Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

Report and Unaudited Accounts

For the year ended 31 December 2025

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

Report and Unaudited Accounts

Contents

	Page
Trustees' Annual Report	**3 to 6**
Independent Examiner's Report	**7**
Statement of Financial Activities	**8**
Balance Sheet	**9**
Notes forming part of the Financial Statements	**10 - 17**

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

Trustees' Annual Report

Reference and Administrative Information

Charity name:	Cairns Road Baptist Church
Charity registration number:	1197272
Registered Office and Operational address:	Cairns Road Baptist Church Cairns Road Westbury Park Bristol BS6 7TH

Trustees during 2025
David Cahill (appointed 14 December 2025)
Andrew Cordell (appointed 14 December 2025)
Phillip Goddard (appointed 3 February 2025)
Eiron Bailey (appointed 3 February 2025)
Anna Long (retired 1 January 2025)
Maki Miço
Alex Popkin
Liz Cheesman (retired 9 February 2026)
Peter Turnill (retired 31 May 2026)

Banker
CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

Reporting Accountant
Melanie Mistry CGMA
30 Highfield Grove
Bristol BS7 8QH

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Report of the Board of Trustees

The Trustees present their report and unaudited financial statements for the year ended 31 December 2025.

Structure, Governance and Management

Governing Document

The earliest written records for Cairns Road Baptist Church date back to 1652. In 1815, the church moved from The Pithay to Old King Street in the centre of Bristol. As part of the redevelopment of Bristol after the Second World War, it was relocated to Cairns Road, Westbury Park where it remains to this day.

The Governing Document (Constitution) for Cairns Road Baptist Church was written, agreed by the church, and then signed on 22nd December 2021.

Recruitment and Appointment of Management Committee

The charity trustees are appointed by the members of the church and are listed on the previous page.

The trustees are responsible for the governance of the church and having the general control and management of the administration of a charity seek to ensure that the needs of the charitable objectives and activities are met.

Objectives and activities

The charity's purposes (as set out in the governing documents) are 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 main activities undertaken in relation to these objects were:

- regular public worship, prayer, Bible study, preaching and teaching;
- undertaking baptisms and the Communion of the Lord's Supper;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Achievements and performance for year-end 31st December 2025

Vision and Mission Statement

A couple of years ago we engaged the church in a consultation process ending with agreeing to adopt a new vision and mission statement:

> ***Our Vision:*** *Bringing the Hope of Jesus to Westbury Park and Beyond*
>
> ***Our Mission statement:*** ***'****Commissioned by Christ and led by His Spirit, we want to be wholehearted disciples who expect the good news of Jesus to transform individuals, community, society and culture as we share in Father God's love for our neighbourhood, Bristol and beyond'.*

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

We also adopted some agreed values which underpin our priorities for the church culture we aspire to:

- We are Bible-Believing and Evangelical
- We have Christ at the Centre of everything
- We seek for God's Kingdom to come
- We are commanded to love God and our neighbour
- We are expectant in our prayers, believing that God hears and answers

We are continuing to embed these statements and values within our culture and activities. The activities below reflect this:

Worship
We have continued to offer the public service of worship throughout the year. In late 2024 we began to focus on a central theme of our Mission Statement: 'wholehearted discipleship'. We have introduced a new pattern of termly mid-week events which include a 'deep dive' Bible Study and reframed ongoing regular prayer days as 'Momentum' prayer events. As part of our Sunday gatherings, we have also been taking Communion monthly, often accompanied by a "love offering" to a chosen charity, mission, or cause.

Weekly Daytime activities
Following changes in our staff team we have refreshed our program of weekly daytime events over the course of the year. At the year end the regular events include "Stay and Play" for 0-4s, a Friday morning Bible study (for mums of small children), "Tuesdays Together" (mainly for older adults), and various other events including a number of meals over the course of the year.

Youth and Children
We continued to run our youth discipleship groups, Foundation and The Upper Room as well as groups for children and young people on Sundays and "Football Church", an after school club, aimed at older primary school children. Our YAS (Young Adults & Students) group also had a significant boost in numbers during 2025.

Noah's Ark Pre-school
The church maintained its formal, relational and practical links with Noah's Ark @ CRBC (Company number 5522743; charity number 1112004). We, as a church, prioritised the Pre-school's use of our building space rent free, along with supporting them, and they continued to offer a broad, open-ended curriculum. Noah's Ark also provides specialised support for a number of children with additional needs or from difficult backgrounds.

Mission
We continued to provide prayer, pastoral and financial support to our mission partners in Albania, North Africa, Bulgaria, Nepal and the UK. We also ran "Follow the Star" – an interactive nativity across the church premises open to the public and the neighbourhood.

Management
Oversight and vision continued to be provided by our leadership team.

Church Meetings were scheduled at intervals of least five times a year.

Financial Review
In the year ended 31 December 2025 the net movement in Funds was an increase of £32,952. This was substantially ahead of the budget we agreed before the year, which was planned to be £nil. We planned

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

to continue to increase staff salaries in line with guidelines set by the Real Living Wage foundation. We trusted that regular giving from church members would increase to cover this increased regular expenditure and were pleased to be able to report at the end of 2025 that all income thresholds had been exceeded.

The church's reserves are comfortably above the minimum £50k (commitments) + £20k (buildings) as stated in the church's reserves policy.

Political and charitable donations
During the year the charity made no donations to a political party. Various charitable donations were made from the General Fund totalling £33,331, with a further £22,432 from Restricted Funds. Further details are included in Note 8.

Statement of responsibilities of the trustees
The law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity as at the end of a financial period and of the surplus or deficit for that period.

In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, applicable accounting standards, including FRS 102, and the Charities Statement of Recommended Practice (SORP). They are also responsible for safeguarding the assets of the charity and hence for taking steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and in accordance with Charities Act 2011.

Approved by the Trustees on 16th October 2026 and signed on their behalf by:

DocuSigned by:
Markelian Miço
308046D3A7EF4AD...

25/10/2026

……

Rev Maki Miço Minister & Trustee, Cairns Road Baptist Church

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Independent examiner's Report to the Trustees of Cairns Road Baptist Church

I report on the accounts for the year ended 31 December 2025 set out on pages 8 to 16.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as 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 my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that in any material respect the requirements:
  a) to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
  b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by:
79325CFC99EB404...

Melanie Mistry CGMA ……
30 Highfield Grove, Bristol, BS7 8QH

27/10/2026
Date signed: ……

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted	Designated	Restricted	Endowment	Year to 31 Dec 2025	Period to 31 Dec 2024
		£	£	£	£	£	£
Incoming resources							
Voluntary income	*2*	227,935	69,165	18,597	-	315,697	232,998
Investment income	*3*	13,019	988	529	-	14,536	19,250
Incoming resources from charitable activities	*4*	4,151	-	-	-	4,151	3,856
Total incoming resources		245,105	70,153	19,126	-	334,384	256,103
Resources expended							
Costs of generating funds and investment income	*5*	-	-	-	-	-	-
Charitable activities	*6*	199,762	85,227	22,432	-	307,422	222,982
Pension Liability Interest	*20*	-	-	-		-	-
Total resources expended	*7*	199,762	85,227	22,432	-	307,422	222,982
Net incoming resources before transfers & revaluation		45,343	(15,074)	(3,306)	-	26,962	33,121
Gross transfers between funds		(13,508)	13,508	-	-	-	-
Gains/losses on investment revalutions		4,347	1,070	574	-	5,991	5,831
Gains/Losses on Defined Benefit Pension Scheme (actuarial)	*20*					-	18
Net movement in Funds		36,181	(496)	(2,733)	-	32,952	38,970
Total Funds brought forward		190,973	51,125	31,290	540,000	813,388	774,418
Total Funds carried forward		227,154	50,630	28,557	540,000	846,341	813,388

Explanatory Notes: Funds

Unrestricted funds are those funds that the church is not legally bound to use for any particular purpose.
Designated funds, a type of unrestricted fund, are set aside by the Trustees for a special purpose.
Restricted funds are restricted in their use by the terms of an appeal, or by the donor.
Endowment funds are the permanent capital of the church. Their use is determined by the terms of the Trust Deed.

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

BALANCE SHEET
YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Tangible Fixed Assets	*11*		580,850		551,037
Current Assets					
Debtors	*12*	31,614		9,677	
Investments	*13*	173,789		179,531	
Bank & cash	*14*	64,813		76,548	
		270,216		265,756	
Current Liabilities					
Creditors : amounts falling due within one year	*15*	4,726		3,405	
Net Current Assets			265,490		262,351
Deferred Liabilities					
Creditors : amounts falling due after one year					
Pension Liability	*20*	-		-	
Net Assets			846,340		813,388
Charitable Funds					
Endowment	*16*		540,000		540,000
Restricted	*17*		28,557		31,290
Designated	*18*		50,630		51,125
Unrestricted			227,154		190,973
	19		846,341		813,388

The notes on the following pages form an integral part of these accounts

Signed by:
Alex Popkin
3C888D7787254D3...

25/10/2026

Alex Popkin
Treasurer

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

a Basis of preparation
The accounts are prepared under Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102)

b Donations
Donations are accounted for gross when received.

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

d Tax reclaim on donations and gifts
Gift Aid receivable is included in income where there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund, initial donation unless the donor have specified otherwise.

e Grants payable
The church makes grants to other organisations whose charitable objects further or complement its work. One off gifts are accounted for when the decision to pay them has been made by the church. Regular support to other organisations is accounted for in the month in which payment is made.

f Governance costs
This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost for the service of the volunteers.

g Fixed Assets
New fixed assets are capitalised at cost if the purchase value was £500 or higher.

h Depreciation
Depreciation has not been charged on land and property owned by the church.
Depreciation is charged at 15% on a straight line basis on fixtures, fittings and equipment.

i Investments
Investments that are not part of the permanent capital of the church are treated as current assets, and stated at market value at the balance sheet date.

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

NOTES TO THE ACCOUNTS- contd
YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted	Designated	Restricted	Endowment	Year to 31 Dec 2025	Year to 31 Dec 2024
		£	£	£	£	£	£
2. Voluntary Income							
Offerings & donations		183,144	69,165	-	-	252,309	194,617
Tax refunds		44,791	-	2,352	-	47,143	32,148
Raised for other causes		-	-	16,245	-	16,245	6,233
		227,935	69,165	18,597	-	315,697	232,998
3. Investment Income							
Bank etc interest		2,028	499	268		2,794	3,327
Hall lettings		9,006				9,006	12,871
Other investment income		1,985	489	262		2,736	3,052
		13,019	988	529	-	14,536	19,250
4. Incoming resources from charitable activities							
Other activities		4,151	-	-		4,151	3,856
		4,151	-	-	-	4,151	3,856
5. Cost of generating funds							
Other costs		-	-	-	-	-	-
		-	-	-	-	-	-
6. Costs of activities in furtherance of the charity's objects.							
Ministry		63,123	-	-		63,123	57,581
Mission		96,083	-	22,432		118,515	93,459
Establishment		40,556	85,227	-		125,784	71,942
		199,762	85,227	22,432	-	307,422	222,982

7. Total resources expended	Charitable activities £	Grant funding £	Support costs £	Year to 31 Dec 2025 £	Year to 31 Dec 2024 £
Ministry	52,185	-	10,938	63,123	57,581
Mission	52,242	55,763	10,510	118,515	93,459
Establishment	117,030	-	8,754	125,784	71,942
Cost of generating funds	-	-	-	-	-
Pension Interest	-	-	-	-	-
	221,457	55,763	30,202	307,422	222,982

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

	Notes	Unrestricted	Designated	Restricted	Year to 31 Dec 2025	Year to 31 Dec 2024
		£	£	£	£	£
8. Grants payable						
Baptist Home Mission		12,901			12,901	5,896
Bulgaria (Sofia Baptist/Oprenovs)		5,286		7,688	12,974	5,000
YWAM (Prattens)		5,604			5,604	5,917
Bristol Baptist College		5,050			5,050	5,917
Nepal (Vokuhls)		2,000			2,000	1,500
North Africa		1,800			1,800	4,680
UCCF		450		450	900	-
Specific Christian worker support				8,688	8,688	4,300
Fellowship fund gifts to individuals		50		5,338	5,388	11,481
Network Counselling				115	115	-
Other gifts		190		344	344	8,083
		33,331	-	22,432	55,763	46,857
9. Support costs						
Administration		24,947	-	-	24,947	19,255
Governance costs		730	-	-	730	548
Other administrative costs		4,525	-	-	4,525	3,470
		30,202	-	-	30,202	23,273

10. Staff costs and Trustee expenses	Year to 31 Dec 2025	Year to 31 Dec 2024
	£	£
Salaries & Social Security Costs	120,995	104,228
Pension costs	12,316	8,734
	133,311	112,962

The average number of employees (including part-time) during the period was 7.5 (2024: 6 employees).
No employee received emoluments in excess of £60,000 during the period.
No sums were reimbursed to the Trustees for their work as Trustees.
Further details of the pension scheme are shown in Note 20.

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

NOTES TO THE ACCOUNTS- contd
YEAR ENDED 31 DECEMBER 2025

11. Tangible Fixed Assets

	Church building, including fixtures and fittings £	Manse	Plant & Machinery £	Total £
Cost or Valuation				
At 31st December 2024	200,000	340,000	26,668	566,668
Additions	-	-	39,812	39,812
Disposals	-	-	-	-
At 31 December 2025	200,000	340,000	66,479	606,479
Depreciation				
At 31st December 2024	-	-	15,631	15,631
Charge for year	-	-	9,998	9,998
On disposals	-	-	-	-
At 31 December 2025	-	-	25,629	25,629
Net Book Value at 31 December 2025	200,000	340,000	40,850	580,850
Net Book Value at 31 December 2024	200,000	340,000	11,037	551,037

12. Debtors

	At 31 December 2025	At 31st December 2024
Tax recoverable	27,536	5,573
Prepayments and other debtors	4,078	4,103
	31,614	9,677

13. Current asset investments

WEBTC investment portfolio	105,794	99,803
Current asset deposits		
WEBTC 90 day cash deposit account	3,517	16,781
Baptist Union 3 month deposit account	21,828	21,180
Kingdom Bank 90 day deposit account	42,650	41,766
Total Current Asset Deposits	67,995	79,728
Total Current Asset Investments	173,789	179,531

14. Bank & cash balances

CAF Current Account	26,013	1,000
CAF Gold Account	5,764	50,115
CAF Debit Card Account	21,820	14,189
Baptist Union 7 day deposit account	10,601	10,493
Cash	615	750
Total Cash	64,813	76,548

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

Cairns Road Baptist Church

NOTES TO THE ACCOUNTS- contd
YEAR ENDED 31 DECEMBER 2025

15. Creditors : amounts falling due within one year	**At 31 December 2025 £**	**At 31st December 2024 £**
Creditors and Accruals	4,726	3,405
Pension Liability due within 1 year	-	-
	4,726	3,405

16. Endowment Funds	**At 31st December 2024 £**	**Incoming resource £**	**Resources expended £**	**Gains and losses £**	**Transfers £**	**At 31 December 2025 £**
Manse	340,000	-	-		-	340,000
Church building	200,000	-			-	200,000
	540,000	-	-	-	-	540,000

17. Restricted Funds	**At 31st December 2024 £**	**Incoming resource £**	**Resources expended £**	**Gains and losses £**	**Transfers £**	**At 31 December 2025 £**
Fellowship fund	27,397	1,792	(5,338)	574	-	24,424
Other funds	3,893	17,334	(17,094)	-	-	4,133
	31,290	19,126	(22,432)	574	-	28,557

18. Designated Funds	**At 31st December 2024 £**	**Incoming resource £**	**Resources expended £**	**Gains and losses £**	**Transfers £**	**At 31 December 2025 £**
Fabric fund	51,125	70,153	(85,227)	1,070	13,508	50,630
Other funds	-			-		-
	51,125	70,153	(85,227)	1,070	13,508	50,630

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

19. Analysis of net assets by fund	**Fixed asset**	**Current Asset**	**Deferred Liabilties**	**Total**
	£	**£**	**£**	**£**
Endowment Funds	540,000	-	-	540,000
Restricted Funds	-	29,457	(900)	28,557
Designated Funds	-	50,630	-	50,630
Unrestricted Funds	40,850	190,129	(3,826)	227,154
	580,850	270,216	(4,726)	846,341

20. Pensions

Defined Contribution Scheme.

The church provides a defined contribution pension scheme through NEST for most employees, and through the Baptist Pension Scheme for the Minister. During 2025 the church aspired to the Real Living Wage Foundation's recommendations for a 'Living Pension' and increased contributions to this level with effect from 1 January 2026 for all participating employees.

	This Period £
The costs of the NEST scheme to the charity for the year	4,615
The cost of the Baptist Pension Scheme (DC) to the charity for the year	7,701
The amount of any contributions outstanding at the year end	Nil
The amount of any contributions prepaid at the year end	Nil

Docusign Envelope ID: AF3808EB-9443-8F98-80C1-B4A7E1522E36

21. Operating Lease Commitments

At the year end the Charity had the following annual commitments under non-cancellable operating leases.

	2025	2024
	Plant & Machinery	Plant & Machinery
Expiring in 1 year	719	719
Expiring in 2-5 years	299	1,018

22. Related Charities

Baptist Union/West of England Baptist Association
The church is a member of the Baptist Union of Great Britain, and the West of England Baptist Association. The church made donations to the Baptist Union Home Mission Scheme of £12,901 .

Noah's Ark pre-school
Noah's Ark@CRBC, registered charity no 1112004, is a pre-school that operates from the church premises. The majority of the Noah's Ark trustees must be members of Cairns Road Baptist Church. During the year, the church received payments from Noah's Ark of £1,268 (prior year: £1,341).

Noah's Ark occupies the premises and during the year no rent was received, nor did Noah's Ark contribute towards premises costs such as heat and light, other than a contribution towards photocopying costs noted above.