Charity registration number 1187741 (England and Wales)

WEST LEIGH BAPTIST CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

WEST LEIGH BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M M'Clelland A Holmes Reverend J Jacobson T Simmonds S Culliford M Napper T Lawrence S Campbell S Tollworthy D Monk A Oladimeji	
Charity registration	England and Wales	1187741
Principal address	1150 London Road Leigh-on-Sea Essex SS9 2AJ	
Independent examiner	John Caladine FCCA CTA FCIE Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF	
Bankers	CAF Bank Ltd 25 Kings Hill West Malling Kent ME19 4JQ	

WEST LEIGH BAPTIST CHURCH

CONTENTS

	Page
Trustees' report	1 - 5
Statement of trustees' responsibilities	6
Independent examiner's report	7
Statement of financial activities	8
Statement of financial position	9
Statement of cash flows	10
Notes to the financial statements	11 - 24

WEST LEIGH BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, 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

The church's objectives as set out in the governing document are:-

1. The advancement of the Christian faith according to the principles of the Baptist denomination.

2. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Trustees note that the church is the gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God and where we gather in a building in West Leigh. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, are also committed to love and care for each other and bring a blessing to the area in which they lived. WLBC, its Trustees and members are committed to the implementation of those New Testament principles. WLBC is not alone in this; it is one of many churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of the West Leigh district and beyond come into this experience of knowing Jesus Christ as their Lord, Saviour and friend.

Becoming a Trustee

Trustees are church members who are nominated from within the church membership and where an election is held at a Church Members' Meeting, and where elected a Trustee will serve for a period of 3 years. The roles of Church Secretary and Treasurer are elected from serving Trustees for a 1 year tenure at the Annual General Meeting.

Public benefit

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

To further the stated objectives and vision, the charity's main activities and achievements during 2025 were as follows:

WLBC is a thriving community of people who believe in, and follow Jesus Christ, believing Him to be the Son of God and where as a church of ordinary people who in reading and seeking to obey God's Word, the Bible, are day by day longing to share the transformative love of God with the local community and beyond.

Our vision Statement of "Jesus in Us, our Church, our Community, our World" remained our clear focus along with a set of working principles to help fulfil this: "Connecting with God, Connecting with each other and Connecting with the World." Whilst many are able to gather week by week to attend the various services, there are still some who have found after the Covid epidemic that mixing with others remains a challenge, therefore we continue to live stream our weekly Sunday morning which also enables those working and serving the opportunity to remain in touch. The broadcast also enables a wider audience to be reached, including those who would otherwise not be able to join in person. Also, there has been continued use of technologies such as Zoom for on-line meetings and we continue to develop and use other forms of social media engagement.

2025 saw the continuation of a number of ministries and operational Task Groups supporting our semi part-time Minister, with the purpose of developing disciples of Jesus and share in the planning and management of ministries such as; Children, Youth and Families & Parish Nursing, along with operational support task groups working alongside the Minister and Trustees. These Ministries and Task groups are listed below.

- Children, Youth & Families
- Parish Nursing
- Buildings & Contents
- Communication
- Finance
- Leadership
- Mission and Discipleship
- Pastoral
- Worship
- Annex sub-group – this was formed to oversee Annex building project

During 2025 a new sub group Annex vision, was initiated to commence work on defining the strategic use of the extra premises space expected when the Annex is completed in early 2027.

We have been blessed by the preaching and teaching of God's word by our Minister, who continued with his study for a PhD working for four-an-a-half days per week for 75% stipend. Following completion of his PhD in 2025, Rev. Jeff Jacobsen will take on a full time Ministerial role from 1st January 2026. As a church we have continued our search for an Associate Minister to help support the teaching, preaching and pastoral care for church, but no suitable candidate was identified and the search for an Associate Minister continues.

Prayer continues to be a key aspect across all ministries and activities with the continued meeting monthly on Saturday mornings and in Home Groups, weekly Pastoral meetings and evenings during the week using technologies such as Zoom to enable folk to gather on-line rather than in person. A week of prayer encouraged focused prayer across specific topics both collective and personal.

There were a number of baptismal services during the year with 4 people being baptised.

As a church we provide a tithe from the financial gifts we receive from members and attendees and we continue to encourage the church fellowship to prayerfully consider how we provide financially support to others beyond our church by maintaining links with specific mission activities including: -

- Baptist Missionary Society & Baptist Union Home Mission Fund
- Viva
- Release International
- An Indian orphanage
- Christians Against Poverty
- Southend-on-Sea Foodbank
- New Life Wood
- Other charitable organisations within the UK and overseas

The church has many Home Groups which allows church attendees to have regular contact, prayer and support meeting at the church, in people's homes as well as some on-line.

During the year we held a couple of community "Bridge" events where we were able to host our Sunday morning service outside of the church building, one in Leigh Library gardens during December sharing the Christmas message, the other as a summer barbecue in the space being redeveloped as an Annex at the church. This was in addition to the usual Easter Fair and Christmas Bazaar.

During the year we held two Alpha Courses, one in the spring and the other in the autumn, for those seeking to find out more about the Christian faith.

We are blessed with the number of children and young people with ages spanning from new born infants to late teens, and where our children and youth ministry provides various Sunday morning teaching as well as activities during the week this includes a Boys Brigade company and Girls Association which meets on Tuesday evening. A youth event on Friday nights entitled "Ignite" offering a safe place for teens to meet with recreational activities. We also commenced a teen focused weekly Bible study and joined with a national youth summer event called "Satellites" organised through New Wine.

Another activity run by WLBC in conjunction with other churches in the Southend City area is COSMOS which offers football training and matches for youngsters on Saturdays; this runs from September to June.

Each Monday we provide an opportunity for parents and guardians to bring children under school age to join a team of dedicated helpers at the church for “Stay and Play”. This is aimed at providing as safe environment for parents and carers to play together, do craft, chat and enjoy refreshments and is a service that is much appreciated in the local community as there is significant demand. Our Parish Nurse team regularly attend Stay & Play offering advice and support.

Wednesday continues to be a busy day at the church where our Parish Nurse team provides a range of complimentary services to those available through the local NHS practices, particularly supporting the elderly and providing fitness and wellness sessions to encourage those with physical needs to gain confidence by working with a fitness instructor in exercise classes, a facility available to everyone in the local community. Sadly, there are folk seeking help for mental health issues and we are grateful that one of the Parish Nurse team is able to specialise in this area of support. We are also extremely grateful as a Church for the financial support where we received £7,000 as a grant from Essex Community Foundation specifically in support of our Parish Nurses.

Wednesdays provide a safe place each week for folk to meet encouraging socialising and interaction with others, refreshments and lunches, plus the opportunity to join with us with a church service and activities to promote good mental health. During the summer a “holiday at home” event was held specifically aimed for those who find going away difficult, an event which was well attended. Additionally, the Parish Nursing team maintained regular contact with many who were continuing to be house-bound.

The Church has a proper system of ensuring that the vulnerable are cared for and protected with Trustees, volunteers and staff attending level 2 & 3 Safeguarding training complimented by our policy for safeguarding Children, Young People and Adults at Risk, and the use of the Disclosure and Barring Service [DBS].

The Church operates a Charity Shop (The Cornerstone) located around one quarter of a mile from the church premises. This is a wholly owned subsidiary of West Leigh Baptist Church and has its own Directors along with three part-time staff members responsible for the day-to-day operations of the shop which includes: Part time Manager, part-time Assistant Manager and cleaner along with a very committed team of volunteers.

As well as raising funds for the charity, Cornerstone also provides essential support and friendship to many in the community who come to buy goods but also receive love and care from the people who work there. Cornerstone continued to deliver good levels of turnover and profit to support the church building fund, although this was less than in previous years.

WLBC continued as a distribution centre for the Southend Area Food Bank opening each Saturday morning, with an increasing number of people in the community needing this kind of support due to economic circumstances. The distribution centre was run by a good number of volunteers, including some from the local community.

A number of our church membership provide chaplaincy and support for the following;

- Children, Youth & Families
- Local shopkeepers
- Police
- Prison
- Street Pastors

A bereavement support group meets monthly and provides an opportunity for those who have lost loved ones to sit & chat with trained counsellors offering support and prayer. This is available to anyone, not just those within the church community.

The church also ran an Easter Fair and a Christmas Bazaar which raised money for the building fund. The aim was and continues to run events that can create a bridge with the local community. We also make our premise available for hire to a number of community groups, ranging from a dance studio, art painting club, parent & infant care group, companies offering specific training courses, as well associations hosting support for folk with dementia.

We also make regular visits to “homes” in the area caring for elderly offering a time of encouragement with communal hymn signing, prayer and sharing. Many of those who attend have limited mobility and are grateful for these services in their own surroundings.

Following the creation and responses from an invite to tender for the church building Annex, a contract was awarded with formal work scheduled to commence in January 2026.

We praise God for further legacies bequeathed to the church from passed members, of which the vast majority has been added to the Building Fund, and where one legacy included a property which is awaiting transfer from the Estate (see Note 23) and will be sold to raise funds for the Building Fund. Members have been reminded at Church Meetings that leaving a gift to WLBC in their Wills is something worth considering as a way of blessing the future ministry of WLBC.

It will be noted that 2025 saw a surplus in the general fund of £100.5k (excluding legacies) and prior to £50k transfer to the Restricted Building Fund. The church's numerous activities would not have been able to take place without the hard work of the staff and the many volunteers who give up their time to serve. We are grateful for all this support. We are thankful too that church members and the wider congregation have continued to give generously and sacrificially to support the work of WLBC financially. The total number of church members at the end of the year was 177.

Financial review

Reserves policy

Unrestricted funds showed a surplus after transfers of £100,519. This compared to a surplus in the previous year of £420,511. Restricted funds showed a deficit, after transfers, of £78,778 (2024: surplus of £102,432).

At 31 December 2025 unrestricted funds amounted to £867,801 and restricted funds were £1,728,573. The unrestricted funds include the net book value of the manse and the restricted funds include the net book value of the church buildings.

Major risks

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO). It was registered with the Charity Commission on 4 February 2020 (no. 1187741). The work of the charity was previously carried out by another unincorporated charity of the same name (no. 1132875). On 1 January 2021 the unincorporated charity's assets and activities were transferred to the CIO.

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

M M'Clelland
A Holmes
Reverend J Jacobson
T Simmonds
S Culliford
M Napper
T Lawrence
O Olugbodi (Retired 31 December 2025)
S Campbell
I Newton (Retired 31 December 2025)
S Tollworthy
D Monk
A Oladimeji

Recruitment and appointment of trustees

Responsibility for setting policy and for determining the parameters within which the charity should operate for making operating decisions rests with the church members' meeting with the appointment of Trustees who meet at least once a month to monitor the activities of the charity. Responsibility for the day to day operation of the charity is headed up by the Trustees led by the Ministers. New Trustees are appointed through the Church Members' Meeting as stipulated by the governing document.

The trustees' report was approved by the Board of Trustees.

.....
A Holmes
Trustee

Date: .....

WEST LEIGH BAPTIST CHURCH

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

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 charity and of the incoming resources and application of resources of the charity 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 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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

WEST LEIGH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WEST LEIGH BAPTIST CHURCH

I report to the trustees on my examination of the financial statements of West Leigh Baptist Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity 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 charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity'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 charity 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.

John Caladine FCCA CTA FCIE
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Date: .....

WEST LEIGH BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	244,743	131,046	375,789	620,645	197,955	818,600
Charitable activities	**4**	62,162	-	62,162	42,904	-	42,904
Investments	**5**	17,462	5,435	22,897	10,864	8,453	19,317
Other income	**6**	3,595	31,547	35,142	3,644	41,902	45,546
Total income		327,962	168,028	495,990	678,057	248,310	926,367
Expenditure on:							
Charitable activities	**7**	227,443	36,231	263,674	257,546	40,821	298,367
Building fund professional fees	**12**	-	260,670	260,670	-	105,057	105,057
Total expenditure		227,443	296,901	524,344	257,546	145,878	403,424
Net income/(expenditure)		100,519	(128,873)	(28,354)	420,511	102,432	522,943
Transfers between funds	**20**	(50,095)	50,095	-	-	-	-
Net movement in funds		50,424	(78,778)	(28,354)	420,511	102,432	522,943
Reconciliation of funds:							
Fund balances at 1 January 2025		817,377	1,807,351	2,624,728	396,866	1,704,919	2,101,785
Fund balances at 31 December 2025		867,801	1,728,573	2,596,374	817,377	1,807,351	2,624,728

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

WEST LEIGH BAPTIST CHURCH

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Property, plant and equipment	**14**		1,700,307		1,718,159
Investments	**15**		5,001		5,001
			1,705,308		1,723,160
Current assets					
Trade and other receivables	**16**	10,747		23,879	
Cash at bank and in hand		968,294		984,192	
		979,041		1,008,071	
Current liabilities	**17**	(12,975)		(31,503)	
Net current assets			966,066		976,568
Total assets less current liabilities			2,671,374		2,699,728
Non-current liabilities	**18**		(75,000)		(75,000)
Net assets			2,596,374		2,624,728
The funds of the charity					
Restricted income funds	**20**		1,728,573		1,807,351
Unrestricted funds	**21**		867,801		817,377
			2,596,374		2,624,728

The financial statements were approved by the trustees on .....

.....
A Holmes
Trustee

WEST LEIGH BAPTIST CHURCH

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**26**		(36,110)		525,095
Investing activities					
Purchase of property, plant and equipment		(2,685)		-	
Investment income received		22,897		19,317	
Net cash generated from investing activities			20,212		19,317
Net (decrease)/increase in cash and cash equivalents			(15,898)		544,412
Cash and cash equivalents at beginning of year			984,192		439,780
Cash and cash equivalents at end of year			968,294		984,192

1 Accounting policies

Charity information

West Leigh Baptist Church is a Charitable Incorporated Organisation governed by its constitution dated 4 February 2020.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's memorandum and articles of association, 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 charity is a Public Benefit Entity as defined by FRS 102.

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 charity. 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 charity 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 available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity 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 charity 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.

Legacies are recognised on receipt or otherwise if the charity 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.

1.5 Expenditure

Liabilities are recognised when a constructive obligation exists, the payment is probable and the obligation can be measured or estimated reliably.

Resources expended are allocated to the particular cost centre to which they relate and include irrecoverable VAT.

1 Accounting policies (Continued)

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:

Church building	1% straight line
Manse	1% Straight line
Fixtures, fittings and equipment	20% straight line

The cost of the church building includes the cost of some land which is not depreciated.

To date the costs and work done on the Annex have been written off against the Building Fund. Capitalisation and depreciation of the project will be considered on completion.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Non-current investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of non-current assets

At each reporting end date, the charity 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).

1.9 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.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity 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.

1 Accounting policies (Continued)

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 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 charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 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 charity'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 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	241,465	94,546	336,011	227,434	147,955	375,389
Legacies	3,278	29,500	32,778	393,211	-	393,211
Grants	-	7,000	7,000	-	50,000	50,000
	244,743	131,046	375,789	620,645	197,955	818,600
Donations and gifts						
Donations of cash	201,657	85,024	286,681	189,472	124,021	313,493
Income tax recoverable	40,175	9,522	49,697	37,962	22,304	60,266
Other	(367)	-	(367)	-	1,630	1,630
	241,465	94,546	336,011	227,434	147,955	375,389

4 Charitable activities

	2025 £	2024 £
Parish nurse	11,302	8,584
Room and hall hire	50,860	34,320
	62,162	42,904

5 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	17,462	5,435	22,897	10,864	8,453	19,317

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donation from subsidiary	3,595	31,547	35,142	3,644	41,902	45,546

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	101,509	107,350
Manse costs	678	2,861
Telephone and utilities	12,590	15,235
Church activities	7,831	12,998
Catering	1,678	1,323
Conferences, training and pastoral	745	1,541
Children's work	6,729	7,143
Evangelism and publicity	3,278	999
Parish Nurse Ministry (Staff costs £19,979, 2024: £28,530)	24,744	32,375
Repairs, maintenance and renewals	6,164	12,460
Computer and IT	2,369	3,247
Other funds and giving	4,761	2,643
Miscellaneous expenses	236	180
Staff expenses	-	4,916
	173,312	205,271
Grant funding of activities (see note 8)	31,754	32,899
Share of support and governance costs (see note 9)		
Support	53,054	54,364
Governance	5,554	5,833
	263,674	298,367
Analysis by fund		
Unrestricted funds	227,443	257,546
Restricted funds	36,231	40,821
	263,674	298,367

8 Grants payable

	Charitable activities 2025	Charitable activities 2024
	£	£
Grants to institutions:		
Baptists Together	1,064	1,045
BMS	5,960	5,450
CAP	1,850	1,850
Suryapet Orphanage	4,537	-
Home Mission	1,800	1,810
New Life Wood	3,023	8,079
Viva & KM	2,400	3,319
Foodbank	2,070	761
Calvary Ministries	1,200	-
Release International	2,400	2,400
Films for Girls (Meg Cannon)	1,200	-
Other	1,915	3,170
	29,419	27,884
Grants to individuals	2,335	5,015
	31,754	32,899

9 Support costs

	Support costs	**Governance costs**	**Total 2025**	Support costs	Governance costs	Total 2024
	£	**£**	**£**	£	£	£
Staff costs	26,924	-	26,924	28,932	-	28,932
Depreciation	20,537	-	20,537	20,192	-	20,192
Printing, postage and stationery	2,560	-	2,560	2,082	-	2,082
Insurance	3,033	-	3,033	3,158	-	3,158
Independent Examination	-	1,600	1,600	-	1,500	1,500
Payroll costs	-	1,354	1,354	-	1,333	1,333
Accountancy	-	2,600	2,600	-	3,000	3,000
	53,054	5,554	58,608	54,364	5,833	60,197
Analysed between						
Charitable activities	53,054	5,554	58,608	54,364	5,833	60,197

10 Trustees

Reverend J Jacobson received gross pay (including housing and expense allowance) of £46,717 (2024: £45,850) and pension contributions of £4,655 (2024: £4,440) for his role as Minister.

None of the other trustees received any remuneration or benefits from the charity during the year.

Trustee donations amounted to £55,830 during the year (2024: £82,720).

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	10	12

Employment costs	2025 £	2024 £
Wages and salaries	138,118	153,571
Social security costs	2,414	4,099
Other pension costs	7,024	7,142
	147,556	164,812

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

12 Building fund professional fees

	Restricted funds 2025 £	Restricted funds 2024 £
Building fund professional fees (including £110k deposit for 2026 work)	260,670	105,057

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Property, plant and equipment

	Church building	Manse	Fixtures, fittings and equipment	Total
	£	£	£	£
Cost				
At 1 January 2025	1,668,971	350,000	32,407	2,051,378
Additions	-	-	2,685	2,685
Disposals	(7,812)	-	-	(7,812)
At 31 December 2025	1,661,159	350,000	35,092	2,046,251
Depreciation and impairment				
At 1 January 2025	255,312	45,500	32,407	333,219
Depreciation charged in the year	16,500	3,500	537	20,537
Eliminated in respect of disposals	(7,812)	-	-	(7,812)
At 31 December 2025	264,000	49,000	32,944	345,944
Carrying amount				
At 31 December 2025	1,397,159	301,000	2,148	1,700,307
At 31 December 2024	1,413,659	304,500	-	1,718,159

15 Fixed asset investments

	Other investments
	£
Cost or valuation	
At 1 January 2025 & 31 December 2025	5,001
Carrying amount	
At 31 December 2025	5,001
At 31 December 2024	5,001

Other investments comprise:	Notes	2025 £	2024 £
Investments in subsidiaries	**25**	1	1
Loans to subsidiaries	**25**	5,000	5,000
		5,001	5,001

In December 2023 West Leigh Baptist Church made an interest free loan of £5,000 to their subsidiary WLBC Cornerstone Limited (which runs the Cornerstone charity shop) to facilitate the operation of the new trading company.

16 Trade and other receivables

Amounts falling due within one year:	2025 £	2024 £
Trade receivables	2,806	2,973
Other receivables	3,739	19,180
Prepayments and accrued income	4,202	1,726
	10,747	23,879

17 Current liabilities

	2025 £	2024 £
Trade payables	5,520	26,672
Other payables	485	538
Accruals and deferred income	6,970	4,293
	12,975	31,503

18 Non-current liabilities

	2025 £	2024 £
Borrowings	75,000	75,000

The borrowings above represent monies loaned by a Church member in 2019 due to be repaid in ten years with no required payment prior to tenure expiring. The loan is interest free.

19 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	7,024	7,142

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 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.

	Movement in funds				Movement in funds			
	Balance at 1 January 2024	Incoming resources	Resources expended	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£	£
Social Enterprise Fund	11,182	240	(20)	11,402	30	(1,933)	-	9,499
Boys Brigade	444	1,011	(1,387)	68	1,031	(1,072)	-	27
WLBC Football Team	468	1,320	(1,557)	231	1,825	(1,878)	-	178
Church W/E	6,067	-	(3,174)	2,893	-	-	-	2,893
Building Fund (Church net book value)	1,430,159	-	(16,500)	1,413,659	-	(16,500)	-	1,397,159
Building Fund (fundraising)	237,489	237,163	(104,336)	370,316	151,252	(260,670)	50,000	310,898
Meg Cannon Film Project	-	440	(440)	-	-	-	-	-
Suryapet Orphanage	408	3,771	(3,279)	900	1,677	(2,577)	-	-
Parish Nurse	10,450	-	(10,450)	-	7,000	(7,000)	-	-
Ministerial Support	7,878	-	-	7,878	-	-	-	7,878
Youth, Children & Families	-	-	-	-	345	(440)	95	-
Other Restricted Funds	374	4,365	(4,735)	4	4,868	(4,831)	-	41
	1,704,919	248,310	(145,878)	1,807,351	168,028	(296,901)	50,095	1,728,573

20 Restricted funds (Continued)

Social Enterprise Fund is a restricted fund to allow for future expenditure on social needs.

Boys Brigade - WLBC has a BB company incorporating Girls Association where the church Finance team manages their books which we hold as a restricted fund.

WLBC Football Team - the church has a youth football team (COSMOS) and the church Finance Team manages their books that are held as a restricted fund.

Church W/E is a restricted fund to allow for future expenditure on a church weekend away.

Building Fund comprises the net book value of the church building and cash funds raised and used for the church buildings. The two parts of the fund have been separated out to the "Building Fund (Church net book value)" as at 31.12.2025 £1,397,159 and the "Building Fund (fundraising)" holding restricted donations for capital expenditure to the church. A transfer of £50,000 was made rom the General Fund during the year.

Meg Cannon Film Project - this is a restricted fund where gifts can be passed through church giving channels, and where this is managed by the Finance Team.

Suryapet Orphanage - this is an Indian orphanage where WLBC along with 2 other local churches provide financial support from our main income tithe but where this fund enables individuals to provide specific donations which the Finance Team will settle monthly. From October 2025 we have been unable to continue supporting the orphanage due to restrictions within India.

Parish Nurse - this fund includes income from specific grants for the work of the Parish Nurse and expenditure which can be applied against it. Other activities are part of the General Fund.

Ministerial Support - this fund contains donations received for the appointment of a new associate minister.

Youth, Children's and Families - this fund is for donations given directly for the Youth Children's and Families ministry of the church.

Other Restricted Funds is the aggregation of several individually immaterial restricted funds to allow for future expenditure on projects and causes as laid out by the donor placing the restriction at the time of the gift.

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 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
General reserve	30,000	-	-	-	9,255	39,255
Legacy Fund	393,211	3,278	-	-	-	396,489
General funds	394,166	324,684	(227,443)	(50,095)	(9,255)	432,057
	817,377	327,962	(227,443)	(50,095)	-	867,801

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
General reserve	30,000	-	-	-	-	30,000
Legacy Fund	-	393,211	-	-	-	393,211
General funds	366,866	284,846	(257,546)	-	-	394,166
	396,866	678,057	(257,546)	-	-	817,377

The General fund is the operational fund and carries sufficient reserves going forward.

The Legacy Fund comprises unrestricted legacies set aside by the Church to be used for special purposes as agreed by the Church membership and will be allocated for the building project.

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances are represented by:						
Property, plant and equipment	303,148	1,397,159	1,700,307	304,500	1,413,659	1,718,159
Investments	5,001	-	5,001	5,001	-	5,001
Current assets/(liabilities)	559,652	406,414	966,066	507,876	468,692	976,568
Long term liabilities	-	(75,000)	(75,000)	-	(75,000)	(75,000)
	867,801	1,728,573	2,596,374	817,377	1,807,351	2,624,728

23 Events after the reporting date

At the end of the year the Church appointed A W Hardy and Co Ltd to carry out new building works in the sum of £2,101,522, a deposit of £110,797 for timber structure works was paid in December 2025 and the works will be carried out in 2026.

A loan of £1,500,000 has been agreed with the Baptist Union Corporation over a 20 year period at a variable interest rate, currently at 5%. The purpose of the loan will be to fund the building work in commencing in 2026.

The church is the beneficiary of the Will of the Late Ruth Aves. Probate has been granted but because of uncertainty of the property values no accrual has been made within the financial statements. An interim distribution of £29,237 was received in the year and a further distribution of £242,747 was made at the end of January 2026. It is anticipated that the balance of the Estate may be worth £357k.

24 Related party transactions

L Lawrence, wife of trustee T Lawrence, received gross pay of £13,785 (2024: £12,743) and pension contributions of £413 (2024: £385) for her role as Parish Nurse.

L M'Clelland, wife of trustee M M'Clelland, received gross pay of £14,329 (2024: £15,701) and pension contributions of £430 (2024: £471) for her role as Bookkeeper.

25 Subsidiaries

Details of the charity's subsidiaries at 31 December 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	% Held Indirect
WLBC Cornerstone Limited	United Kingdom	Charity shop	Ordinary	100.00	

25 Subsidiaries (Continued)

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
WLBC Cornerstone Limited	-	65

26 Cash (absorbed by)/generated from operations

	2025	2024
	£	£
(Deficit)/surplus for the year	(28,354)	522,943
Adjustments for:		
Investment income recognised in statement of financial activities	(22,897)	(19,317)
Depreciation and impairment of property, plant and equipment	20,537	20,192
Movements in working capital:		
Decrease/(increase) in trade and other receivables	13,132	(18,296)
(Decrease)/increase in trade and other payables	(18,528)	19,573
Cash (absorbed by)/generated from operations	(36,110)	525,095

27 Analysis of changes in net funds

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	984,192	(15,898)	968,294
Loans falling due after more than one year	(75,000)	-	(75,000)
	909,192	(15,898)	893,294