,865	-
Total Receipts		57,416	305	-	57,721	54,630
Payments						
Pastor: salary and pension		30,453			30,453	28,577
Donations and gifts		7,560			7,560	7,575
Visiting speakers		450			450	310
Conference		260			260	245
Worship team/ music and sound system		422			422	404
Web hosting and wifi access		649			649	581
Expenses of church activities						
- youth work		1,169			1,169	1,000
- other church activities		528			528	408
Insurance		2,767			2,767	2,560
Lighting, heating, power and water		5,414			5,414	5,553
Cleaning and maintenance		6,292			6,292	1,544
Manse maintenance and refurbishment		839			839	292
Miscellaneous		-			-	121
Total Payments		56,803	-	-	56,803	49,170
Net Receipts for Year		613	305	-	918	5,460
Transfers between funds		-	-	-	-	-
		613	305	-	918	5,460
Bank and Cash Balances at beginning of Year		64,316	6,811	-	71,127	65,667
Bank and Cash Balances at end of Year		64,929	7,116	-	72,045	71,127

NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Bank and Cash Balances at end of Period						
Bank accounts		**64,791**	**7,116**	**-**	**71,907**	70,994
Cash balances		**138**	**-**	**-**	**138**	133
	1, 2	**64,929**	**7,116**	**-**	**72,045**	71,127
Other Monetary Assets		**-**	**-**	**-**	**-**	-
Investment Assets		**-**	**-**	**-**	**-**	-
Assets retained for Church use	3	**164,208**	**-**	**-**	**164,208**	164,208
Liabilities	4	**1,909**	**-**	**-**	**1,909**	2,100

The notes on page 9 form part of these accounts.

The accounts on pages 7 to 9 were approved by the trustees on 07/09/2026

Daniel Mark Coulling — Church Secretary

Malcolm Crawford — Church Treasurer

Charity registration number 1185274

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

1. Designated Funds

Designated funds form part of the Church's unrestricted funds.

Movements on designated funds during period:

	Boiler replacement £	Building fund £	Manse redecoration £	Total £
At 31 December 2024	7,000	21,194	1,140	29,334
Allocation of general funds in year	-	-	1,440	1,440
Expenditure	-	-	-	-
At 31 December 2025	7,000	21,194	2,580	30,774

2. Restricted Funds

Restricted funds have been donated for future building work at the Church.

3. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total £
At cost - 31 December 2024	131,761	32,447	164,208
Additions	-	-	-
At cost - 31 December 2025	131,761	32,447	164,208

The building improvements relate to refurbishment of part of the church building and the manse.
The previous unregistered church charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO took over responsibility from 1 January 2021 for ensuring that the grant conditions regarding availability of the facilities continue to be met.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation.

4. Liabilities

Liabilities at 31 December 2025 comprise:

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Tax and pension	1,419	-	-	1,419	1,355
Other creditors	490	-	-	490	745
	1,909	-	-	1,909	2,100