

Trustees' Annual Report for period 1st January, 2025 to 31st December, 2025

Charity Name-

Mill Road Baptist Church, Wellingborough

Charity registration number-

1188656

Charity's principal address-

Mill Road, Wellingborough, NN8 1PF

Church contact details-

Tel: 01933 276631

Email:admin@millroadbaptistwellingborough.com

Trustees

Steve Robinson

Arooj Cecil

Abbie Squires

Ian Parker

James Mshelia

Bernard Agyemang resigned 30/11/25

Ian Sansom appointed 1/12/25

Shashi Patel appointed 1/12/25

Ian Wilson appointed 1/12/25

Structure of the Charity-

The organisation is a Charitable Incorporated Organisation **(CIO)** which was registered on the 19th March, 2020 and is governed by the Constitution "registered 19/3/20 as amended on the 6th September, 2021 which established the objects and powers of the CIO. In the event of the CIO having to be wound up the Church Members are not required to contribute an amount.

Charity Trustees are selected from the Church Membership with the Minister being automatically appointed. A prospective Charity Trustee needs to have been a member for at least 1 year and (agreeing for their name to be considered), shall have their name submitted to

the Church Membership and voted on at the appropriate members' meeting. They will normally serve for an initial period of 3 years. Existing Trustees can be reappointed after their initial term based on the Constitution/Approved Governing Document(AGD) requirements.

Once the selection process has been completed the Trustees and the Minister become the Leadership Team of the Church responsible for managing Church affairs under the authority of the Church Members' Meetings which are open to all but only Church Members can vote.

Trustee meetings were held monthly during 2025. At the end of the year there were 8 Trustees. Church Members' Meetings were held 5 times during 2025 with the AGM being included in the meeting of 28th September, 2025 when Church Members approved the 2024 Financial and Trustees' Reports.

Purposes-

The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

The Church Members/Leadership Team are committed to enabling as many people as possible to worship in person or online, through YouTube, in a welcoming, open and safe environment through Sunday worship, prayer, faith, bible study, music, Sunday School/Junior Church, table tennis, dominoes and chess group, monthly breakfast get together and Friday Party night.

To accommodate the above activities the School Room has been used extensively. Maintenance and repairs to the Church and Manse have also been actioned and we remain aware of the future need to repair the School Room roof.

Achievements and Performance-

Sunday worship has continued to be in person and online via YouTube throughout 2025. YouTube provides a media for worshippers who remain unsure about returning to Church in person due to their own circumstances and for considering if the Church meets their needs before attending a service. Bible study groups continue to meet weekly via Zoom and in person. Monthly prayer meetings in person take place on the 1st Saturday of every month.

Friday Night Party (FNP) for the local community, Church Members and regular attendees has continued to offer a friendly service to new and existing families/individuals offering snacks, chats and various game/craft for all ages. During the summer months and if the weather is good, we will meet outdoors in a local park and indulge in cricket, football, rounders and have food together. Safeguarding in this area is important and we have a team of volunteers to oversee theses activities.

Meals are being prepared by 2 church members for those attending the FNP and their efforts have been highly appreciated by all.

External community groups including adults with learning difficulties, Gilbert and Sullivan Society, a local amateur drama group and an autistic children group continue to benefit from using our facilities during the week and at weekends.

A table tennis group is open to Church Members and non Members every Monday evening.

Membership-

Church Membership has reduced overall by 2 due to resignations/retiring and deaths to 69 with 4 new members. Two funeral services were held for long standing members of the congregation in March, 2025 and September, 2025. Attendance at Sunday services has continued positively despite the challenges we face. MRBC is a multicultural fellowship that is representative of the local town and attracts people from all walks of life and backgrounds.

Children and Young People

Junior Church attendance is growing and follows a planned syllabus each week. The teaching is all done by experienced volunteers. Our group of young people (11 to 16) called the Brains Trust have their own space in the church and work through a list of questions and reflections related to the sermon. They are led by a married couple who have the necessary skills for this activity. These questions provide an opportunity for open discussion across the congregation at the end of the sermon.

Ministry at MRBC

In July 2025 our Minister, Duncan Wright and his wife Ruth retired. This has led to challenges for the church including 'calling a new Minister' and the music group, where Ruth was a significant part of the music group. Steve Robinson, an MRBC member and retired Baptist Minister has been leading the church whilst this vacancy exists. Steve has been assisted by the Leadership Team, Central Baptist Association and other Church Members who have began to lead the worship each Sunday along with guest speakers. The music group have also had to adapt to new methods of presenting the worship music weekly and have risen to the challenge. Another retired Baptist Union Minister provides advice and guidance to MRBC.

The monthly prayer meeting has continued throughout the year along with two bible study groups meeting weekly online and in person.

Pastoral care for the fellowship cannot be addressed by the Minister alone. Experienced Church Members have also assisted where appropriate. The Church fellowship has been divided into 4 groups, based geographically across the town and surrounding areas with a view to cascading support through the church community. It is important to note that this initiative will need to be relaunched at the appropriate time.

We have produced our Church profile and this document will be used to advertise the pastoral vacancy. Also, a "search" team has been established and this group will be responsible for interviewing prospective ministers and inviting them to preach, meet the congregation before the Church Members select the new Minister.

Missions Support

The provision of frozen and dry food parcels has continued throughout the year but at reduced levels due to a drop in demand. This service is for Church Members and non Members. The Music and Media groups also have new members which has benefitted the Church and the group.

During 2025 we continued to support the Daylight Centre Fellowship with food donations and provided financial support to Gaza through U.K. Christian organisations. BMS Home Mission and World Mission also received regular monthly donations with 5% and 2.5% of our offerings donated respectively, plus an additional £100 per month to each organisation.

We "set" aside £100 every month from the pension deficit contributions savings for the Fellowship and Outreach. We have been able to help a number of people who have found

themselves in difficult circumstances. As food is an important part of FNP, some of the funds help with the cost of supplying food and any craft supplies.

Tea and coffee continues to be provided every week by volunteers at the end of the Sunday service and this time is used to build relationships and pray for one another.

Safeguarding

There were no Safeguarding issues to report in 2025. Training was also provided for those working with children and vulnerable adults.

All new Trustees attended a day course run by the Central Baptist Association ensuring that they are accredited at levels 2 & 3 of the Baptist Union of Great Britain Safeguarding protocols.

Public benefit

As a small charity below the Charities Act audit threshold this report focuses on the above Achievements and Performance section. Our main activities are described above. All our charitable activities focus on the advancement of the Christian faith, in accordance with the Baptist denomination and are undertaken to further our charitable purposes for the public benefit. The Trustees believe that the benefits evident from the detailed explanations above satisfy the benefit and public aspects of the statutory requirements.

Finance

The accounts have been prepared on a receipts and payments basis in accordance with S.41 (3) 3 of the Charities Act 1993 incorporated into the Charities Act 2011.

The main highlights are:-

- a minor surplus of £1461.55
- total income reduced to £68,907 (-14.27%) compared to £80,381.33 for 2024 – main reason, no Gift Aid claimed for 2025
- the main sources of income were generated from Church Members' and regular attendees' offerings, rental from the Manse and a legacy from a former Member
- hall rentals increased by 88% to £3,301.00 from £1755.50 in 2024
- Donations decreased by 6.3 % to £47,955.00 compared to 2024 which was £51,179.10
- total expenditure for the year was £67,445.45 which included transfers to the deposit/ savings account of £19,200.00
- church utility costs reduced by 15.4% to £5,267.89 from £6,230.10 in 2024
- the balance in the deposit/savings account is now £43,679.02 an 80.52% increase on 2024
- FY 2025 ended with a current account balance of £10,235.42 and deposit/savings account balance of £43,679.02, total for both accounts £53,914.44 compared with £32,969.60 for FY2024 an increase of 63.53%

The Church's financial position remains that we are below the audit threshold and eligible for independent examination which was completed by Gill Clark on 2/2/26.

The Church had 1 full time employee for part of FY 2025 and ministry costs (including the Manse expenses) were £25,415.09 compared with £39,659.09 for FY 2024. This represents a decrease of 35.92%.

Declaration

The Trustees declare that they have approved the Trustees' report for 2025.

Signed on behalf of the Trustees:-

Signature: 

Full name: STEPHEN ROBINSON

Position: Chair of Trustees

Date: 27/9/26

MILL ROAD BAPTIST CHURCH, WELLINGBOROUGH

FINANCIAL STATEMENT FOR YEAR ENDED 31ST DECEMBER 2025 (AND 31ST DECEMBER 2024)

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS		**2025**		**2024**
Offerings	£	47,955.00	£	51,179.10
Use of premises	£	3,301.00	£	1,755.50
Gifts & Donations	£	500.00	£	500.00
Special Funds	£	8,175.00	£	3,180.00
Manse Rent (Before maintenance costs)	£	8,976.00	£	8,976.00
Sundries	£	-	£	5,717.67
Gift Aid	£	-	£	9,073.06
Total	£	68,907.00	£	80,381.33
PAYMENTS				
Ministry	£	24,480.30	£	38,331.67
Manses expenses and repairs	£	934.79	£	1,327.42
Church premises expenses,repairs and renewals	£	6,749.80	£	61,713.49
Church Utilities	£	5,267.89	£	6,230.10
Baptist causes	£	6,824.56	£	6,688.64
Special Funds	£	1,207.53	£	1,358.54
Fellowship/Outreach	£	1,343.33	£	1,451.97
Sundries	£	1,437.25	£	16.19
To Deposit Account	£	19,200.00	£	11,475.00
Total	£	67,445.45	£	128,593.02
Surplus/Defecit for the year	£	1,461.55	-£	48,211.69
Balance brought forward	£	8,773.87	£	56,985.56
Balance carried forward	£	10,235.42	£	8,773.87

DEPOSIT ACCOUNT

Balance Brought Forward	£	24,195.73	£	12,403.38
Receipts	£	19,200.00	£	11,475.00
Interest	£	283.29	£	317.35
Balance carried forward	£	43,679.02	£	24,195.73

STATEMENT OF ASSETS AND LIABILITIES		12/31/2025		1/31/2024
Monetary Assets/Liabilities				
Current Account	£	10,235.42	£	8,773.87
Deposit Account	£	43,679.02	£	24,195.73
Non-monetary assets:				
Church Buildings, Contents & Manse Insurance Values	£	4,156,849.00	£	3,906,298.00
External Liabilities (HMRC PAYE & NI)	£	-	£	1,396.69

Report of the Independent Examiner to the Trustees of Mill Road Baptist Church Wellingborough
On the accounts for the year ended 31st December 2025

Respective responsibilities of Trustees and Examiner
The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:
- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Signed by/~~on behalf of~~ the Examiner G. S Clark. Date 02/02/26

Name GILLIAN SPENCER CLARK

Address 16, ROCKLEIGH CLOSE,
FINEDON, NORTHANTS. NN9 5DT.