GBC Lancaster

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

1ST JANUARY 2015 TO 31ST DECEMBER 2025

Charity Name: GBC Lancaster
Registered Charity Number: 1191182
Trustees:
Janet Elizabeth Barlow
Adrian Davies
Michael Ernest Jones
David James Walker
Steven Walker

## 1.OBJECTIVES AND ACTIVITIES

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

The principal objective of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith. The charity may also carry out other charitable purposes in the United
Kingdom and/or other parts of the world but in practice operates almost entirely in the local community.

Central to the work of the Church is the provision of regular services of Christian worship. These take place each Sunday with services in the morning and evening and are open to everyone to attend. The services are advertised on the external notice board and on the internet. For those unable to be physically present a zoom connection is available. Sunday services comprise, singing, reading of the word of God, and teaching. There is also provision within the services for children and young people with a group titled Bible Explorers meeting each week.

During the year we sought to engage with the local community by holding "open mornings" and every household in the immediate area received an invitation.

In order to encourage spiritual growth and discipleship, the church holds a weekly prayer meeting / bible study and there is a monthly Prayer and Praise meeting held in a member's home. There is also a regular Family night held where crafts and games are held and provides the opportunity to chat with parents / carers. All activities are free of any charge.

The church relies extensively on the generous support of volunteers who deliver a substantial part of the programme. This includes those who lead and support the various activities, lead craft activities; help older and sick friends; clean and maintain the buildings; and carry out administrative and financial work.

Every activity operates in line with the Safeguarding Policies and Procedures including the requirement that everyone who works with children and vulnerable adults are appropriately vetted.

The church is also a keen supporter of the Olive Branch, which provides food supplies and spiritual support for those in disadvantaged positions.

## 2.ACHIEVEMENTS AND PERFORMANCE

The church does not measure the success of its activities only in numbers or financial performance, but also in less tangible areas such as fellowship and encouragement. The Trustees recognised that these factors are difficult to measure but believe that 2025 was a positive year in the life of the church.

During this year, several new people have joined us, there have been 2 baptisms and an increase in the attendance at worship services.

The church did not have a full time Pastor during 2025 and is very grateful to like-minded churches who have provided men to preach at our worship services. We are currently looking to appoint a man who will be able to engage in preaching, teaching, discipleship, pastoral care, and evangelism.

During the year the church reviewed and strengthened its safeguarding policies and procedures.

## 3.FINANCIAL REVIEW

The church continues to raise the funds needed to undertake our activities from within the fellowship. No wider public appeal for funding was made during the year.

Taking advantage of the fact that we did not have a full-time employee during 2025, the Trustees decided to upgrade the facilities within the building. New screens were installed to project hymns and videos, the lighting was upgraded to modern standard, new signage was installed on the exterior of the building and new tables and chair were purchased.

The church also expressed its part in the wider Church by making gifts to Christian organisations and individuals to support their promotion of the Christian Gospel.

There was still a surplus of £10,831 on the year and the financial results for the year are set out in the attached Receipts and Payments form.

No Trustee was remunerated for any services provided during the year.

The Trustees have established a reserves policy to enable the church to survive any downturn in income and therefore meet any statutory obligations. This is currently set at £25,000

4.GOING CONCERN

The Trustees are of the view that the charity is in sound financial position and able to continue to effectively function for the foreseeable future.

5.STRUCTURE, GOVERNANCE AND MANAGEMENT

GBC Lancaster was registered was a charity in September 2020 and is governed by an approved governance document and its constitution.

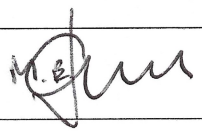
Members' meetings take place a minimum of 4 times each year and the Trustees meet separately at least twice each year or as often as matters requiring a decision arise.

The practice of the church is that relevant matters are submitted by the Trustees to the Church Meeting and guidance is sought. Members can also refer issues to the Trustees for consideration. Whilst the constitution permits decisions to be made at church meetings by the appropriate majorities the church seeks to work by consensus wherever possible.

Trustees are recruited and elected by the membership of the Church in line with the requirements of the governing document.

5. DECLARATION

The Trustees declare that they have approved the annual report as above;

| | | |
|---|---|---|
| Signature |  |  |
| Full Name | DAVID JAMES WALKER | MICHAEL ERNEST JONES |
| Position | TRUSTEE | TRUSTEE |

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

**Report to the trustees/ members of** Charity Name: GBC LANCASTER

**On accounts for the year ended** 31st DECEMBER 2025 **Charity no (if any)** 1191182.

**Set out on pages** 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

**Signed:** J Wilcock. **Date:** 19/3/2026.

**Name:** Janet Wilcock.

**Relevant professional qualification(s) or body (if any):** IIA.

**Address:** 40 Milking Stile Lane
Lancaster
LA1 5QD

CHARITY COMMISSION FOR ENGLAND AND WALES

| Charity Name | No (if any) |
|---|---|
| GBC Lancaster | 1191182 |

# Receipts and payments accounts

**CC16a**

| For the period from | Period start date | To | Period end date |
|---|---|---|---|
| | 01/01/2025 | | 31/12/2025 |

## Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|---|---|---|
| **A1 Receipts** | | | | | |
| Gift Aid & Offerings | 48,413 | - | - | 48,413 | 48,271 |
| Donations | 825 | - | - | 825 | 660 |
| Use of Premises | - | - | - | - | 2,200 |
| Bank Interest | 36 | - | - | 36 | 37 |
| Other | - | - | - | - | 111 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| ***Sub total** (Gross income for AR)* | 49,274 | - | - | 49,274 | 51,279 |
| **A2 Asset and investment sales, (see table).** | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| ***Sub total*** | - | - | - | - | - |
| ***Total receipts*** | 49,274 | - | - | 49,274 | 51,279 |
| **A3 Payments** | | | | | |
| Salaries, Tax, Expenses | | - | - | - | 44,794 |
| Pension Contributions | - | - | - | - | 1,802 |
| Premises Costs | 7,751 | - | - | 7,751 | 2,132 |
| Utilities | 2,331 | - | - | 2,331 | 6,467 |
| Activities, Evangelism, Events | 1,742 | - | - | 1,742 | 486 |
| Gifts to Mission & Members | 4,686 | - | - | 4,686 | 2,243 |
| Ministry Support | 7,957 | - | - | 7,957 | 1,555 |
| Administration | 2,518 | - | - | 2,518 | 5,560 |
| Equioment and renewals | 11,458 | - | - | 11,458 | 214 |
| ***Sub total*** | 38,443 | - | - | 38,443 | 65,253 |
| **A4 Asset and investment purchases, (see table)** | | | | | |
| | - | - | - | - | |
| | - | - | - | - | |
| ***Sub total*** | - | - | - | - | - |
| ***Total payments*** | 38,443 | - | - | 38,443 | 65,253 |
| ***Net of receipts/(payments)*** | 10,831 | - | - | 10,831 | - 13,974 |
| **A5 Transfers between funds** | - | - | - | - | - |
| **A6 Cash funds last year end** | - | - | - | - | - |
| ***Cash funds this year end*** | 10,831 | - | - | 10,831 | - 13,974 |

## Section B Statement of assets and liabilities at the end of the period

### B1 Cash funds

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| | Current Account | 17,367 | - | - |
| | Investment Account | 60,660 | - | - |
| | | - | - | - |
| | ***Total cash funds*** | 78,027 | - | - |
| | (agree balances with receipts and payments account(s)) | Agreement Error | OK | OK |

### B2 Other monetary assets

| Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|
| None | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |

### B3 Investment assets

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| None | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B4 Assets retained for the charity's own use

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| Office Equioment | | - | - |
| Fixtures & Fittings | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B5 Liabilities

| Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|---|---|---|---|
| None | | - | |
| | | - | |
| | | - | |
| | | - | |
| | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|---|---|
| J E Barlow. | JANET E BARLOW | 2-7-26 |
| S. Walker | STEVEN WALKER | 2-7-26 |

CHARITY COMMISSION FOR ENGLAND AND WALES

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