Charity registration number 1186334 (England and Wales)

CHRISTCHURCH BAPTIST CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Caladine

Chartered Certified Accountants

CHRISTCHURCH BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Rev C J Brockway	
	Rev K Boulton	
	Mr L Bennett	
	Ms L Chirgwin	
	Ms S Kersey	
	Mr M Gledhill	
	Mr G Callan	
	Ms M Raybone	
	Rev D Ridgeon	
	Ms K Ede	(Appointed 17 July 2025)
	Mr M Marshall	(Appointed 17 July 2025)
Charity number (England and Wales)	1186334	
Principal address	The Beacon Centre 51 Bargates Christchurch Dorset BH23 1QE	
Independent examiner	Colin Dadswell FCA FCCA DChA Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF	

CHRISTCHURCH BAPTIST CHURCH

CONTENTS

	Page
Trustees report	1 - 4
Statement of Trustees responsibilities	5
Independent examiner's report	6
Statement of financial activities	7 - 8
Statement of financial position	9
Notes to the financial statements	10 - 22

CHRISTCHURCH BAPTIST CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The Trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's constitution, the Charities Act 2011 and "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) (effective 1 January 2019)".

Objectives and activities

Christchurch Baptist Church is a fellowship of Christian people affiliated to both the Baptist Union of Great Britain and the Evangelical Alliance. The mission of the Church is summarised by the following statement:

We are called to be a worshipping community bearing witness to the love of Christ in the world.

A vision statement, to guide the Church in its planning of activities, has been established as:

A God-centred Church, inspired by His word and Spirit, actively sharing His love and truth with those around us.

Five strategic goals have been established to help us live out our mission and focus our priorities in our ministry and outreach activities. These are to:

- Promote a lifestyle of worship that honours God
- Encourage and enable people to grow as disciples and to disciple others
- Facilitate effective pastoral care and support throughout the Church and beyond
- Show young people and children how a loving God is relevant, radical and relational in their lives today
- Actively build relationships with people outside the Church

Our value statements determine how our mission and ministry are to be delivered:

At Christchurch Baptist Church, we seek increasingly to be:

- A people fully devoted to Jesus
- A people centred on the Bible, seeking God's direction for life
- A people experiencing and expressing God's lavish grace
- A worshipping, relevant and relationally healthy Christian community
- A people living an authentic and prayer-filled lifestyle
- A diverse yet unified people committed to discipleship
- A community where everyone is equipped and resourced to serve
- A people ready and proactive in mission locally and overseas
- A compassionate, hospitable and generous people, serving with spiritual gifts

Public benefit

In undertaking the planning of the many activities undertaken during the year, we have taken into account the Charity Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community of Christchurch, both in the provision of services of worship and in provision of community activity and support.

Achievements and performance

Significant activities and achievements against objectives

We have continued to live-stream our Sunday services, allowing those unable to attend in person—due to health or pastoral reasons—to stay connected. Encouragingly, when combining both in-person and online attendance, our overall Sunday engagement has grown. The availability of services for catch-up viewing has extended our reach even further. Alongside Sunday worship, we continue to offer a broad range of community focused activities.

In February 2026, we successfully completed Project Five:One, our new build project and moved into our new facility, The Beacon Centre, in March 2026. The build was completed within 4 weeks of schedule and just marginally over budget due to unforeseen circumstances during contraction. A Hammond and Son proved to be outstanding main contractors, working in an excellent partnership with Will Lycett (Architect) and Mike Southcombe (Project Manager).

Rev Chris Brockway has served as Minister (Team Leader) and Trustee since March 2012. Under his leadership, the church has experienced sustained growth and spiritual vitality. Since November 2023, Chris has also served as Moderator (Chair of Trustees) for the Southern Counties Baptist Association (SCBA).

Rev Kay Boulton continues to serve alongside Chris, with particular focus on pastoral care. Her gifts, especially in pastoral ministry, make her an invaluable member of our Leadership Team and Trustee Board.

Jackie McGregor, who has led our 0–18s ministry since November 2018, continues to see fruitful results in our youth and children's work. With the support of a dedicated volunteer team, engagement has increased across all age groups, both on Sundays and through weekly programmes. We remain fully committed to safeguarding both children and adults in our care.

Julie Dynan, our Church Administrator, continues to play a vital role in supporting the church's mission. She has further developed our use of ChurchSuite and taken on additional responsibilities related to our online presence.

In March 2026, Marie Delgado was appointed as Facilities Lead, with responsibility for creating safe and welcoming spaces for church and community use, by overseeing our facilities and equipping volunteers to serve with confidence.

We maintain strong relationships with local churches and organisations, including Christchurch Food Bank and Safe Families. In 2025, we partnered with other churches for a shared Good Friday service in Saxon Square. Our commitment to global mission remains strong, with prayer and financial support continuing for work in Uganda, Peru, Eastern Europe, and Southeast Asia. Notably, church member Esther Boulton continues her ministry with Ekisa in Uganda. After a change of personal circumstances, the family we anticipated starting ministry in Papua New Guinea with Mission Aviation Fellowship eventually took a UK-based role employed by MAF.

Financial review

Regular monthly management accounts are prepared by the Treasurer and presented to the Leadership team and on a quarterly basis to the Church meeting. The main operational bank accounts for the Church are held with The Co-operative Bank PLC and Lloyds Bank PLC.

Income and expenditure

Overall income for the year amounted to £662,462 (2025: £410,188). Overall expenditure amounted to £264,478 (2025: £230,415).

Reserves policy

Note 22 to the financial statements shows the assets and liabilities attributable to the various funds by type. Notes 19 and 20 describe the various funds and summarise the year's movements on each fund. Various restricted and designated funds are held for the specified purposes and the fund balances are maintained as appropriate to planned and or contingent activities. The General Fund balance is the primary general reserve of the Church and it is aimed to maintain this in the region of 2 to 5 months expenditure, as viewed by the Trustees as providing an appropriate level of security to the ongoing provision of activities.

The overall financial position of the Church is considered satisfactory in the context of planned activities and the reserves policy. The Church holds £75,192 of unrestricted free reserves - this is equivalent to approximately 4 months of General Fund expenditure.

Investment policy
The Church currently does not hold any significant funds for long-term investment purposes and all funds are held in appropriate bank accounts of varying levels of interest and access, as appropriate to the expected cash flow requirements.

Pension provision
The Church provides pension contributions under a defined contribution pension scheme for its employees. Previous Ministers of the Church were part of the Baptist Ministers' pension fund which was closed to future accruals of defined benefits on 31 December 2011. In 2018-19 the Church's obligations to fund part of the scheme deficit were fully settled.

Major risks
The Trustees have assessed the major risks to which the Church is exposed, and are satisfied that systems are in place to mitigate exposure to them.

Plans for future periods
Our vision remains to serve the local community with compassion and excellence. We will continue to prioritise children's and youth ministry, while aiming to grow our congregation numerically and spiritually. Church members will be encouraged to deepen their faith through engaging with weekly teaching—both online and in person—and through dedicated courses. In the year ahead, we are looking forward to discovering how The Beacon Centre will further enhance our mission and ministry.

A new housing development across from the church will become a focal point for outreach and ministry in 2026-2027 as we continue to share the love of Christ in practical and transformative ways.

Structure, governance and management
Christchurch Baptist Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision making body, being the Church Meeting, comprises all members of the Church, and is governed in accord with the constitution adopted on 29 January 2009 as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2006.

Christchurch Baptist Church was registered with the Charity Commission on 23 October 2009. On 1 April 2020, the Church became a CIO under registered charity number: 1186334, and received the assets and activities of the existing Church, under its revised Church constitution dated 26 September 2019.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Rev C J Brockway	
Mr D McLellan	(Resigned 17 July 2025)
Mr K Thomas	(Resigned 17 July 2025)
Rev K Boulton	
Mr L Bennett	
Ms L Chirgwin	
Ms S Kersey	
Rev D Chambers	(Resigned 17 July 2025)
Mr M Gledhill	
Mr G Callan	
Ms M Raybone	
Rev D Ridgeon	
Rev G Stevens	(Resigned 24 May 2026)
Ms K Ede	(Appointed 17 July 2025)
Mr M Marshall	(Appointed 17 July 2025)

Recruitment and appointment of trustees

Ministers, Elders, Deacons, the Secretary and the Treasurer are all trustees of the Charity and their appointment is approved by the membership at a General Meeting, as and when required. These officers oversee the running of the affairs of the Church.

The Trustees report was approved by the Board of Trustees.

Rev C J Brockway
Trustee

Ms L Chirgwin
Trustee

4 October 2026

CHRISTCHURCH BAPTIST CHURCH

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and 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 Church and of the incoming resources and application of resources of the Church for that year.

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 judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church 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. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHRISTCHURCH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHRISTCHURCH BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Christchurch Baptist Church (the Church) for the year ended 31 March 2026.

Responsibilities and basis of report

As the Trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Church's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 in order to enable a proper understanding of the financial statements to be reached.



Colin Dadswell FCA FCCA DChA
Caladine Ltd
Chartered Certified Accountants
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF
7 October 2026

CHRISTCHURCH BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Current financial year	Notes	Unrestricted funds general 2026 £	Unrestricted funds designated 2026 £	Restricted funds 2026 £	Total 2026 £	Total 2025 £
Income from:						
Donations and legacies	**3**	221,365	-	424,578	645,943	380,316
Charitable activities	**4**	6,584	-	-	6,584	6,712
Investments	**5**	1,546	-	8,389	9,935	23,160
Total income		229,495	-	432,967	662,462	410,188
Expenditure on:						
Charitable activities	**6**	191,734	10,120	61,581	263,435	230,415
Other expenditure	**8**	-	1,043	-	1,043	-
Total expenditure		191,734	11,163	61,581	264,478	230,415
Net income/(expenditure)		37,761	(11,163)	371,386	397,984	179,773
Transfers between funds	**19**	(24,862)	704,362	(679,500)	-	-
Net movement in funds	**9**	12,899	693,199	(308,114)	397,984	179,773
Reconciliation of funds:						
Fund balances at 1 April 2025		62,293	2,060,345	409,799	2,532,437	2,352,664
Fund balances at 31 March 2026		75,192	2,753,544	101,685	2,930,421	2,532,437

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CHRISTCHURCH BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Prior financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:					
Donations and legacies	**3**	195,700	-	184,616	380,316
Charitable activities	**4**	6,712	-	-	6,712
Investments	**5**	1,316	-	21,844	23,160
Total income		203,728	-	206,460	410,188
Expenditure on:					
Charitable activities	**6**	198,778	10,662	20,975	230,415
Total expenditure		198,778	10,662	20,975	230,415
Net income/(expenditure)		4,950	(10,662)	185,485	179,773
Transfers between funds	**19**	(7,574)	380,022	(372,448)	-
Net movement in funds	**9**	(2,624)	369,360	(186,963)	179,773
Reconciliation of funds:					
Fund balances at 1 April 2024		64,917	1,690,985	596,762	2,352,664
Fund balances at 31 March 2025		62,293	2,060,345	409,799	2,532,437

CHRISTCHURCH BAPTIST CHURCH

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Property, plant and equipment	**13**		4,510,470		2,060,345
Current assets					
Trade and other receivables	**14**	19,774		11,273	
Cash at bank and in hand		205,795		767,012	
		225,569		778,285	
Current liabilities	**15**	(117,499)		(6,193)	
Net current assets			108,070		772,092
Non-current liabilities	**16**		(1,688,119)		(300,000)
Net assets			2,930,421		2,532,437
The funds of the Church					
Restricted income funds	**19**		101,685		409,799
Unrestricted funds - general			75,192		62,293
Unrestricted funds - designated	**20**		2,753,544		2,060,345
			2,930,421		2,532,437

The financial statements were approved by the Trustees on 4 October 2026

Rev C J Brockway
Trustee

Ms L Chirgwin
Trustee

1 Accounting policies

Charity information

Christchurch Baptist Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the principal office is given in the Charity information at the start of this report. The nature of the Charity's operations and principal activities is that of operating a Church.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Church's constitution, the Charities Act 2011 and "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) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements 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 the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are those primarily arising from general giving to the Church and which are used for the general running costs of the Church or other activities falling within its charitable objects at the discretion of the trustees.

Designated funds are those set aside by the trustees out of the unrestricted general funds for a specific purpose.

Restricted funds are funds that can only be used for particular purposes within the objects of the Church. Restrictions arise when specified by the trustees or donor or when funds are raised for particular restricted purposes.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies (Continued)

Legacies are recognised on receipt or otherwise if the Church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Rental income is measured at the amount receivable for the period.

Voluntary income is mainly received by way of donations and is included in full when receivable.

All other income is accounted for on an accruals basis.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which the expenditure arose.

Charitable activity costs comprise those costs incurred by the Charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, such as allocating property costs by floor area and staff costs on time spent.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the cost of external examination and costs linked to the strategic management of the Charity.

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Freehold land and buildings	Nil
Fixtures, fittings and furnishings	15% reducing balance basis
Multi-Media & Sound Equipment	25% reducing balance basis

The value of the buildings brought forward have been included in the financial statements at an insurance value at the date the balance sheet was first compiled including fixed assets. The trustees consider that the deemed cost figure in the accounts is not significantly different to its recoverable amount and therefore depreciation doesn't need to be recognised.

1.7 Impairment of non-current assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1 Accounting policies (Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Church has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee’s services are received.

Termination benefits are recognised immediately as an expense when the Church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Church’s accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	221,365	293,555	514,920	195,700	177,616	373,316
Legacies	-	1,023	1,023	-	-	-
Grants	-	130,000	130,000	-	7,000	7,000
	221,365	424,578	645,943	195,700	184,616	380,316
Donations and gifts						
General offerings	53,889	70,050	123,939	35,436	32,950	68,386
Gift aided offerings	160,256	223,345	383,601	151,942	143,875	295,817
Other	7,219	160	7,379	8,322	791	9,113
Other	1	-	1	-	-	-
	221,365	293,555	514,920	195,700	177,616	373,316

4 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Charitable activities		
Charitable rental income	6,584	6,712

5 Income from investments

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Interest receivable	1,546	8,389	9,935	1,316	21,844	23,160

6 Expenditure on charitable activities

	Charitable activities	Charitable activities
	2026	2025
	£	**£**
Direct costs		
Staff costs	122,814	134,030
Depreciation and impairment	10,120	10,662
Ministry	20,738	11,214
Mission	27,615	25,383
Establishment	39,141	35,643
Administration	11,368	10,883
Building loan interest	29,069	-
	260,865	227,815
Share of support and governance costs (see note 7)		
Governance	2,570	2,600
	263,435	230,415
Analysis by fund		
Unrestricted funds - general	191,734	198,778
Unrestricted funds - designated	10,120	10,662
Restricted funds	61,581	20,975
	263,435	230,415

7 Support costs allocated to activities

	2026	**2025**
	£	**£**
Governance costs	2,570	2,600
Analysed between:		
Charitable activities	2,570	2,600

	2026	**2025**
Governance costs comprise:	**£**	**£**
Independent examination fees	950	960
Accountancy	1,620	1,640
	2,570	2,600

8 Other expenditure

	Unrestricted funds designated 2026 £	Unrestricted funds designated 2025 £
Net loss on disposal of tangible fixed assets	1,043	-

9 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	950	960
Depreciation of owned property, plant and equipment	10,120	10,662
Loss on disposal of property, plant and equipment	1,043	-

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Trustees

During the year, two Trustees (2025: two Trustees) received remuneration in their roles as employees of the Church. The total remuneration received was as follows:

Name	Year ended 31 March 2026		Year ended 31 March 2025	
	Salary	Pension contributions	Salary	Pension contributions
Rev C Brockway	£32,533	£4,027	£31,460	£3,907
Rev K Boulton	£23,660	£2,985	£22,880	£2,897

Rev C Brockway and Rev K Boulton were also provided with housing accommodation free of charge in their roles as Church Ministers.

The authority for the payment of Trustees is contained within the CIO constitution.

During the year the spouse of one of the Trustees was paid £150 for work for the church.

Other than disclosed above, none of the Trustees (or any persons connected with them) received any remuneration or benefits from the Church during the year.

None of the Trustees were reimbursed any expenses during the year (2025: £nil).

The total aggregate donations received from serving Trustees and their related parties amounted to £41,108 (2025: £52,280).

12 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Average number of staff	4	5

Employment costs	2026 £	2025 £
Wages and salaries	110,065	119,018
Social security costs	3,043	5,058
Other pension costs	9,706	9,954
	122,814	134,030

There were no employees whose annual remuneration was more than £60,000.

13 Property, plant and equipment

	Freehold land and buildings	Fixtures, fittings and furnishings	Multi-Media & Sound Equipment	Total
	£	£	£	£
Cost				
At 1 April 2025	1,997,807	126,958	53,294	2,178,059
Additions	2,398,800	43,818	18,670	2,461,288
Disposals	-	-	(3,420)	(3,420)
At 31 March 2026	4,396,607	170,776	68,544	4,635,927
Depreciation and impairment				
At 1 April 2025	-	71,463	46,251	117,714
Depreciation charged in the year	-	8,324	1,796	10,120
Eliminated in respect of disposals	-	-	(2,377)	(2,377)
At 31 March 2026	-	79,787	45,670	125,457
Carrying amount				
At 31 March 2026	4,396,607	90,989	22,874	4,510,470
At 31 March 2025	1,997,807	55,495	7,043	2,060,345

13 Property, plant and equipment (Continued)

All the assets are used for charitable purposes. Freehold properties comprise the main Church and Christian Centre buildings and the Church Manse used by the team leader Church Minister. During 2016 the Church purchased a property nearby to the main Church and the development of that site was completed in March 2026. The original cost of the first Church building is not known, having been in use by the Church since it was founded in the late 19th century, and the Manse was gifted to the Church many years ago. The development on the new site is now the main Church building. The other buildings were brought into the Church financial statements at their insurance valuation in 2005. No market valuation of the freehold properties has been undertaken.

14 Trade and other receivables

	2026	2025
Amounts falling due within one year:	**£**	**£**
Trade receivables	2,425	871
Other receivables	11,120	6,399
Prepayments and accrued income	6,229	4,003
	19,774	11,273

15 Current liabilities

	Notes	2026 £	2025 £
Baptist Union loan	**17**	68,807	-
Other taxation and social security		2,417	2,016
Trade payables		26,024	712
Other payables		11,544	-
Accruals and deferred income		8,707	3,465
		117,499	6,193

16 Non-current liabilities

	Notes	2026 £	2025 £
Baptist Union loan	**17**	1,388,119	-
Church member loan		300,000	300,000
		1,688,119	300,000

17 Borrowings

	2026	2025
	£	£
Baptist Union loan	1,456,926	-
Church member loan	300,000	300,000
	1,756,926	300,000
Payable within one year	68,807	-
Payable after one year	1,688,119	300,000

In 2025-26 the church drew down a loan of £1,500,000 from the Baptist Union Corporation to pay for the final work on the new building. The loan is being paid back monthly over 15 years with final repayment due in 2040. The interest rate on the loan is variable and is currently 5%.

The Church member loan of £300,000 is a long-term interest free loan provided by a member of the church in December 2025 to provide finance for the building project.

18 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	9,706	9,954

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions.

The Ministers and some members of the Church staff are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
Vision Fund	48,637	1,303	-	-	49,940
Specific Giving Funds	1,211	495	(1,430)	(276)	-
Pastoral Caring Fund	1,933	5,817	(1,705)	-	6,045
Missionary Fund	16,412	1,027	(17,439)	17,606	17,606
Meal Ministry Fund	311	244	(2)	-	553
Project Five:One	341,295	324,886	(29,761)	(636,420)	-
Project Five:One - Fit Out Fund	-	99,195	(11,244)	(60,410)	27,541
	409,799	432,967	(61,581)	(679,500)	101,685

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Vision Fund	46,590	2,047	-	-	48,637
Specific Giving Funds	13,440	8,406	(1,241)	(19,394)	1,211
Pastoral Caring Fund	3,293	398	(1,758)	-	1,933
Missionary Fund	17,198	1,245	(17,644)	15,613	16,412
Barnabas Fund	121	-	-	(121)	-
Meal Ministry Fund	-	311	-	-	311
Project Five:One	516,120	194,053	(332)	(368,546)	341,295
	596,762	206,460	(20,975)	(372,448)	409,799

Vision Fund - Funds given by Church members and supporters for the restricted purpose of developing the implementation of the vision of the Church to impact in society. Church members in general members meetings agree the scope of vision activity and the allocation of funds for specific purposes.

Specific Giving Funds - When part of general Church service giving is designated for support of a specific organisation or community project funds pass through this restricted fund.

Pastoral Caring Fund - Pastoral care support in the form of interest free loans or small gifts to Church members and others in need within the community.

Missionary Fund - This fund supports various UK and International mission organisations or individuals. 8% of the general Church giving was in 2024/25 from the general fund to this fund.

Barnabas Fund - Relates to a specific community outreach and social programme which was run as a distinct Church activity. It is no longer active, so this fund was closed on 31 March 2025 and the small balance was transferred to the Missionary Fund.

Meal Ministry Fund - This fund assists the regular and special occasion meal ministry service provided by the Church for those in the community who need support with meals.

19 Restricted funds (Continued)

Project Five:One - This was set up to receive funds for the acquisition and refurbishment of 51 Bargates. Transfers out of the fund represent amounts spent on the building which have been capitalised. The fund will continue to receive cash donations in the future which will be used to repay the Baptist Union loan which has been used to finance some of the building work.

Project Five:One Fit Out Fund - This fund is for donations to fit out the new building at 51 Bargates.

20 Unrestricted funds - designated

These are unrestricted funds which are designated.

	At 1 April 2025	Resources expended	Transfers	At 31 March 2026
	£	£	£	£
Fixed Asset Fund	2,060,345	(11,163)	2,461,288	4,510,470
Building Loans	-	-	(1,756,926)	(1,756,926)
	2,060,345	(11,163)	704,362	2,753,544

Previous year:	At 1 April 2024	Resources expended	Transfers	At 31 March 2025
	£	£	£	£
Fixed Asset Fund	1,690,985	(10,662)	380,022	2,060,345

Fixed Asset Fund and Building Loans
The amount shown in the designated fund is the total value of the fixed assets less the outstanding value of any outstanding loans used to finance these purchases. Prior to 2026 only the value of the fixed assets was shown. Transfers into the fixed asset fund represent the cost of additions.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General funds	62,293	229,495	(191,734)	(24,862)	75,192

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	64,917	203,728	(198,778)	(7,574)	62,293

22 Analysis of net assets between funds

	Unrestricted funds general 2026 £	Unrestricted funds designated 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:				
Property, plant and equipment	-	4,510,470	-	4,510,470
Current assets/(liabilities)	75,192	(68,807)	101,685	108,070
Long term liabilities	-	(1,688,119)	-	(1,688,119)
	75,192	2,753,544	101,685	2,930,421

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Property, plant and equipment	-	2,060,345	-	2,060,345
Current assets/(liabilities)	62,293	-	709,799	772,092
Long term liabilities	-	-	(300,000)	(300,000)
	62,293	2,060,345	409,799	2,532,437

23 Operating lease commitments

Lessee

At the reporting end date the Church had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026 £	2025 £
Within one year	608	608
Between two and five years	1,064	1,672
	1,672	2,280

24 Related party transactions

Other than transactions with the Trustees detailed in note 9 there were no disclosable related party transactions during the year (2025: £nil).

25 Audit dispensation

The financial results for the year result in the Church requiring a statutory audit under the Charities Act 2011. In view of the audit thresholds increasing in the next 12 month period, and the unlikely scenario that the Church will breach the new limits coming into force, the Trustees' applied to the Charity Commission for a 1 year dispensation from the requirement for a statutory audit.

On 28th July the Charity Commission confirmed that a dispensation from the requirement for an audit had been granted under Regulation 34(3)(b) of the Charities (Accounts and Reports) Regulations 2008. The dispensation was given on the understanding that an Independent Examination of the accounts be undertaken, which has been completed by Colin Dadswell FCA FCCA DChA.