Carey Memorial Baptist Church
King Street, Kettering, NN16 8QL
Charity Number: 1196551

Moderator:
Susan Deacon
minister@careybaptist.co.uk
Secretary:
Keith Mitchell
☎ 07777 637988
secretary@careybaptist.co.uk
Treasurer:
Julie Musgrave
treasurer@careybaptist.co.uk

Trustees Annual Report

Year Ending 31st December 2025

Structure, Governance and Management

The Charity was registered as CIO on 12 November 2021 in preparation to take over the activities of the previously unincorporated charity of Carey Memorial Baptist Church. The unincorporated charity continued in operation until 30th June 2023 when all its assets were transferred to the CIO. The Charity continues to operate in accordance with the Church CIO Constitution.

The Annual General Meeting of the CIO is normally held in March where the election of trustees and appointment of Officers takes place.

The elected trustees during the reporting year were:

	Keith Mitchell	Chair of Trustees & Secretary
	Paul Greenaway	Trustee
	Julie Musgrave	Trustee & Treasurer
	Hayley Peel	Trustee
	Joy Sergison	Trustee
	Daren Tecklenburg	Trustee
	Carol Wilson	Trustee
What the charity does:	Religious Activities	
Who the charity helps:	Children/young People	
	Elderly/old People	
	Other Charities or Voluntary Bodies	
	The General Public/mankind	
How the charity helps:	Provides Buildings/facilities/open Space	
	Provides Services	
	Provides Advocacy/advice/information	
Where the charity operates:	Northamptonshire	

Objective and Activities

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The principal objectives of the charity as set out in the governing document are "The advancement of the Christian faith according to the principles of the Baptist denomination, advancing education and carrying out other charitable purposes in the United Kingdom and other parts of the world".

The church works through associations with the Baptist Union of Great Britain, the Baptist Missionary Society, The Central Baptist Association and other similar Christian charitable organisations within the UK and world-wide.

The main activities undertaken for the public benefit in relation to these objects during the period covered by this report are the work and witness of the church through regular public Sunday Worship services at 10.30 a.m., prayer meetings and Bible Studies.

Members facilitate weekly coffee mornings on Wednesdays which act as both a social event and an opportunity to meet with others who do not have a church connection. The church also organises regular events on Sunday afternoon, including Creative Church for families and children and other activities, such as Music Café, from time to time. These are open to the public, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The Church continues to support the Kettering Food Bank, Kettering Street Pastors, Operation Christmas Child Shoe Boxes, Goodwill Children's Homes and other charities. This is achieved through church members volunteering their time and money to contribute to these projects.

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Financial Review

The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The trustees declare that they have approved the trustees' report above.

Carey Memorial Baptist Church

Income and Expenditure as at end December 2025

Income		Costs / Expenditure	
Loose Offering	£3,508.90	Ministers Stipend	£0.00
Envelopes/SO	£16,171.00	Housing allowance	£0.00
Goodwill	£195.00	Employer superannuation	£0.00
Harvest/Christian Aid	£55.00	Employer N.I	£0.00
Ground rent	£0.00	Employees N.I	£0.00
Gift aid	£0.00	Ministers Expenses	£67.50
Donations	£13,185.05	Cleaner's Wages	£0.00
Use of rooms	£2,038.00	Water	£788.00
Trust Fund	£0.00	Gas	£6,152.40
Building Society interest	£363.49	Electricity	£1,590.65
Insurance	£0.00	Repairs/ cleaning	£28,119.15
Miscellaneous	£10.00	Health & Safety	£594.17
Shoe Boxes	£981.55	BMS	£1,000.00
		BHMF	£1,000.00
		Goodwill	£300.00
		Donations	£400.00
		Expenses	£1,019.36
		Pulpit Supply	£840.00
		Subs	£597.46
		Stationery	£67.49
		Insurance	£3,899.16
		Broadband/ Internet	£326.31
		Shoe Boxes	£690.11
Total Income	**£36,507.99**	**Total Expenditure**	**£47,451.76**
Surplus/Deficit	-£10,943.77		
Uncleared cheques	£0.00		
Adjusted Surplus/Deficit	-£10,943.77		
General Funds (Virgin Money)	£15,239.83		
Reserved Fund (Market Har B/S)	£24,426.88		
Total	**£39,666.71**		

Carey Baptist Church Accounts Year Ending 31st December 2025

		2024	2025
General Funds (Virgin Money)		£21,547.09	£15,239.83
Reserved Fund (Market Har B/S)		£29,063.39	£24,426.88
	Total	**£50,610.48**	**£39,666.71**
		2024	**2025**
Balance at start of year		£45,995.97	£50,610.48
Less Deficit/Plus Surplus		£4,614.51	-£10,943.77
	Total	**£50,610.48**	**£39,666.71**

Trust Fund (Sale of Hall)	**2024**	**2025**
Balance at Start of Year	£35,914.01	£36,732.39
Payments/Transfers	£0.00	£0.00
Add Interest	£818.38	£376.78
Balance at end of year	**£36,732.39**	**£37,109.17**
Represented by:		
General Funds (Virgin Money)	£21,547.09	£15,239.83
Reserved Fund (Market Har B/S)	£29,063.39	£24,426.88
Balance at end of year	**£50,610.48**	**£39,666.71**
Total Balance at end of year	**£87,342.87**	**£76,775.88**

£0.00

Report of the Independent Examiner to the Deacons and Members of Carey Baptist Church Kettering

In accordance with the provisions of section 145 of the Charities Act 2011, I have examined the receipts and payments of accounts and statements of assets and liabilities of Carey Baptist Church relating to the year ending 31 December 2025. This examination did not extend to a comprehensive audit of such accounts or statement.

DR Howard

(Signed) David Howard Date 15/2/25