Trustees' Annual Report

For the period 1st January to 31st December 2025

for West Row Baptist Church

Charity Number 1193214

Trustees' Report for the year ended 31st December 2025

Reference and Administration Details	
Charity Name:	West Row Baptist Church
Charity Number:	1193214
Principal Address:	Chapel Road West Row Bury St Edmunds Suffolk IP28 8PA
Trustees:	Neil Green — Church Deacon Daniel Hopla — Church Deacon Susan Palmer — Church Treasurer Barrie Taylor — Church Deacon Martin Bedford — Church Elder Richard Taylor — Church Elder and Secretary <u>Notes: -</u> i) Trustees are appointed from eligible Church members who wish to serve in this capacity. ii) All trustees served for the whole reporting period apart from Daniel Hopla who for personal reasons, resigned as Trustee on 15th May 2025 iii) Martin Bedford was re-appointed as a Trustee on 27th Nov 2025 iv) Apart from Daniel, who resigned, all the above-named charity trustees manage the charity and hold title to the property belonging to the charity.
Independent Examiner's Report:	Gascoynes (Chartered Accountants)

Structure, Governance and Management

The church was originally set up by Trust Deed in 1815. Since 1st July 2021 we have been a Charitable Incorporated Organisation (CIO) and as such operate under the governance of a new Constitution adopted at a meeting of members held on 5th January 2021.

All Trustees are selected from office holders within the church as defined within our constitution, all of whom are enrolled members and who are willing to carry out these duties.

The church is part of the Fellowship of Independent Evangelical Churches (FIEC), and we take advice from their wide-ranging expertise on many different topics that involve running the church.

We join with other local churches who have the same doctrinal views as we do and share our common goal of promoting the Christian faith, as described in the Bible, to whoever is willing to listen.

Objectives and Activities

Objectives:

West Row Baptist Church exists for the advancement of the Christian faith in accordance with Biblical Baptist principles as outlined in the Church's Basis of Faith primarily, but not exclusively, within West Row, Suffolk, and the surrounding communities; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith.

Activities:

We have two Sunday services, 10:45am and 6:30pm with a Prayer and Bible Study evening on Wednesdays. During the Sunday morning service, we have a nursery provided for those with babies and young children, whereas the older children (ages approx. 3-16) can go to their age-appropriate groups in Sunday Club. After each service we serve tea and coffee and enjoy fellowship with each other.

On Thursdays in term time, we hold a parent and toddler group called “Jelly Tots”. Parents/carers and toddlers from the village and other locations are able to chat and socialize with each other while the children play. The session always includes an appropriate Bible Story.

On Fridays in term time, we have two more young people’s groups. Our “Adventurers” youth club is for Reception to Academic year 4 and our “JAM” youth club is for Academic year 5 and above. All these groups have various age-appropriate games and activities and again, there is always a Bible Story which explains the teachings of Jesus Christ.

On the first Saturday of each month, we hold a “Men’s Breakfast”. This includes a full cooked breakfast, prepared by volunteers, and enjoyed by all who attend. The leader finishes the time by reading a passage from the Bible and explains how we can apply that teaching to the lives of the men as fathers, sons or husbands. No charge is made for the breakfast which is funded by donations.

On the third Tuesday of every month, we have our “Community Lunch”. This is a meal for anyone in the village, and surrounding areas, who likes to come. We do not make a charge for this lunch, but guests are invited to donate if they so desire. Those attending are mainly older retired folks, who really look forward to their meal and time together. One of the team gives a Christian talk during the lunch, which is enjoyed by all.

All our activities and events are published on the Church website and our weekly notice sheet, which is distributed to everyone who requests it, as well as at times on our social media channels on Facebook, Instagram and X . As a community focused church, we also have regular articles and adverts for events in the village magazine (The West Row Echo).

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. This DBS clearance is valid for 3 years.

All those involved with preparing meals hold a Level 2 Food Safety certificate. These are valid for 3 years.

Emergency First Aid training was carried out in November 2024 and this qualification obtained by members is valid for 3 years.

Achievements and Performance

Public Benefit:

All the Trustees have been given copies of Government issued guidance regarding how our charity is expected to operate ensuring it carries out its purposes for the public benefit.

The main objective of our church is to promote the Christian faith and encourage others to join with us. By doing this we generate love, kindness, and respect for all our neighbours, whoever and wherever, they are.

The children and young people's activities are not only enjoyable to them but are also a means of education and instruction as to how they can apply Christian principles to their everyday situations.

Adults are encouraged to be part of the church and participate in various activities as they are able. This varies from attending Christian education meetings, cleaning the church and surrounding areas, maintenance of the large existing burial ground, to helping with preparing cooked meals for elderly people, many who only attend our church for this purpose as they live in another village or town. All this is done voluntarily by members of the church and congregation and is a benefit to all participants.

Over and above the activities mentioned above, the church also provides morning prayer meetings, visiting the sick and bereaved, outreach at the local market, taking assemblies at West Row Academy, to name but a few of the activities that we regularly provide.

During the year, the British Heart foundation donated a Defibrillator which was mounted at the front of the church for use by anyone who needs this in a medical emergency. This was a valuable asset for the whole village.

Also, during the year we started our front premises extension project. Planning for this has been on-going for a number of months and we have been blessed by obtaining various financial grants to enable us to proceed. Those who gave these financial grants were:-

The Andrew Anderson Trust

The Belstead Ganzoni Charitable Settlement

The Newton and Norwood Settlement.

The Beatrice Laing Trust

Garfield and Western Foundation

Tudwick Foundation.

Sabina Sutherland Charitable Trust

The front extension will provide new toilet facilities, including a disabled toilet and baby changing area and a new multi-functional room which can be used for the nursery during services, mid-week youth groups, and any other meetings organized by the church. We look forward to using all these facilities to the benefit of the local people and the glory of GOD.

Achievements and Performance:

As a church we do not measure our achievements by numbers, rather by the change in people's attitudes and outlooks as they accept the teachings of Jesus Christ and outwork that in their particular sphere of daily life. We can see this change in many people by their willingness to volunteer for all sorts of practical tasks that are within their capability.

WEST ROW BAPTIST CHURCH (CIO)

INDEPENDENT EXAMINER'S REPORT

to the trustees of the charity for the year ended 31st December 2025

This report on the accounts of the Baptist church for the year ended 31st December 2025 is in respect of an examination carried out in accordance with the s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the trustees and the 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 report

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 our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements

   □ to keep accounting records in accordance with section 130 of the Act; and

   □ to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

WEST ROW BAPTIST CHURCH (CIO)

INDEPENDENT EXAMINER'S REPORT

to the trustees of the charity for the year ended 31st December 2025 (cont.)

2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gascoynes

Gascoynes
Chartered Accountants
Gascoyne House
Moseleys Farm Business Centre
Fornham All Saints
Bury St Edmunds
Suffolk
IP28 6JY

12th May 2026

FINANCIAL STATEMENTS FOR THE

PERIOD 1st JANUARY TO 31st DECEMBER 2025

Introduction

The church became a registered charity (CIO) on 22nd January 2021 and the financial statements that follow show the income, expenditure, and balance sheet for the year from 1st January 2025 to 31st December 2025, with previous year's comparatives (1st January 2024 to 31st December 2024).

Statement of Financial Activities for the period 1st January - 31st December 2025

	Note	Unrestricted funds £	Restricted income funds £	Total Jan-Dec 2025 £	Total Jan-Dec 2024 £
Income from					
Donations and legacies	2	82,110	0	**82,110**	72,272
Charitable activities	2 & 4	28,685	78,000	**106,685**	37,012
Total Income		**110,795**	**78,000**	**188,795**	109,284
Expenditure on					
Charitable activities	3 & 4	99,601	0	99,601	84,568
Total resources expended		**99,601**	**0**	**99,601**	**84,568**
Net income (Expenditure)		11,194	78,000	**89,194**	24,716
Transfers between funds		78,000	(78,000)	**0**	0
Net movement in funds		**89,194**	**0**	**89,194**	**24,716**
Reconciliation of funds:					
Total funds brought forward		305,310	0	**305,310**	280,594
Total funds carried forward		**394,504**	**0**	**394,504**	**305,310**

Statement of Financial Position as at 31 December 2025

	Note	£	Total Dec 2025 £	£	Total Dec 2024 £
Tangible Fixed Assets	5		**770,000**		770,000
Current assets					
Asset under construction	6	208,942			
Debtors: amounts falling due within one year	6	934		877	
Cash at bank and in hand	7	205,057		304,433	
Total current assets		**414,933**		**305,310**	
Current liabilities					
Creditors: amounts falling due within one year	8	(20,429)		0	
Total Current liabilities		**(20,429)**		**0**	
Net current assets			**394,504**		**305,310**
Net assets			**1,164,504**		**1,075,310**
Funds of the Charity					
Unrestricted funds	11		**394,504**		305,310
Restricted funds	11		**0**		0
Revaluation Reserve	5		**770,000**		770,000
Total Funds of the Charity			**1,164,504**		**1,075,310**

The Financial Statements for the year ended 31st December 2025 were approved by the Trustees on 21st May 2026 and signed on their behalf by

S K Palmer

S K Palmer (Treasurer)

The Notes on pages 11 to 20 form part of these Financial Statements

Notes to the Accounts

1 Accounting Policies

a. Basis of preparation

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (FRS 102) and the Charities Act 2011.

b. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives and are not subject to any restrictions regarding their use.

Restricted funds can only be used for restricted purposes within the objectives of the church. Restrictions arise when specified by the donor or when funds are raised for a particular purpose.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

c. Donations receivable

Donations are accounted for gross when received or certain they will be received.

d. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e. Investment income

Investment income is included in the accounts in the year in which it is receivable.

f. Expenditure Recognition

All expenditure is accounted for on an accruals basis and includes attributable VAT which cannot be recovered. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

As much of the activity of the church is carried out by volunteers, the intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

g. Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h. Grants (donations) payable

The church makes grants to other organisations whose charitable objectives complement its work. Typically, they are accounted for in the year in which they are paid.

i. Fixed Assets

The 1815 Trust owned land and buildings which were transferred to the CIO charity and are held by the church for its own purposes. They were valued at the commencement of the CIO (1st July 2021) by Merrifields Ltd, using a RICS registered valuer, and included in the Statement of Financial Position at that valuation.

No depreciation is provided on these properties since it is the Trustees' policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees consider that any depreciation charge would be insignificant.

Expenditure incurred during the year on repair and maintenance of church buildings or moveable church furniture, is written off to the Statement of Financial Activities. An unrestricted fund for repair and maintenance of buildings contains contributions towards such expenditure.

Functional equipment purchased for use by the church for its charitable purposes is capitalised and depreciated on a straight-line basis. The rate will be applied on an asset-by-asset basis. Individual items of equipment with a purchase price of £5,000 or less are written off to the Statement of Financial Activities in the year of expenditure.

j. Taxation

The charity is exempt from corporation tax on its charitable activities.

2 Income

Donations and legacies	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Offerings & donations	71,679	-	**71,679**	62,295
Gift Aid Reclaimed	10,431	-	**10,431**	9,977
Total	**82,110**	**0**	**82,110**	**72,272**

Charitable activities	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Grants and Donations for Premises Extension (Note 4)	437	78,000	**78,437**	-
Rental income	15,245	-	**15,245**	23,400
Interest received	12,970	-	**12,970**	13,579
Grants for Services	33	-	**33**	33
Total	**28,685**	**78,000**	**106,685**	**37,012**

3 Expenditure on Charitable Activities

Type of Expenditure	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Premises Extension (Note 4)	-	-	-	560
Pastoral Costs	43,424	-	**43,424**	42,127
Governance and Support Costs	18,785	-	**18,785**	19,370
Mission Support	17,987	-	**17,987**	11,469
Church Premises Expenses	13,214	-	**13,214**	6,427
Activities of Church Groups	6,191	-	**6,191**	4,615
Total	**99,601**	**0**	**99,601**	**84,568**

Pastoral costs are shown later in Note 7. Governance and support costs and Mission support are detailed in the following tables.

Governance and Support Costs	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Utilities	3,545	-	**3,545**	4,192
Stationary & Supplies	3,079	-	**3,079**	2,706
Insurance	2,333	-	**2,333**	2,260
F.I.E.C. Membership	2,000	-	**2,000**	2,050
Telephone & Internet	1,982	-	**1,982**	2,084
Visiting Preachers	1,955	-	**1,955**	1,270
Pastoral Expenses	1,032	-	**1,032**	590
Office Expenses	824	-	**824**	567
CCLI Licences	644	-	**644**	620
Audit fees	474	-	**474**	474
Finance support costs	372	-	**372**	390
Bank Charges	211	-	**211**	206
DBS Checks	178	-	**178**	335
Health & Safety Training	156	-	**156**	1,626
Total	**18,785**	**0**	**18,785**	**19,370**

Mission Support	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Open Air Mission	3,356	-	**3,356**	2,428
European Missionary Fellowship	3,175	-	**3,175**	3,428
Caring for Life	2,656	-	**2,656**	2,684
New Life Mission	2,656	-	**2,656**	1,929
Zambesi Mission	2,579	-	**2,579**	500
Unevangelised Field Mission	600	-	**600**	-
AsiaLink	500	-	**500**	-
Biblical Creation Trust	500	-	**500**	-
Faith Mission	500	-	**500**	-
Home for Good - Suffolk	500	-	**500**	-
SASRA	500	-	**500**	-
Tear Fund	465	-	**465**	-
New Tribes Mission	-	-	-	500
Total	**17,987**	**0**	**17,987**	**11,469**

4 Analysis of Income and Expenditure for Premises Extension

Income	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Grants Received				
Andrew Anderson Trust	-	30,000	**30,000**	-
Norwood & Newton Trust	-	25,000	**25,000**	-
Garfield Weston Foundation Trust	-	12,000	**12,000**	-
Beatrice Laing Trust	-	4,000	**4,000**	-
Belstead Ganzoni Charitable Trust	-	3,000	**3,000**	-
Tudwick Foundation Trust	-	3,000	**3,000**	-
Sabina Sutherland Charitable Trust	-	1,000	**1,000**	-
Total Grants	**0**	**78,000**	**78,000**	**0**
Total Donations	**437**		**437**	-
Total Grants and Donations	**437**	**78,000**	**78,437**	**0**

Expenditure	Unrestricted	Restricted	Total Jan-Dec 2025	Total Jan-Dec 2024
	£	£	£	£
Development Costs	-	-	-	560
Total Expenditure	**0**	**0**	**0**	**560**

Grants received could only be utilised for the premises extension.

5 Tangible Fixed Assets and Revaluation Reserve

	Unrestricted funds	Restricted income funds	Valuation at 31st December 2025	Valuation at 31st December 2024
			£	£
Church Building & Land	330,000		**330,000**	330,000
Manse Building & Land	440,000		**440,000**	440,000
Total	**770,000**	-	**770,000**	**770,000**

6 Debtors - Amounts falling due within one year

	Total Dec 2025	Total Dec 2024
	£	£
Asset under construction	208,942	-
Gift Aid tax recoverable	895	877
Local Authority Refund	39	-
Total	**209,876**	**877**

7 Cash at bank and in hand

	Total Dec 2025	Total Dec 2024
	£	£
COIF Charities Deposit Fund	193,182	289,348
Lloyds Bank Savings Account	11,030	13,427
Lloyds Bank Current Accounts	816	1,219
Petty Cash Accounts	29	439
Total	**205,057**	**304,433**

8 Creditors - Amounts falling due within one year

	Total Dec 2025	Total Dec 2024
	£	£
Trade creditors	20,429	-
Total	**20,429**	**-**

9 Staff costs and Trustees expenses

	Total Dec 2025	Total Dec 2024
	£	£
Salaries	40,553	39,359
Employers Pension costs	2,871	2,768
Total	**43,424**	**42,127**

There was one full-time employee during 2025 (one in 2024), who was the Pastor. In addition to salaries, the employee was reimbursed for travel costs incurred on behalf of the church of £739, and other costs of £293 (£283 and £307 respectively in 2024). The employee did not receive emoluments in excess of £60,000 during the year

The church auto enrols its employees into NEST, the workplace defined contribution pension scheme, set up by the government for employers. Employees can choose to opt out of this scheme and join an alternative private scheme if they wish. The church made contributions to staff pension schemes in the period, in accordance with the government's prescribed requirements.

No sums were reimbursed to the Trustees for their work as Trustees.

10 Related Parties

FIEC

The church is affiliated to the FIEC (Fellowship of Independent Evangelical Churches, charity number 1168037) and donated £2,000 to them in 2025 (£2,050 in 2024).

Trustees

During the period aggregated donations of £11,615 were received from the Trustees and a total of £1,020 was reimbursed for purchases made by them on behalf of the Church.

11 Statement of Funds

Movement in Current Year Restricted Funds	Brought Forward £	Income £	Expenditure £	Transfers £	Carrried Forward £
Building Fund - Extension - R	0	78,000	0	(78,000)	0
Total Restricted Funds	**0**	**78,000**	**0**	**(78,000)**	**0**

Unrestricted Funds	Brought Forward £	Income £	Expenditure £	Transfers £	Carrried Forward £
Designated Funds					
Building Fund - Extension - U	231,724	438	(208,942)	108,206	131,426
Church - Maintenance Fund	1,465	6,000	(4,161)	0	3,305
Church - Missions Fund	5,197	0	0	0	5,197
Community Lunch Fund	1,529	0	0	0	1,529
General Training Fund	3,715	0	0	(3,715)	0
Manse - Gardening Fund	1,725	800	(735)	0	1,790
Manse - General Reserve Fund	6,401	1,609	(8,606)	596	0
Men's Breakfast Fund	412	356	(554)	0	214
Sunday Club - Missions Fund	1,938	427	(600)	0	1,765
Youth Group Fund	65	160	0	0	225
General Funds					
General Funds	51,140	101,005	(84,946)	181,855	249,054
Total Unrestricted Funds	**305,310**	**110,794**	**(308,543)**	**286,942**	**394,504**
Total Funds	**305,310**	**188,794**	**(308,543)**	**208,942**	**394,504**

Fund Movements in Previous Year

Unrestricted Funds	Brought Forward £	Income £	Expenditure £	Transfers £	Carrried Forward £
Designated Funds					
Building Fund - Extension - U	235,749	0	(560)	(3,465)	231,724
Church - Maintenance Fund	0	6,000	(4,535)	0	1,465
Church - Missions Fund	3,268	1,929	0	0	5,197
Community Lunch Fund	1,610	0	(82)	0	1,528
General Training Fund	3,715	0	0	0	3,715
JAM Trips Fund	38	0	(38)	0	(0)
Manse - Gardening Fund	1,410	1,200	(885)	0	1,725
Manse - General Reserve Fund	5,138	2,220	(957)	0	6,401
Men's Breakfast Fund	604	94	(286)	0	412
Sunday Club - Missions Fund	1,536	402	0	0	1,938
Youth Group Fund	0	65	0	0	65
General Funds					
General Funds	27,526	97,375	(77,225)	3,465	51,141
Total Unrestricted Funds	**280,594**	**109,284**	**(84,568)**	**0**	**305,310**
Total Funds	**280,594**	**109,284**	**(84,568)**	**0**	**305,310**

Restricted Funds

The church accounts include Restricted Funds, where monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the church Trustees or other authorised officeholders for any other purpose, and are explained as follows:

- **Building Fund - Extension – R:** for the purpose of receipt and application of grants relating to the development costs of the church premises extension. All grants received in the year were applied to the project.

Unrestricted Funds

These funds are expendable at the discretion of the church Trustees or other authorised officeholders in furtherance of the objectives of the church. The main unrestricted funds which are also designated funds are:

- **Building Fund – Extension - U:** for the purpose of building an extension to the main church premises to provide additional facilities for its charitable activities.

- **Church Maintenance Fund -** for the repair and maintenance of the church building and grounds.

- **Church Missions Fund** – to hold any part of the church's annual tithing to organisations whose charitable objectives complement the church's work, but due to unforeseen external circumstances payment has been delayed.

- **Community Lunch Fund:** to provide lunches for beneficiaries.

- **Manse Gardening Fund and Manse – General Reserve Fund:** for the repair and renewal of the manse building and grounds.

- **Sunday Club - Missions Fund:** for gifts received from the Sunday Club (church youth group) and donated to organisations whose charitable objectives complement the church's work.

Declarations
The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees: Signature: *Richard Taylor* Full Name: Richard N J Taylor Position: Chairman Date: 22nd June 2026