Broadmead Baptist Church

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BROADMEAD BAPTIST CHURCH

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	John Cordle Mark Detzler Chong Tang Ademola Ajibade Eleanor Vinter (appointed 17 September 2025) Arpana Alexander (appointed 23 September 2025) Jonathan Staplehurst (resigned 23 September 2025)
Governing Document	Constitution dated 15 September 2020
Charity Registration Number	1191289
Registered Office	Broadmead Baptist Church 1 Whippington Court Bristol BS1 3HY
Independent Examiner	Nicola Harrison CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Metro Bank Plc

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BROADMEAD BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity
The charity is a charitable incorporated organisation. Broadmead Baptist Church is governed by an Approved Governing Document which states that the principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church occupies premises which are held by the Broadmead Chapel Trust on trusts which are entirely compatible with the Church's purpose as stated above.

Beliefs
The Church subscribes to the Baptist Union of Great Britain's Declaration of Principle:
"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer his laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelism of the world."

Summary of the charity's main activities and achievements
In fulfilling its purpose, Broadmead Baptist Church engages in a range of activities for the benefit of its Members and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These gatherings take place each Sunday at 11:00am. There are also occasional services at other times, including evening Prayer and Praise gatherings. Crèche facilities are provided during the Church's Sunday morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings.

The Church runs a series of bible study groups that meet across the City of Bristol in members' homes. These groups usually meet on a weekday evening to study God's word, to enjoy Christian fellowship and to encourage growth in faith and discipleship to the Lord Jesus Christ.

The Church continues to let rooms to commercial and charitable organisations both on a long-term regular and occasional basis.

Assimilation and international fellowship
2025 was a pivotal year for Broadmead Church as we continued to assimilate a large number of members of Hong Kong origin. At times, we had to reflect on cultural assumptions and navigate moments of confusion in the way we communicated. Alongside these challenges, we have continued to recognise the international nature of our fellowship as a very positive strength in our ministry. The church family has benefited deeply from brothers and sisters from other cultures making their home with us, enriching our life together and broadening our shared perspective.

Teaching, preaching, and discipleship rhythms
From September 2023 to September 2025, the church followed a “Bible in two years” reading plan. On Sunday mornings, we taught through books and themes that emerged from these readings. This approach helped people—especially those newer to the Christian faith—to develop strong habits of daily devotional life. In the final four months of 2025, our preaching shifted toward a more thematic emphasis on prayer and outreach.

Embracing a more evangelistic vision

In September 2025, during an away day, the church embraced a vision of becoming a more evangelistic fellowship. Following this, we undertook the “Living and Telling” course. This training and focus then helped shape a couple of major outreach events in 2026, as we continued to move forward with greater clarity and confidence.

Building work and investment priorities

2025 was relatively quiet regarding building activity, largely due to the extended administrative process involved in obtaining permissions from the council. These permissions were finally received on 31 December 2025. Our new church facade will include new doors and windows, a canopy, and an illuminated cross, measuring five metres in height, set on the roof. A local building company that has worked with us over the last few years will continue to provide support, alongside support from team members within the church. During this period, the church shelved plans for a manse and instead chose to invest in our primary building.

Youth, children, and leadership resilience

Youth and children’s work remained a high priority for our teams, including one youth worker serving on a part-time basis. In 2024, the church introduced an elder rotation programme, and as a result two of our elders are currently in a resting phase following a two-year term. We look forward to welcoming them back into active eldership soon. We are also wonderfully served by a strong group of deacons; however, during 2025 we sometimes found it difficult to identify candidates for all roles.

Reaching our city and strengthening partnerships

In 2025, we sought to reach our city with renewed intention. This included developing fresh relationships with other church leaders from a variety of backgrounds, with the shared vision of reaching out together. At Pentecost 2025, we joined with other churches for a celebration at the Avon meads Lloyds Bank building—recently sold for redevelopment by a Christian firm. Leaders were also involved in the Baptist Ministers “Pit Stop” programme.

Missions, pastoral care, and women’s and men’s ministry

We continued to encourage short-term mission trips through prayer and financial support, and an emerging missions team took responsibility for mission’s Sunday and the pastoral care of those involved in cross-cultural missions. Women’s ministry events took place throughout the year, and there is growing momentum among members to consolidate various small-group support initiatives for men. During this time, women also participated in women’s Bible studies, strengthening community and discipleship. We have also run courses for new believers, families and marriages.

Ongoing ministry across the church

Alongside the themes above, we continued to serve through a range of other ministries, including the welcome team, prayer, outreach, Alpha, deacons, and trustees. These teams played an essential part in sustaining the daily life of the church and enabling our mission to move forward with integrity and care.

Public benefit

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which affirms that baptism by immersion upon personal profession of faith in Jesus Christ is the normal mode of entry into membership of the Church.

Church Members' Meetings normally take place at least four times per year. These meetings are an opportunity for Members to consider and review routine matters associated with the life of the Church including issues related to church membership, the appointment of the leaders (Trustees), the approval of the budget, as well as providing opportunities for considering proposals for the development of the Church and advancement of its purpose through its activities.

Church leaders (Trustees) are responsible for the governance of the Church in accordance with the Constitution and the fulfilment of the purpose through its activities acting according to the will of God as discerned by the Church Members. Church leaders' meetings normally take place at least six times per year.

Financial review

During the year income increased by £12,505, to £311,520, and expenditure decreased by £111,341, to £315,241. As a result surplus for the year increased by £145,911 to £15,507 and the charity's net assets increased by the same amount, to £531,737. Net current assets increased by £2,222 to £345,210.

Reserves policy

The Trustees' reserves policy is to seek to maintain minimum general reserves greater than or equal to approximately three months' core operating costs. The Church's budgeted costs for the year ending 31 December 2026 excluding building work which is funded from the Manse Fund is £307,352. The Church's unrestricted general funds at 31 December 2025 (excluding the Manse Property designated fund) were £198,674 meaning that, at the financial year-end, its reserves were confirmed to be at a level in excess of the Trustees' minimum reserves requirement.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees under charity law

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

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

Approval

This report was approved by the trustees and signed on their behalf by:

Mark Detzler

Mark Detzler (Oct 6, 2026 14:34:11 GMT+1)

MARK DETZLER

Date: Oct 6, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

BROADMEAD BAPTIST CHURCH
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 6 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 8 to 10.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation 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 Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

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

Nicola Harrison
Nicola Harrison (Oct 6, 2026 16:25:49 GMT+1)

Nicola Harrison CA
Institute of Chartered Accountants of Scotland
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Oct 6, 2026

BROADMEAD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	249,728	22,745	272,473	235,675
Other trading activities	4	23,656	-	23,656	46,900
Investments	5	12,234	-	12,234	16,440
Other income	6	3,157	-	3,157	-
Total income and endowments		288,775	22,745	311,520	299,015
EXPENDITURE ON:					
Charitable activities	7	291,082	24,160	315,241	426,582
Total expenditure		291,082	24,160	315,241	426,582
Net gains/(losses) on investments		19,228	-	19,228	(2,837)
Net income/(expenditure)		16,922	(1,415)	15,507	(130,404)
Transfers between funds	16	-	-	-	-
Net movement in funds		16,922	(1,415)	15,507	(130,404)
Reconciliation of funds:					
Total funds brought forward		503,857	12,373	516,230	646,634
Total funds carried forward	16	520,779	10,959	531,737	516,230

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 8-16 form part of these accounts.

BROADMEAD BAPTIST CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	9	3,636	-	3,636	10,270
Investments	10	182,891		182,891	162,972
		186,527	-	186,527	173,242
CURRENT ASSETS					
Debtors	11	13,772	-	13,772	18,590
Investments	12	293,757	-	293,757	294,449
Cash at bank and in hand	13	32,655	10,959	43,613	54,174
		340,184	10,959	351,142	367,213
CREDITORS: Amounts falling due within one year	14	(5,932)	-	(5,932)	(24,225)
Net current assets / (liabilities)		334,252	10,959	345,210	342,988
Total assets less current liabilities		520,779	10,959	531,737	516,230
TOTAL NET ASSETS		520,779	10,959	531,737	516,230
FUND BALANCES	16				
Unrestricted Funds					
General funds		198,674	-	198,674	176,503
Designated funds		322,105	-	322,105	327,354
		520,779	-	520,779	503,857
Restricted Funds		-	10,959	10,959	12,373
		520,779	10,959	531,737	516,230

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Mark Detzler
Mark Detzler (Oct 6, 2026 14:34:11 GMT+1)

MARK DETZLER

Date: Oct 6, 2026

Charity number: 1191289

The notes on pages 8-16 form part of these accounts.

BROADMEAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the hire of the church facilities.

Investment income represents income generated by the charity's investment assets and includes dividend and interest income.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 5 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

i) Listed investments are valued at their market value (fair value) at the balance sheet date.

g) Pension scheme arrangements

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

h) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations

	2025	2024
	£	£
Donations of cash and similar	213,531	201,302
Legacies receivable	20,000	-
Gift aid recoverable	38,942	34,373
	272,473	235,675

4 Income from other trading activities

	2025	2024
	£	£
Income from premises room hire	23,656	46,900
	23,656	46,900

5 Investment income

	2025	2024
	£	£
Dividend income	435	395
Interest income	11,799	16,045
	12,234	16,440

6 Other income

	2025	2024
	£	£
Other income	3,157	-
	3,157	-

7 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Staff costs	197,474	185,504
Ministry costs	14,016	15,285
Premises costs	8,516	8,135
Utilities	33,490	11,713
	253,496	220,637
Grants payable (note 7c)	43,724	186,699
	297,220	407,336

b Costs incurred on support & administration

Governance costs		
Independent examiner's fee	2,510	850
	2,510	850
Office and IT expenses	7,956	8,191
Legal and professional fees	882	-
Bank charges	40	73
Depreciation	6,633	10,132
	18,021	19,246
Total expenditure	315,241	426,582

The fee payable to the independent examiner for preparing and examining the accounts was £3,240 (2024: £850).

c Grants payable

	Institutions	Individuals	2025
	£	£	£
Grants for UK and overseas mission	12,871	29,153	42,024
Grants for the relief of poverty	-	1,700	1,700
	12,871	30,853	43,724

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	13,828	22,621	36,449
Grants for the relief of poverty		6,250	6,250
Grants for church building development	144,000		144,000
	157,828	28,871	186,699

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
West of England Baptist Association	12,871	13,828
Broadmead Chapel Trust	-	144,000
	12,871	157,828

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 6 (2024: 7). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprises the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	Total employment benefits
Trustees:				
Rev M Detzler	29,951	11,143	3,831	44,925
Mr J Cordle	37,914	9,054	4,697	51,665
	67,865	20,197	8,528	96,590

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	Total employment benefits
Trustees:				
Rev M Detzler	21,354	11,571	2,964	35,889
Mr J Cordle	26,730	8,988	3,572	39,290
	48,084	20,559	6,536	75,179

Rev M Detzler and Mr J Cordle served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Other employment benefits include £20,197 (2024: £20,559) in respect of the customary provision of accommodation to Rev M Detzler and M J Cordle, so that they could better perform their duties.

The Church pays pension contributions for one of its employees to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

9 Tangible fixed assets

	Audiovisual & computer equipment £	Kitchen fittings & equipment £	Total 2025 £
Cost			
At 1 January 2025	45,373	6,723	52,096
At 31 December 2025	45,373	6,723	52,096
Accumulated depreciation			
At 1 January 2025	37,504	4,322	41,826
Charge for the year	5,289	1,345	6,634
At 31 December 2025	42,793	5,667	48,460
Net book value			
At 31 December 2025	2,580	1,056	3,636
At 31 December 2024	7,869	2,401	10,270

10 Fixed asset investments

	Listed investments	2025 £	2024 £
Cost or fair value brought forward	162,972	162,972	166,128
Change in value of investments	19,919	19,919	(3,156)
Cost or fair value carried forward	182,891	182,891	162,972

The Church's fixed asset investments comprise listed investment funds that are managed by Ruffer Investment Company Limited.

11 Debtors

	2025 £	2024 £
Falling due within one year:		
Gift aid recoverable	3,772	21,747
Other debtors	10,000	(3,157)
Total debtors	13,772	18,590

12 Current asset investments

	2025 £	2024 £
Investment Fund	13,757	14,449
Deposit fund	280,000	280,000
	293,757	294,449

The Church's current asset investments are income units held in a COIF Investment Fund and cash held in a COIF charity deposit fund that are managed by CCLA Fund Managers Limited.

13 Cash at Bank and in Hand

	2025 £	2024 £
Cash at bank with immediate access	43,613	54,174
	43,613	54,174

14 Creditors: liabilities falling due within one year

	2025 £	2024 £
Accruals	5,932	24,225
	5,932	24,225

15 Pension commitments

During the year employer's pension contributions totalling £20,940 (2024: £19,223) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

The Church pays pension contributions for one of its employees to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
Designated Funds						
Manse Property Fund	327,354	504	(5,753)			322,105
	327,354	504	(5,753)	-	-	322,105
General Unrestricted Funds	176,503	288,271	(285,329)	-	19,228	198,674
Total Unrestricted Funds	503,857	288,775	(291,082)	-	19,228	520,779
Restricted Funds						
Broadmead Mission Fund	2,938	2,440	(5,330)			48
Ministry Training Fund	406	18,063	(17,130)			1,340
Pastoral Care Fund	9,029	2,242	(1,700)			9,571
	12,373	22,745	(24,160)	-	-	10,959
Aggregate of funds	516,230	311,520	(315,241)	-	19,228	531,737

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	3,636	-	-	3,636
Investments held as fixed assets	154,543	28,348	-	182,891
Debtors	13,772	-	-	13,772
Investments held as current assets	-	293,757		293,757
Cash at bank and in hand	32,655	-	10,959	43,613
Creditors falling due within one year	(5,932)	-	-	(5,932)
Creditors falling due after one year	-			-
Provisions for liabilities	-			-
Defined benefit pension schemes liabilities	-			-
	198,674	322,105	10,959	531,737

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Manse Property Fund	471,354	-	(144,000)	-	-	327,354
	471,354	-	(144,000)	-	-	327,354
General Unrestricted Funds	161,850	276,397	(256,141)	(2,766)	(2,837)	176,503
Total Unrestricted Funds	633,204	276,397	(400,141)	(2,766)	(2,837)	503,857
Restricted Funds						
Broadmead Mission Fund	1,458	1,480	-	-	-	2,938
Ministry Training Fund	6,087	14,510	(20,191)	-	-	406
Pastoral Care Fund	5,885	6,628	(6,250)	2,766	-	9,029
	13,430	22,618	(26,441)	2,766	-	12,373
Aggregate of funds	646,634	299,015	(426,582)	-	(2,837)	516,230

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	10,270	-	-	10,270
Investments held as fixed assets	130,067	32,905	-	162,972
Debtors	18,590	-	-	18,590
Investments held as current assets	-	294,449	-	294,449
Cash at bank and in hand	41,801	-	12,373	54,174
Creditors falling due within one year	(24,225)	-	-	(24,225)
	176,503	327,354	12,373	516,230

Description of designated funds:

The **Manse Property Fund** relates to the proceeds the Church received from the sale of its manse property, which are designated to be used for the purchase of an alternative manse property or the renovation and refurbishment of the church building in due course at the discretion of the Trustees.

Description of restricted funds:

The **Broadmead Mission Fund** relates to gifts and donations given in support of BMS World Mission, the Baptist Union Home Mission Fund and Other Mission support.

The **Ministry Training Fund** relates to gifts and donations that are received for the Church's directly supported church members who are undertaking training & discipleship work either in the UK or abroad in order to develop their ministry area as they see called.

The **Pastoral Care Fund** assists with pastoral needs of members and attendees of the Church.

17 Transactions with related parties

During the year the charity:

a) received donations totalling £14,280 (2024: £12,907) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

During the year the charity also made the following payments to, or for, related parties:

a) donated £Nil (2024: £144,000) to Broadmead Chapel Trust for renovation and development of the church building. The church building used by Broadmead Baptist Church is held in trust by Broadmead Chapel Trust (Charity registration number 255948)

18 Members

If the Church is wound up, the members of the Church have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

BROADMEAD BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:									
Donations	3	249,224	504	22,745	272,473	213,057	-	22,618	235,675
Other trading activities	4	23,656	-	-	23,656	46,900			46,900
Investments	5	12,234	-	-	12,234	16,440			16,440
Other income	6	3,157			3,157	-			-
Total income and endowments		288,271	504	22,745	311,520	276,397	-	22,618	299,015
EXPENDITURE ON:									
Charitable activities:	7	285,329	5,753	24,160	315,241	256,141	144,000	26,441	426,582
Total Expenditure		285,329	5,753	24,160	315,241	256,141	144,000	26,441	426,582
Net gains/(losses) on investments		19,228			19,228	(2,837)			(2,837)
Net income/(expenditure)		22,171	(5,249)	(1,415)	15,507	17,419	(144,000)	(3,823)	(130,404)
Transfers between funds	16	-	-	-	-	(2,766)	-	2,766	-
		22,171	(5,249)	(1,415)	15,507	14,653	(144,000)	(1,057)	(130,404)
Other recognised gains/(losses):									
Gains/(losses) on revaluation of fixed assets					-				-
Actuarial gains/(losses) on defined benefit pension schemes	15				-				-
Other gains/(losses)					-				-
Net movement in funds		22,171	(5,249)	(1,415)	15,507	14,653	(144,000)	(1,057)	(130,404)
Reconciliation of funds:									
Total funds brought forward		176,503	327,354	12,373	516,230	161,850	471,354	13,430	646,634
Total funds carried forward	16	198,674	322,105	10,959	531,737	176,503	327,354	12,373	516,230