CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of (Charity Name) BILSTON BAPTIST CHURCH

On accounts for the year ended 31 DECEMBER 2025 **Charity no (if any)** 1197318

Set out on pages ATTACHED (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

** Please delete the words in the brackets if they do not apply.*

Signed: P Watts **Date:** 3/5/26

Name: PHILIP WATTS

Relevant professional qualification(s) or body (if any):

Address: 3 WARING CLOSE, PRINCES END, TIPTON
WEST MIDLANDS, DY4 9NW.

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

Bilston Baptist Church

Charity no. 1197318

Financial Statement for the Year Ended 31 December 2025

Fund Summaries

General Fund	Income		Expenditure	Notes to the Accounts
Regular Offerings	36,570			
Gift Aid	8,731			
Donations, Grants & Other income	2,425			
Church Building	6		21,260	
Building Hire	27,648		950	
Manse			4,176	
Insurances	73		4,413	
Church Groups	1,630		3,645	
Catering & Refreshments			572	
Church Giving	1,277		8,413	
Ministry			29,576	3
Administration			4,127	
Other Expenditure			898	
Net income / Expenditure	**78,360**		**78,029**	
Allocation (to) / from Building Project Fund			**5,000**	
Allocation (to) / from Fellowship Fund			**500**	
Opening Balance			**20,417**	
Closing Balance			**15,248**	

Fellowship Fund	Income		Expenditure	4
General income / expenditure				
Allocation (to) / from General Fund	500			
Net income / Expenditure	**500**			
Opening Balance			**500**	
Closing Balance			**1,000**	

Building Project Fund	Income		Expenditure	Notes to the Accounts
General income / expenditure			2,890	5
Allocation (to) / from General Fund	5,000			
Net income / Expenditure	**5,000**			
		Opening Balance	**5,459**	
		Closing Balance	**7,569**	

All Fund Totals	Income		Expenditure
Income / Expenditure	**83,860**		**86,419**
		Opening Balance	**26,375**
		Closing Balance	**23,817**

Statement of Assets and Liabilities

As at 31st December 2025

	£	
Assets		
Bank & other cash balances		
Barclays Account	22,104	
Cash in Hand	1,713	
Other monetary assets	-	
Investment assets	-	
Assets held for Church's own use	3,838,629	6
Accounts Receivable	1,280	7
Total Assets	**3,862,446**	
Liabilities		
Current Liabilities	0	8
Long Term Liabilities	3,364	9
Total Liabilites	**3,364**	

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2025 are as approved by the deacons.

Signed:

D Turner (Treasurer)

Notes to the Accounts

1. Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 of the Charities Act 2011.

2. General Fund

The General Fund is an unrestricted fund which is used for the general purposes of the church.
A further breakdown of the fund categories can be found below.

	Income £		Expenditure £	
	2024	2025	2024	2025
Regular Offerings	**36,418**	**36,570**		
Bank	25,469	25,659		
Cash / Cheque	10,949	10,911		
Gift Aid	**7,542**	**8,731**		
Donations, Grants & Other Income	**3,807**	**2,425**		
Donations	676	1,989		
Grants				
Legacies	500	0		
Funeral & Wedding Fees & Donations	2,631	360		
Bank Interest				
Other income		76		
Church Building	**24,253**	**27,654**	**15,545**	**22,210**
Building Hire:				
United Methodist Church	5,325	5,900		
Holy Spirit Ministries	8,485	12,246		
Slimming World	1,450	5,850	532	
Genius Tuition Holiday Clubs	5,388	950		950
Weight Watchers	1,680	1,350		
Other Hire	1,925	1,352		
Building Running Costs		6	6,946	12,328
Building Repairs and Maintenance			3,024	2,909
Cleaning & Gardening			1,148	1,488
Tech Equipment			168	613
Facilities Assistant			3,727	3,922
Manse			**3,193**	**4,175**
Manse Running Costs			2,957	2,853
Manse Repairs & Maintenance			236	1,322

Insurances		73	4,404	**4,413**
Church Groups	**3,386**	**1,630**	**3,733**	**3,644**
Children & Youth:				
Boys Brigade	541	554	734	716
Girls Brigade				
Sprouts - Toddlers	797	725	554	650
Youth Group				
Kings Club			161	168
Refresh Café	326		215	
Mens Work				
Ladies Work				
Bible Studies		128		412
Courses			223	
Events	1,722	223	1,846	1,698
Catering & Refreshments	10		686	**572**
Church Giving	**635**	**1,277**	**7,425**	**8,413**
BMS	394	527	3,050	3,000
Home Mission	14		2,900	3,000
Churches Together		123	75	223
Other	227	627	1,400	2,190
Ministry	**0**	**0**	**33,559**	**29,576**
Minster Costs (stipend, expenses etc)			32,598	27,376
CMD			434	
Leadership Development & Expenses			107	105
Travel Expenses				600
Visiting Speakers			420	1,495
Administration			**3,096**	**4,127**
General			981	1,132
Marketing & Communication			152	498
Subscriptions / Memberships / Licenses			1,320	1,361
Resources			643	1,136
Office Equipment				
Legal Expenses				
Pension Scheme Deficit			10	
Other Expenditure				**898**
Net income / Expenditure	**76,051**	**78,360**	**71,650**	**78,029**
Allocation (to) / from Building Project Fund				**5,000**
Allocation (to) / from Fellowship Fund				**500**
Opening Balance			**16,016**	**20,417**
Closing Balance			**20,417**	**15,248**
Surplus/Deficit			**4,401**	**-5,168**

3. Renumeration of Minister

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of their services as Minister, including the provision of manse accommodation owned by the church.

4. Fellowship Fund

The Fellowship Fund is a designated fund intended to be used for the purposes of helping church members and attendees with exceptional needs

5. Building Project Fund

The Building Project Fund is a designated fund intended to be used for the purposes of enhancing the facilities of the building/s owned by the church, as well as responding to large repairs.

6. Assets Held for the Church's own use

The church is the beneficial owner of the following assets, the legal title to which is held by the church's custodian trustee, Heart of England Baptist Association:

Church premises at Prouds Lane, Bilston, WV14 6PW valued in the ac's at £3,401,129 based on insured value

Church manse at 70 Bunkers Hill Lane, Bilston, WV14 6JR valued in the accounts at £437,500 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £183,084

7. Accounts Receivable

Hire invoices not received	1,280
Total Accounts Receivable	**1,280**

8. Current Liabilities

Utilities billed but not yet paid	
Cheques written but not cashed	
Other current liabilities	
Total Current Liabilities £	-

9. Long-Term Liabilities

Baptist Building Fund Loan	3,364
Other	
Total Long-Term Liabilities	**3,364**