CHARITY REGISTRATION NUMBER: 1198879

Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Trustees' Annual Report & Financial Statements

Year ending 31 December 2025

Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Trustees' Annual Report & Financial Statements

Year Ended 31 December 2025

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Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Trustees' Annual Report

Year Ended 31 December 2025

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

1. Reference and Administrative Details

Registered charity name Hockliffe Street Baptist Church, Leighton Buzzard

Charity registration number 1198879

Principal office Delta House
33 Hockliffe Street
Leighton Buzzard
LU7 1EZ

The Trustees

	Trustee name	Office	Dates acted if not for whole year (and changes since end of year)	Name of body entitled to appoint Trustee
1	Mr David Mansfield	Elder	Retired 13th July 2025	The Members of the Church
2	Mr John Hardaker	Elder	Appointed 28th September 2025	The Members of the Church
3	Mr Paul Daggett	Deacon	Retired 8th May 2025	The Members of the Church
4	Mr Stephen Hailes	Deacon		The Members of the Church
5	Mrs Sheila Franklin	Deacon	Retired 31st March 2025	The Members of the Church
6	Mrs Jennifer Nicholls	Deacon	Appointed 9th February 2025	The Members of the Church
7	Mr Paul Ewers	Deacon	Appointed 16th March 2025	The Members of the Church
8	Mrs Julie Duncalf	Deacon	Appointed 13th July 2025	The Members of the Church
The following appointments have been made as Trustees between the end of the Financial Year and the date of signing of this report:				
9	Mrs Ann Giles	Elder	Appointed 28th June 2026	The Members of the Church
10	Mr Tony Giles	Elder	Appointed 28th June 2026	The Members of the Church

Trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	Property owned
Baptist Union Corporation (Custodian Trustee)		Church (BD267302), Extension (BD81275) & Garden (BD87356). Manse - 12 Carron Close (BD58515) until its sale in October 2025

Funds held by the Charity as custodian trustees on behalf of others

None.

Name of chief executive or other senior staff members

Name	Dates acted if not for whole year	Role
Nil		

Independent Examiner	Peter M. Smith FCCA 16 West Street Dunstable LU6 1SX
Bankers	Barclays Bank plc Milton Keynes 2 Branch Leicester LE87 2BB

Exemptions from disclosure

None.

2. Structure, Governance and Management

Governing Document

The charity is a Charitable Incorporated Organisation registered with the Charity Commission on 9th May 2022, registration no. 1198879. It has a Constitution adopted on 17th April 2022, supported by a Church Handbook, first adopted on the same date but with minor revisions approved by the Membership since that date.

The church was founded in the first half of the 19th century. The largest part of the land where it now meets was acquired under a property trust dated 12th June 1890. The property trust was signed over to the Baptist Union Corporation as Custodian Trustee in the 1960s. The church operated as an unincorporated association under a constitution, becoming a registered charity no. 1131841 from 26th April 2009 until 31st December 2022, when that charity was dissolved and the assets transferred to the current CIO charity.

Recruitment and Appointment of Trustees

Trustees are made up of three classes as defined in the Church Handbook:
1) Ministers appointed by the Church become Trustees whilst they are employed by the Church; a decision to appoint them as Ministers (and hence Trustees) is made by the Church Members by secret ballot at a Special Church Members' Meeting. At the end of 2025, there were no Trustees in this category.
2) The Church is run by an Eldership; Ministers are automatically appointed to the Eldership because of their ministerial appointment, but the church also appoints Elders from within its membership in a general meeting and they may either be nominated by serving Elders & Deacons or by 10% or more of the church membership making a request in writing. They are appointed as Trustees at the time of their election as Elders. At the end of 2025 there was one Trustee who was an Elder.
3) In addition, the Church Handbook provides for the appointment of Deacons who also serve as Trustees. They are appointed by the church in a general meeting and may either be nominated by serving Elders & Deacons or by 10% or more of the church membership making a request in writing. At the end of 2025, there were four Trustees who were Deacons.

Policies and procedures adopted for the induction and training of Trustees

New Trustees are provided with a briefing pack on the role of a Trustee and basic information about the operation of the church as a charity.

The charity's organisational structure and any wider network with which the charity works

At the start of the year the church employed a part time Community Outreach Worker together with an Administrator/Caretaker, a Financial Administrator and a Cleaner all on a part-time basis. There were vacancies for a Senior Minister and an Operations Manager. During the year the Trustees reviewed the office structure and concluded that we could not fill the Operations Manager role, so a second person was employed as an Administrator, initially on a fixed term contract for 6 months from October 2025.
As the church had no serving Ministers, in May 2024 it had engaged a retired Minister to act as "Moderator" to guide the leadership team in spiritual and practical matters. This engagement continued through 2025. Under his guidance a number of steps were taken to build a picture of what the church is like and its needs from a new Senior Minister. Informed by that work, in September 2025 the church appointed a Senior Minister Search Team to begin the process of finding a new Senior Minster; at the year end this work was progressing.

Paid Ministerial staff (and, in their absence, the Moderator) work with the Eldership to determine the spiritual direction of the church and with the wider Elders & Deacons group to deliver the charitable objectives. The Trustees meet regularly to review and discuss the affairs of the charity. At Church Members' Meetings, held regularly throughout the year, members review and make recommendations concerning the affairs of the charity in response to the leadership of the Trustees. Some matters, as defined in the Constitution, are decided at the Church Members' Meeting; others, related to the running of the charity, are decided by the Trustees.

The church is in membership of the Baptist Union of Great Britain (charity no. 1181392) from which it draws guidance and advice on legal & organisational matters. In November 2025 the Church Members accepted a recommendation from the Trustees to apply to join the Central Baptist Association (a charitable company, registration no. 1090606) which, although legally separate from the Baptist Union, is funded by them to deliver support to churches throughout Bedfordshire, Buckinghamshire, Hertfordshire and Northamptonshire. This application was approved in 2026 and will deliver additional sources of support to the Trustees and Church.

Related Parties

There are no related parties.

3. Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

The stated objectives are:

1. the advancement of the Christian faith as a Baptist Church in accordance with the Statements of Belief primarily but not exclusively within Leighton Buzzard and the surrounding neighbourhood.

and

2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statements of Belief, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

Summary of the main activities in relation to those purposes for the public benefit

1. The running of Sunday morning and evening Christian worship services with a preaching and teaching ministry.
2. The running of midweek bible study and prayer groups to advance understanding of Christian doctrine and its application to life.
3. The provision of children's & youth activities on Sundays and midweek.
4. The running of a term-time weekly group for toddlers and their parents or other carers.
5. The running of a fortnightly day-time social group, "The Hub" and other adult social groups.
6. Proclamation of the Christian gospel, evangelism and outreach to the local community, including door to door and regular visiting where invited.
7. Ad hoc Christian counselling services.
8. Modelling engagement with worldwide Christian Missionary work, inspiring people to get involved, and prayerfully supporting those working in mission fields.
9. Prayerful support and financial grant making to other Christian ministries within the UK and abroad.

Summary of the main achievements of the charity

During 2025 we ran Sunday morning worship services and continued to provide access to the wider community via online live-streaming and recordings of the services. Our attendance at Sunday services ranged from 100-150 people, with up to 12 connections viewing the service live, and the recordings achieving up to 150 hits. We also provided audio recordings of the bible readings and sermons for those who wanted to focus on the bible teaching element of our services. Our Sunday evening "Praise and Worship" service regularly attracts 10-15 people.

Our Community Outreach Worker has run several "Bereavement Journey" courses which are advertised across Leighton Buzzard and attract 5-8 people per course, many of whom have no church involvement. He is also actively involved in door-to-door visitation, is available for counselling and home visits and runs evangelistic events at our market and community events, some in association with other churches in Leighton Buzzard.

During school term times we provided age-related children's activities during the Sunday morning worship services and also on Friday evenings. Up to 50 children attended the Sunday activities and the mid-week attendance varied but included children of families who do not normally attend the Sunday services.
In 2025 our youth programme on Friday evenings continued to grow thanks to the popularity of the activities provided and a very successful trip to a week-long Christan summer camp in Ripon in July 2025 was enjoyed by 10 of our 13-18 year olds. Partly as a result of this we saw two members of our Youth Group baptised in Autumn 2025.

For older members of the congregation and community we continued to run a fortnightly social gathering, "The Hub", on Wednesday mornings, with a typical attendance of 30-40. This provides an opportunity to meet together with drinks and cakes, and chat, attempt quizzes and play games. There's usually a short talk from one of the group on a Christian topic, and we occasionally have outside service providers attend to give updates (for example a PCSO attended to talk about forgeries of bank notes and other documents). This group has had referrals from the town council as it is on their register of adult social groups. On weeks when "The Hub" isn't meeting, we run a different group which in 2025 re-launched itself as "Crafty Cuppa", where again people can meet with refreshments but focus on doing arts and crafts activities together. This group has helped produced material for distribution to church congregation, such as the church theme verse for the year 2026.

Midweek "Growth Groups" are embedded in church life and allow people to discuss the application of the Christian faith in their lives (often by discussing questions set around recent sermon topics), and to provide prayerful and practical support for each other. At the year end we had 7 such groups of up to 15 people meeting in the area, including some using online conference calls to allow access by those at a distance or who preferred to join from their own homes.

Our weekly Toddler Group ran during term-time in 2025 with up to 70 adults bringing up to 100 children, the vast majority of whom have no other connection to the church. It remains highly popular within the town, providing much-needed opportunities for families and child-care providers to meet up.

Our buildings are made available for wider community use. Our office block has space used by one of the town's foodbanks to store and distribute food and we rent out office space to the Home-Start Bedfordshire charity. Our meeting rooms are used by Mind two days per week. Our church is used by the Heath Band for practices and various groups including Linsdale Singers, Grand Union Choir and Heath Band use it for concerts. In 2025 we provided space in our Church Lounge for the Workers Educational Association to run two courses.

Contribution made by volunteers

The church's programme of activities depends very heavily on voluntary work by church members and others regularly attending church activities. Our Sunday School & Youth Work programmes, the Hub mid-week group and Toddler group are all entirely run by volunteers. At the end of 2025 there were over 90 individuals identified as volunteering in at least one capacity to deliver the church's activities.

Policy on grant making

The church supports several individuals and organisations that have been identified by members of the Church as having objectives linked to ours, primarily by making restricted financial gifts to other registered charities. The proportion of the total income distributed in this way is set by the Trustees and is administered by a sub-committee comprising Trustees and church members; the decisions are reported to the Church Members' Meeting. Those who receive gifts are regularly reminded that their support is reviewed at least annually and may change according to circumstances and the availability of funds. The total amount of gifts made in the year amounted to £30,285 and an analysis of these grants may be found in note 11 to the financial statements.

Statement confirming whether the Trustees have had regard to the guidance issued by the Charity Commission on public benefit

In running the church's activities, the Trustees have taken due cognisance of the guidance provided by the Charity Commission to ensure that the activities are available to the public and for their benefit.

4. Financial Review

Review of the charity's financial position at the end of the period

For 2025, the Trustees set a budget to fund one full-time Ministerial position from part-way through the year and a part-time community outreach worker for the full year. The budget also allowed for the employment of an Operations Manager, an Administrator/Caretaker, a Finance Administrator and a Cleaner, all on a part-time basis. The budget also provided for all the costs for the replacement of the main boiler in our meeting rooms and office block, Delta House. The budget anticipated a deficit of £48.4k which would be funded from reserves.
Income for the year was above the budget target, and expenditure was below the target, so the budget deficit became a surplus of £9.7k (not including the profit from the disposal of property). The savings in expenditure came primarily from the failure to recruit a new Senior Minister, the decision to change the office structure, and the change of timing of the installation of the replacement boiler as the cost of the purchase and delivery to site of the materials (but not its installation) were incurred in the 2024 financial year.

The charity's principal sources of funds

The Charity's principal source of income is via voluntary donations from the congregation who attend the church, supported by Gift Aid refunds where possible. Small amounts of income derive from letting out space within the buildings to other charities and organisations, and from interest on savings and investments. We do not raise income by making public appeals for funds beyond our congregation.

Statement explaining the policy for holding reserves

The Trustees consider that the minimum level of reserves required are three months expenditure (£58.5k based upon the 2025 budget). This is sufficient to meet the Church's needs, including legal obligations.
The fund of £16k (following the transfer in of funds from a closed charity in 2018) designated to the establishment of a new Christian witness in the area, and the fund of £50k (from an individual's donation) designated for the funding of an extra staff position continues to be held.
The Charity is also holding restricted gifts amounting to £27.9k given specifically for improvements to the Manse kitchen, for the development of evangelistic resources (including the History project) and improvements to the church PA/AV systems.
In May 2025 the Church Members authorised the Trustees to sell the charity's manse (the residential property held for the use of the Senior Minister) as it was unoccupied and considered to be larger than required. This decision also allows the church to avoid the cost of maintaining the property during the vacancy. The property was marketed after the required valuation and recommendation was received. The property sold at the amount of the valuation and sale was completed in October 2025. The Baptist Union Corporation was the custodian trustee for this property and it was held by them on the terms of a bare trust, so there was no restriction on what the funds released by its sale could be used for. The net proceeds from the sale have been allocated to a designated Property Fund as per the resolution for the sale of the Manse approved by the Church Members' Meeting. This fund is being held in a separate deposit account with the Baptist Union Corporation for reinvestment back into property in due course.

Amount of reserves held

The net current assets at the year end are £862.3k, of which £50.8k is in restricted funds, £660.5k is in designated funds and £58.5k meets the reserves policy. The balance of £92.5k has been reviewed by the Trustees who consider this should be retained given the anticipated budget deficit which will occur once a new Senior Minister is appointed, and the need to undertake refurbishment of and repair to the church properties.

Investment Policy

We do not set out to maximise the return on investments; we hold surplus money in low-risk interest bearing banking accounts from our bankers and the Baptist Union Corporation.

A description of the principal risks facing the charity

Almost all the charity's income comes from voluntary donations from the church's congregation. Although a significant proportion of this is in monthly standing orders supported by Gift Aid, and can be expected to continue, there is always a risk that donors could leave the church or stop their giving, and the income could drop as a result. The finance management team review trends regularly and they report to the Trustees at least each quarter on income & expenditure. Some budgeted expenditure can be delayed or stopped if income drops unexpectedly.

Explanation of any uncertainties about the charity continuing as a going concern

There are no uncertainties given the current level of donation income and the value of the reserves.

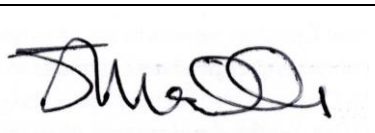
Details of funds materially in deficit

No fund is in deficit.

5. Declarations

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

Signed on behalf of the Charity's Trustees.

Signature(s)		
Full name(s)	Stephen John Hailes	Jennifer Louise Nicholls
Position	Trustee / Secretary	Trustee / Treasurer

Date: 4th August 2026

Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Independent Examiner's Report

Year Ended 31 December 2025

Independent Examiner's Report to the Trustees of Hockliffe Street Baptist Church

On the financial statements for the year ended 31 December 2025 set out on pages 10 to 18

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the financial statements. The 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 statement

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 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 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 my examination no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which in my opinion, attention should be drawn in order to obtain a proper understanding of the accounts to be reached.

Signed:  Date: 4 August 2026

Peter M Smith
Chartered Certified Accountant
16 West Street
Dunstable
Bedfordshire

Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Statement of Financial Activities

Year Ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	2024 Total Funds £
Incoming resources					
Donations and legacies		181,174	2,610	183,784	192,077
Investment income		8,634	-	8,634	5,495
Income from charitable activities		17,595	-	17,595	23,149
Other income	13	494,323	-	494,323	-
Total income	2	701,726	2,610	704,336	220,721
Resources expended					
Expenditure on charitable activities		192,531	51	192,582	232,833
Other expenditure		1,200	-	1,200	1,200
Total expenditure	3	193,731	51	193,782	234,033
Net income/(expenditure) and net movement in funds		507,995	2,559	510,554	(13,312)
Reconciliation of funds	4				
Total funds brought forward		1,176,602	48,193	1,224,795	1,238,107
Total funds carried forward		1,684,597	50,752	1,735,349	1,224,795

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities apart from the other income detailed in note 13.

The notes on pages 12 to 18 form part of these financial statements

Hockliffe Street Baptist Church, Leighton Buzzard

Charitable Incorporated Organisation

Balance Sheet

As at 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	2024 Total Funds £
Fixed assets					
Tangible assets	5	873,046	-	873,046	981,118
Current assets					
Debtors	6	12,366	-	12,366	5,365
Cash and cash equivalents	7	805,830	50,752	856,582	250,498
		818,196	50,752	868,948	255,863
Creditors: amounts falling due within one year	8	6,645	-	6,645	12,186
Net current assets		811,551	50,752	862,303	243,677
Total assets less current liabilities		1,684,597	50,752	1,735,349	1,224,795
Creditors: amounts falling due after one year		-	-	-	-
Total net assets		1,684,597	50,752	1,735,349	1,224,795
Unrestricted funds		1,684,597	-	1,684,597	1,176,602
Restricted funds		-	50,752	50,752	48,193
Total funds	4	1,684,597	50,752	1,735,349	1,224,795

These financial statements were approved by the board of trustees and authorised for issue on 4th August 2026 and are signed on behalf of the board by:

S J Hailes
Trustee

J L Nicholls
Trustee

The notes on pages 12 to 18 form part of these financial statements

1 Accounting policies

1.1 Charity information

Hockliffe Street Baptist Church is a registered charity in England and Wales. It is a charitable incorporated organisation whose principal office is at Delta House, 33 Hockliffe Street, Leighton Buzzard, Bedfordshire, LU7 1EZ.

1.2 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice: applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.
These financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these financial statements.
The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.3 Going concern

At the time of appraising the financial statements the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

1.5 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.
Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.
Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

1.6 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that the income will be received.
Cash donations are recognised on receipt. Other donations are recognised on receipt unless performance conditions require deferral of the amount.

1.7 Investment Income

Interest on funds held on deposit is included in the accounts in the period for which it is due and the amount receivable can be measured reliably.

1. Accounting policies (continued)

1.8 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when 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 as the initial donation unless the donor has specified otherwise. Income tax recoverable in relation to donations received under gift aid is recognised at the time of the donation.

1.9 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and is classified under headings of the statement of financial activities to which it relates.

1.10 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS10.

1.11 Tangible assets

Tangible fixed assets are included at cost apart from the church building and the organ. In 1996 these were included at their insurance value. All assets have been depreciated on a basis consistent with previous years in accordance with the policies set out below.

1.12 Depreciation

Depreciation is calculated on all fixed assets, other than freehold land, so as to write off the cost or valuation of an asset, on a straight line basis over its estimated useful life at the following rates:-

Freehold buildings	- 1% straight line
Pipe organ	- 5% straight line
Fixtures, fittings and equipment	- 15% - 33% straight line

1.13 Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks. Short term deposits are represented by bank accounts and deposits with the Baptist Union requiring up to three months' notice.

1.14 Grants payable

Grants payable are donations to other Christian organisations to further the charitable purposes of the church locally, in the United Kingdom and around the world, or to individuals to enable them to train for or exercise their Christian ministry. Details of expenditure are given in note 11 to the financial statements. Grants are considered carefully and there is no certainty that any particular grant will be paid in future years, or that the amount will remain the same.

1.15 Retirement benefits

Payments to a defined contribution retirement benefit scheme are charged as an expense as they fall due.

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	2024 Total Funds £
2 Analysis of total income					
Donations and legacies					
Donations and gifts		145,527	2,160	147,687	155,091
Gift aid		32,074	450	32,524	34,138
Other		3,573	-	3,573	2,848
		181,174	2,610	183,784	192,077
Investment income					
Interest on deposits		8,634	-	8,634	5,495
Income from charitable activities					
Non investment property rental		17,595	-	17,595	23,149
Other income	13	494,323	-	494,323	-
Total income		701,726	2,610	704,336	220,721

All income in the prior year was unrestricted except for donations and gifts £2,160 and gift aid £450.

	Unrestricted Funds £	Restricted Funds £	Total Funds £	2024 Total Funds £
3 Analysis of total expenditure				
Expenditure on charitable activities				
Ministry	25,432	-	25,432	30,035
Mission and evangelism	42,269	-	42,269	43,377
Administration	108,946	51	108,997	141,045
Depreciation	15,884	-	15,884	18,376
	192,531	51	192,582	232,833
Other expenditure				
Independent examiners fees	1,200	-	1,200	1,200
Total expenditure	193,731	51	193,782	234,033

4 Reconciliation of funds

	At 01/01/2025 £	Income £	Expenditure £	At 31/12/2025 £
Restricted				
Building	9,785	2,610	-	12,395
Welfare	10,437	-	-	10,437
Open Door	51	-	51	-
Restricted income	27,884	-	-	27,884
Replant	36	-	-	36
	48,193	2,610	51	50,752
Unrestricted				
General	1,176,602	701,726	193,731	1,684,597
	1,224,795	704,336	193,782	1,735,349

The general unrestricted fund includes designated funds as follows:

Replant fund for use in establishing a new church on the east side of Leighton Buzzard	15,963
Ministerial fund for employing a further minister or to be used for other costs as deemed applicable by the trustees	50,000
Property Fund for the purpose of purchasing and refurbishing properties	594,540

5 Tangible fixed assets

	Freehold land and buildings £	Pipe organ £	Fixtures, fittings and equipment £	Total £
Cost or valuation				
Brought forward	1,283,715	85,000	66,047	1,434,762
Additions	-	-	2,812	2,812
Disposals	(125,000)	-	-	(125,000)
Carried forward	1,158,715	85,000	68,859	1,312,574
Depreciation				
Brought forward	309,002	85,000	59,642	453,644
Charge for year	11,487	-	4,397	15,884
Disposals	(30,000)	-	-	(30,000)
Carried forward	290,489	85,000	64,039	439,528
Net book value				
At 31 December 2025	868,226	-	4,820	873,046
At 31 December 2024	974,713	-	6,405	981,118

5 Tangible fixed assets (continued)

The holding trustee of the Church's freehold land and buildings (apart from the charity's principal office) is the Baptist Union Corporation Limited which holds the deeds on behalf of the charity.

6 Debtors

	2025	2024
	£	£
Gift aid recoverable	7,649	449
Prepayments and accrued income	4,717	4,916
	12,366	5,365

7 Cash and cash equivalents

	2025	2024
	£	£
Short term deposits (up to three months notice)	854,529	240,571
Cash at bank and in hand	2,053	9,927
	856,582	250,498

8 Creditors: amounts falling due within one year

	2025	2024
	£	£
Creditors and accrued expenses	5,027	10,788
Taxation and social security	1,618	1,398
	6,645	12,186

9 Staff costs

	2025	2024
	£	£
Salaries and wages	54,112	66,925
Social security costs	-	2,162
Pension costs (defined contribution scheme)	2,614	3,812
	56,726	72,899

9 Staff costs (continued)

No employees received employee benefits during the year of more than £60,000.

The average number of employees (based on full time equivalents) were as follows:

	No	No
Charitable activities	-	1
Administration	2	2
	2	3

10 Defined contribution pension scheme

	2025 £	2024 £
Contributions in the year	2,614	3,812

There is no liability at 31 December 2025. The expense has been wholly allocated to unrestricted funds due to the negligible activity on restricted funds.

11 Grantmaking

During the year the charity made grants to the following:

	2025 £	2024 £
Institutions		
Arab Baptist Churches in Israel (via Baptist Twinning Association, registered charity no 1100407)	-	240
Baptist Missionary Society (registered charity no 1174364)	4,950	4,930
Baptist Union of Great Britain (registered charity no 1125912)	4,800	4,800
Community Action Romania (registered charity no 1062573)	5,100	5,100
Serving in Mission (registered charity no 219763)	1,590	1,570
Emmanuel International (registered charity no 289036)	5,910	5,910
New Directions counselling service	500	500
United Christian Church of Dubai	1,025	1,025
	23,875	24,075
Individuals		
Grants to individuals	6,410	6,640
	30,285	30,715

12 Transactions with trustees and related parties

During the year no trustees of the charity has been paid any remuneration based on the governing document.

No trustees received any expenses during the year.

13 Other income

The property held as a manse was vacant and the charity decided to sell the property. The gain from the sale of this property is shown in the Statement of Financial Activities income and comprises of;-

		£	£
Sale proceeds			600,000
Less:	Carrying value	95,000	
	Costs of sale	10,677	105,677
Gain on disposal			494,323

14 Capital Commitments

The charity had no capital commitments at 31 December 2025.

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