

Kidderminster Baptist Church

Reports & Accounts

Financial Year Ending 31/12/2025

Contents

Legal & Administrative Details
Trustees Report
Independent Examiners Report
Statement of Financial Activities
Statement of Financial Position
Notes - Accounting Policies
Notes - Analysis of Income & Expenditure
Notes - Analysis of Net Assets Between Funds
Notes - Other

Created using ExpensePlus

Legal & Administrative Details

Charity Name:	Kidderminster Baptist Church
Charity Number:	1196300
Charity Address:	Franche Road Kidderminster Worcs DY11 5BE
Trustees:	Rev Jason Borlase Adrian Whybrew (Secretary) Jeremy Walton Susan Wolstenholme (Trustee from 19/03/2025) Sharron West (Appointed 19/03/2025) Sheila Gardiner (Appointed 19/03/2025) Terri Wheeler (Resigned 19/03/2025) Patricia Fox (Trustee resigned 19/03/2025)
Key Management Personnel:	Jason Borlase Adrian Whybrew Jeremy Walton Susan Wolstenholme Sharron West Sheila Gardiner Terri Wheeler (resigned 19/03/25) Patricia Fox (resigned 19/03/25)
Name & Address of Primary Banker:	Barclays Bank 1 Churchill Place London E14 5HP
Independent Examiner:	Mr Ian McCarley 31 Fairfield Lane Wolverley DY11 5QJ

Trustees Report

Objects of the charity

The principal purpose of Kidderminster Baptist Church (KBC) is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to 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.

Summary of the charity's main activities and achievements

Kidderminster Baptist Church (KBC) provides a variety of activities both to its membership and to 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. The core value being that KBC is a Safe Place to Believe, to Belong and Become. That it is a safe place to grow in Jesus, to be a blessing to our communities and seek to be all we were created to be.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday morning at 11.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and on the website at www.kidderminsterbaptist.com. There is a full children and young people's programme that is run and managed by the Children and Families worker. KBC seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

KBC runs a series of small groups during the week for the growth of faith and discipleship. A weekly Toddler Group called TotsTime is run on a Tuesday morning during term time with the purpose of assisting families in the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses for people interested in discovering more about Christianity, i.e., 'Alpha'. It runs a Bereavement Course for those grieving the loss of a loved one. Other various events for families, youth, community and for older people include Renew Hope Wellbeing space, Treat or Treat (Halloween), and Friday youth group. The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service and has a Safeguarding policy in force which is reviewed annually. Appropriate Safeguarding training is provided. In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission. KBC regularly hires the facilities to local community groups including Dance and Fitness Groups, Slimming World, Brownies, U3A Ukelele and ad-hoc party bookings.

KBC has seen continued and steady growth in the number and age range of people attending services during the year. The number of children and families has increased, in no small part due to the employment of a children and family's worker in late 2023. The growth has meant that the leadership team are now considering plans to ensure that there is capacity both with the activities and groups but also within the capacity of the buildings that it has.

All the activities that are mentioned above would not be possible were it not for the members and regular attenders of KBC who faithfully commit their time and service in leading or lending a helping

hand. Without their contribution most of the activities described above would not be able to take place and their commitment and dedication is of great value and essential to the continuation of Kidderminster Baptist Church.

Structure, Governance and Management

Kidderminster Baptist Church (KBC) is a charitable incorporated organisation governed by six Trustees consisting of the Minister and Deacons. Members of the Church are required to appoint Trustees in the church meeting plus the minister who is automatically a Trustee. Members are accepted in accordance with the approved governing document, the Constitution, which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. Persons seeking membership who have not been publicly baptised may be accepted into associate membership at the discretion of the members at a church meeting based on their own public profession of faith.

The members normally meet four times per year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to nine trustees who together with the Minister, Church Secretary and Treasurer (who are also appointed by the members) are responsible for the day to day running of the church's work and witness and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. The Constitution permits decisions to be made at Church meetings by appropriate majorities and the Church seeks to work by consensus wherever possible. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in advancing the Christian faith. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. The Church seeks to work by consensus wherever possible under the guidance of the Holy Spirit and under the Lordship of Jesus Christ.

KBC operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by reference to Disclosure and Barring Service (DBS) checks and procedures and have completed safeguarding training.

KBC is a member of the Baptist Union of Great Britain and the Heart of England Baptist Association.

Financial Review

The Church generated total funds of £119,476 during 2025 compared to £95,718 in 2024. Most of the funds were received through charitable giving. Other income of £17,926 was received, of which £15,813 related to rental income. Two grants totalling £12,000 were also received.

The net surplus for the year across all the funds was £17,369. The general fund reported a net surplus of £2,580 against a planned deficit budget of £2,983. An in-year transfer of £5000 was made from the general fund in support of the children and families work restricted fund.

The church is committed to granting at least 15% of its budgeted general fund income to mission partner organisations. The mission partners for 2025 were BMS World Mission, Baptist Home Mission, Wyre Forest Youth for Christ, Christians Against Poverty Bridgnorth and Open Doors. This total granted across all the mission partners during 2025 was £11,158.

Reserves Policy

The church regularly monitors its financial position and aims to hold a minimum of £30,000 in its unrestricted reserves so that the charity could continue to operate should income and/or expenditure vary adversely. The £30,000 reserve is made up of £23,000 of wind down costs (which is approximately 6 months of expenditure) and £7,000 for unplanned property repairs. It should be noted that this will not account for any extreme situations.

At the end of 2025, the church held unrestricted funds of £84,917, of which £20,196 is designated to future projects.

The Trustees will continue to regularly monitor the financial position with the aim of achieving a balanced budget. The excess reserves over and above the reserves policy level is approximately £35,000 based on the General Fund reserves balance. The Trustees will look to utilise excess reserves in support of achieving the objectives of KBC whilst aiming to maintain a working surplus of at least £10,000 above the reserves policy level. During 2026 they will take a decision where to designate some of these funds alongside additional giving and grants. For example, building works to cater for increasing numbers, increased mission activity and purchase of a new manse.

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.

Signature

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

Name	ADRIAN WHYBROW
Signature	
Date	09/02/2026

Independent Examiners Report

I report to the Trustees on my examination of the accounts of Kidderminster Baptist Church ('the charity') for the year ended 31/12/2025.

Responsibilities and Basis of Report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent Examiners Qualification

I confirm that I am qualified to undertake the examination because I am a former Director of Finance and a retired member of the ACCA and CIPFA, which are two of the listed bodies.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 accordance with section 130 of the 2011 Act; or
2. 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.

Independent Examiner's Details

Name: Mr Ian McCarley

Address: 31 Fairfield Lane
Wolverley
DY11 5QJ

Name IAN McCARLEY

Signature

Date 26/2/26

Statement of Financial Activities

	Unrestricted	Restricted	Endowment	Total	Prior Year
Incoming Resources					
Donations & Legacies	87,201	12,710	0	99,911	74,833
Charitable Activities	0	0	0	0	0
Investments	1,639	0	0	1,639	2,740
Trading Activities	0	0	0	0	0
Other	17,926	0	0	17,926	18,145
Total incoming resources	106,766	12,710	0	119,476	95,718
Resources Used					
Charitable Activities	80,785	21,322	0	102,107	103,511
Raising Funds	0	0	0	0	0
Governance Costs	0	0	0	0	0
Support	0	0	0	0	0
Other	0	0	0	0	0
Total resources used	80,785	21,322	0	102,107	103,511
Net Incoming / Outgoing Resources (before transfers)	25,981	-8,612	0	17,369	-7,793
Fund Transfers In	658	12,455	0	13,113	674
Fund Transfers Out	13,113	0	0	13,113	674
Net Incoming / Outgoing Resources (before gains/losses)	13,526	3,843	0	17,369	-7,793
Investment Gains (or Losses)	0	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	13,526	3,843	0	17,369	-7,793
Asset Revaluation	0	0	0	0	0
Net Movement of Funds	13,526	3,843	0	17,369	-7,793
Total Funds Brought Forward	71,392	5,503	577,786	654,681	662,474
Total Funds Carried Forward	84,918	9,346	577,786	672,050	654,681
Represented By					
General (Unrestricted)	64,721	0	0	64,721	66,563
Children and Family Worker (Designated)	13,401	0	0	13,401	4,322
Hardship Fund (Designated)	531	0	0	531	275
Children and Family Worker Restricted Fund (Restricted)	0	9,346	0	9,346	5,503
Endowment Fund (Endowment)	0	0	577,786	577,786	577,786
Building Manse Fund (Designated)	6,264	0	0	6,264	0
Renew Wellbeing (Designated)	0	0	0	0	233

Statement of Financial Position

	Unrestricted	Restricted	Endowment	Total	Prior Year
Current Assets					
Cash	79,695	8,558	0	88,253	73,874
Accounts Receivable	5,806	0	0	5,806	4,030
Prepayments	424	1,035	0	1,459	0
Total	85,925	9,593	0	95,519	77,904
Non-Current Assets					
Fixed Assets	0	0	577,786	577,786	577,786
Total	0	0	577,786	577,786	577,786
Non-Current Assets					
Accounts Payable	1,007	248	0	1,255	1,009
Deferred Income	0	0	0	0	0
Total	1,007	248	0	1,255	1,009
Non-Current Liabilities					
Total	0	0	0	0	0
Net Current Assets	84,918	9,346	0	94,264	76,895
Total Net Assets (Assets Minus Liabilities)	84,918	9,346	577,786	672,050	654,681
Represented By					
General (Unrestricted)	64,721	0	0	64,721	66,563
Children and Family Worker (Designated)	13,401	0	0	13,401	4,322
Hardship Fund (Designated)	531	0	0	531	275
Children and Family Worker Restricted Fund (Restricted)	0	9,346	0	9,346	5,503
Endowment Fund (Endowment)	0	0	577,786	577,786	577,786
Building Manse Fund (Designated)	6,264	0	0	6,264	0
Renew Wellbeing (Designated)	0	0	0	0	233

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name ADRIAN WHYBROW

Signature 

Date 09/02/2026

Notes - Accounting Policies

Basis of Preparation

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

Going Concern

The Trustees consider Kidderminster Baptist Church a going concern at the date for approving the accounts. There are no material uncertainties that the charity can continue as a going concern for the next year.

Key Risks & Uncertainties

The charity is exposed to various risks, including operational, financial and reputational risks. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks. The two most prominent risks identified by the Trustees are the protection of children and vulnerable adults, and health and safety. Written policies are in place and are regularly reviewed.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from members of the charity are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as at the point of entitlement).

- Donated services and facilities are included at the value to the charity where this can be quantified.
- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the Trustees Annual Report.
- Investment Income is included in the accounts when receivable

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Governance costs include 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. Governance costs are shown within 'Analysis of Expenditure' note.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets

Assets over the value of £15,000 are capitalised.

In view of the maintenance programme in place which aims to keep the building in good condition, the trustees consider that any depreciation of freehold property would be immaterial and accordingly no provision has been made. The carrying amount of the freehold property is reviewed annually for impairment by the trustees.

Taxation

KBC is exempt from tax on its charitable activities.

Judgements and Key Sources of Estimation

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.

Notes - Analysis of Income & Expenditure

Analysis of Income

Current Year

	Unrestricted	Restricted	Endowment	Total
Incoming Resources				
Donations & Legacies				
Donations	74,221	710	0	74,931
Gift Aid	12,981	0	0	12,981
Grants	0	12,000	0	12,000
Charitable Activities				
Event Income	0	0	0	0
Investments				
Bank Interest	1,639	0	0	1,639
Trading Activities				
Rental Income	0	0	0	0
Sales	0	0	0	0
Other				
Other Income	17,926	0	0	17,926
Total incoming resources	106,766	12,710	0	119,476

Additional Income Notes

There were two grants received in 2025. One from The Joseph Rank Trust for £10,000 and the other from The John James Charitable Trust for £2,000. Both grants were for the Children and Families work and are reported in the restricted fund.

Hall rental income of £15,813 is included in other income. This relates to income received for the hire of the church hall when it is not being used for the children and families work or church mission activities and social events.

Analysis of Expenditure

Current Year

	Unrestricted	Restricted	Endowment	Total
Resources Used				
Charitable Activities				
Activities	7,063	4,142	0	11,206
Admin	1,962	248	0	2,210
Advertising	0	0	0	0
Bank Charges	0	0	0	0
Depreciation	0	0	0	0
Event Costs	0	0	0	0
Gifts Given	11,243	0	0	11,243
Other Expenditure	181	0	0	181
Premises	21,911	0	0	21,911
Staff Costs	38,424	16,932	0	55,357
Governance Costs				
Governance Costs	0	0	0	0
Total resources used	80,785	21,322	0	102,107

Notes - Analysis of Net Assets Between Funds

Current Year

	Unrestricted	Restricted	Endowment	Total
Current Assets	85,925	9,593	0	95,519
Non-Current Assets	0	0	577,786	577,786
Current Liabilities	1,007	248	0	1,255
Non-Current Liabilities	0	0	0	0
Total Net Assets (Assets Minus Liabilities)	84,918	9,346	577,786	672,050

Prior Year

	Unrestricted	Restricted	Endowment	Total
Current Assets	72,401	5,503	0	77,904
Non-Current Assets	0	0	577,786	577,786
Current Liabilities	1,009	0	0	1,009
Non-Current Liabilities	0	0	0	0
Total Net Assets (Assets Minus Liabilities)	71,392	5,503	577,786	654,681

Notes - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Independent Examination Fees

Independent examiner fees were waived due to the examiner providing services on a voluntary basis. This also applied in 2024.

Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows: Gross wages and salaries: £47,136, Employers NI costs were zero. Employers Pension costs £7,709 (prior year gross wages and salaries: £46,056, Employers NI costs were zero, Employers Pension costs £6,803). The average number of employees during the year was three (the average number of employees during the prior year was three). No employees received salaries at a rate of more than £60,000 per annum.

Key Management Personnel

The charity considers its key management personnel to be all Trustees for the time that they are in post.

Trustee Remuneration

During the year one of the trustees received remuneration. The remuneration paid during the year was for the employees' role within the charity and not for their role as a trustee.

Trustee Expenses

During the year five of the trustees incurred out-of-pocket expenses totalling £15,064 (in the prior year five trustees incurred out-of-pocket expenses totalling £11,708. All expenses were incurred for the day-to-day running of the charity's activities.

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £11,181. There were no conditions attached to the donations. (Total aggregate donations from prior year were £10,240.

Tangible Fixed Assets

	Freehold Property	Total
Cost		
Prior to 1st January 2025	577,786	577,786
Additions in financial year	0	0
Total as at 31st December 2025	577,786	577,786
Depreciation		
Prior to 1st January 2025	0	0
Additions in financial year	0	0
Total as at 31st December 2025	0	0
Net Book Value		
As at 31st December 2025	577,786	577,786
As at 31st December 2024	577,786	577,786

Debtors

Accounts Receivable

Description	Amount
Gift Aid	5,688
Trade Debtors	118
Total	5,806

Prepayments

Description	Amount
Prepayments	1,459
Total	1,459

Creditors

Accounts Payable

Description	Amount
Accruals	575
Creditors - Utilities	394
Expenses	286
Total	1,255

Analysis of Charitable Funds

Current Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	66,563	83,133	80,552	-4,422	64,721
Total	66,563	83,133	80,552	-4,422	64,721
Designated					
Children and Family Worker (Designated)	4,322	16,852	0	-7,772	13,401
Hardship Fund (Designated)	275	256	0	0	531
Building Manse Fund (Designated)	0	6,525	0	-261	6,264
Renew Wellbeing (Designated)	233	0	233	0	0
Garden works - stay connected community grant (Designated)	0	0	0	0	0
Total	4,830	23,633	233	-8,033	20,197
Unrestricted Total	71,392	106,766	80,785	-12,455	84,918
Restricted					
Children and Family Worker Restricted Fund (Restricted)	5,503	12,710	21,322	12,455	9,346
Total	5,503	12,710	21,322	12,455	9,346
Endowment					
Endowment Fund (Endowment)	577,786	0	0	0	577,786
Total	577,786	0	0	0	577,786
Restricted Total	583,289	12,710	21,322	12,455	587,132
TOTAL	654,681	119,476	102,107	0	672,050

Prior Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	69,620	77,878	80,936	0	66,563
Total	69,620	77,878	80,936	0	66,563
Designated					
Children and Family Worker (Designated)	13,725	4,625	14,028	0	4,322
Hardship Fund (Designated)	0	275	0	0	275
Renew Wellbeing (Designated)	1,343	0	436	-674	233
Garden works - stay connected community grant (Designated)	0	2,700	3,374	674	0
Total	15,068	7,600	17,838	0	4,830
Unrestricted Total	84,688	85,478	98,774	0	71,392
Restricted					

Children and Family Worker Restricted Fund (Restricted)	0	10,240	4,737	0	5,503
Total	0	10,240	4,737	0	5,503
Endowment					
Endowment Fund (Endowment)	577,786	0	0	0	577,786
Total	577,786	0	0	0	577,786
Restricted Total	577,786	10,240	4,737	0	583,289
TOTAL	662,474	95,718	103,511	0	654,681

Fund Transfers

Description	From	To	Amount
trf from Family Children Works up to 31st August 2025	Children and Family Worker	Children and Family Worker Restricted Fund	7,455
Transfer from General Reserves to Family worker restricted	General	Children and Family Worker Restricted Fund	5,000
Gift aid adjustment	General	Children and Family Worker	40
Gift Aid adjustment	Children and Family Worker	General	357
Gift Aid adjustment	Building Manse Fund	General	261

Fund Descriptions

Name	Description
General	General Fund
Children and Family Worker	Children and Family Worker Fund
Hardship Fund	Hardship Fund
Children and Family Worker Restricted Fund	Children and Family worker grant funding
Endowment Fund	Fixed Assets - church and manse buildings
Building Manse Fund	Manse Fund
Renew Wellbeing	Renew Wellbeing Fund
Garden works - stay connected community grant	Garden works fund

Transactions to Related Parties

There were no transactions to related parties during the accounting period.

Prior Period Adjustment

There were no prior year adjustments.

Pensions

KBC does not operate a pension scheme. Pensions are operated by third party pension schemes.