LATCHFORD BAPTIST CHURCH

open hearts
open minds
open doors

ANNUAL REPORT

2025

Latchford Baptist Church

Registered Address: Loushers Lane, Latchford, Warrington WA4 2RP

Charity Registration Number: 1200649

Trustees:

The Revd C Urwin (Minister)
Mr R Urwin (Church Secretary)
Miss T Critchley (Church Treasurer)
Mr C Ablott
Miss R Nichols
Mr P Wilkinson (until 25 January 2025)
Mrs S Wilkinson (until 25 January 2025)

Property Trustees

The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot OX11 8RT

Bankers

The Co-Operative Bank plc, P O Box 250, Skelmersdale WN8 6WT

Independent Examiner

Mr A J Gathercole

Annual Report for 2025

The Trustees present their Annual Report for 2025.

Structure, Governance and Management

Latchford Baptist Church is a Charitable Incorporated Organisation (CIO).

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist Church. Membership of the Church is open to those who have professed faith in Jesus Christ and who have indicated acceptance of the Beliefs of the Church, a willingness to participate in the activities and acceptance of the duty of Members. Persons seeking membership who have not been baptised may be welcomed as Associate Members in accordance with the Constitution.

The Church Members' Meeting normally takes place four times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to five Trustees, who together with the Minister, Church Secretary and Church 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.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by Members in the Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

The principal purpose of the charity is 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 other parts of the world.

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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.45 am. The Church seeks to be a friendly and welcoming community, and the services - which have a range of styles - are open for anyone to attend.

The Church holds prayer to be of central importance and we seek to incorporate prayer within our regular activities, including a weekly prayer meeting.

The Church runs a midweek group on the church premises for the growth of faith and discipleship, and further details can be obtained from the Trustees on request or at the Sunday services.

The Church is responsible for a Wellbeing Café (Renew with a Brew) which meets in the church premises on Tuesday mornings. It is open to adults from the church and local community and offers a warm, safe space where everyone is welcome and valued. Renew with a Brew has a focus on attending to our mental health and wellbeing, by connecting with others and making friendships, learning new skills, bringing or sharing hobbies, and thus demonstrating the love of Jesus Christ.

The Church works in partnership with Warrington Foodbank to provide an affordable food pantry (The Little Shop at Latchford) which is run in the premises for two sessions each week. The shop is open to anyone from the community, especially those who would welcome help to make their limited money go further. It also provides support as a friendly meeting place, offering refreshments and signposting people to other helpful organisations and resources.

Whenever possible, the Church makes available its premises, at a reasonable rate, to community groups, including other churches. This is done as an acknowledgement of our commitment to serving our community in various ways.

The Church operates a safeguarding system to ensure that all people working with children and adults at risk are appropriately vetted through the Disclosure and Barring Service and receive regular safeguarding training.

The Church also maintains a set of policy documents relating to Health and Safety. These are reviewed each year to ensure they are up to date and fit for purpose, taking into account any change in circumstances – with changes made when necessary.

The Church is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

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

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas. These would include the practical and emotional support of individuals and families within the church and the wider community. Also, through our support of churches, projects and organisations with a national and international reach, the impact of the Church is seen in the spiritual and physical transformation of lives in places further afield.

2025 has been another year with a lot of change and challenge for the Church, but we can testify to the faithfulness of God.

We have appreciated the continuing ministry of the Revd Carolyn Urwin, our Minister, especially through her overall leadership and regular leading of Sunday Worship in its various forms. Carolyn is due to retire in June 2026 and she has continued to develop a whole range of worship resources: for our café-style services, Lifelines (liturgy-based) services and other reflective services, as well as the major services of the year, e.g. New Year, Easter, Pentecost, Remembrance and Christmas. This has enabled other church members to have confidence in leading services and will be an invaluable resource beyond Carolyn's time as our Minister.

We have continued to develop our pattern for Sunday Worship whereby we include a variety of styles. Once a month we hold a communion service and on other Sundays there may be a Lifelines service, a café service or a brunch service which are more accessible to people not used to coming to church. Our services may be led by Carolyn, a church member or the occasional visiting preacher. In June, as planned, we introduced 'Table Talk' – an informal group meeting for lunch and exploring questions of life and faith – usually on the first Monday of the month. It is designed to be accessible for people who already come to Renew with a Brew or visit the Little Shop. This replaces the Sunday service the day before, which has eased the Sunday load a little and gives the opportunity to join with another church for worship. An online prayer meeting was introduced to alternate weekly with the prayer meeting held at church.

Phil Wilkinson stepped down as Church Treasurer at the AGM in January 2025, and Tina Critchley was elected in his place, although Phil agreed to serve as Assistant Treasurer. At the same time, Sue Wilkinson stood down as a deacon. They had both served in these ways for many years, and Carolyn paid tribute to their faithful and dedicated service which was recognised by everyone.

It has been good to see the building being used by our own groups and also outside users on every day of the week.

Renew with a Brew, our Renew Wellbeing café, has been running for 4 years, meeting every Tuesday morning from 10.30 to 12.30, thanks to the commitment of our team of hosts. We regularly have up to 20 people attending. As well as offering our regular activities of games, jigsaws and crafts, alongside our prayer space, our links continue with several local support groups in Warrington, who

come and offer advice from time to time. We know from feedback received that coming to Renew with a Brew has made a positive impact on people's mental health.

The Little Shop at Latchford, our affordable food pantry run in partnership with Warrington Foodbank, continues to serve the local community. Chris Ablott does sterling work as the co-ordinator and oversees the link with the Foodbank and the team of volunteers. The Little Shop now opens for two sessions each week – Tuesday (5 to 7 pm) and Thursday (10.30 to 1.00 pm). Although the number of shoppers has dropped compared to the previous year, the Little Shop continues to help people from our community make ends meet, especially with the ongoing cost of living challenges. The Church provides free refreshments for all the shoppers while they wait and we raise awareness of what the Church can offer to them, as well as signposting them to organisations and resources that can help with a wide range of issues.

The Church midweek group followed three courses during the year – The Prayer Course, Winning Ways and More Than Enough. These helped develop our faith and built confidence in praying and in sharing our faith as we seek to reflect something of God's generous hospitality.

Two other churches continue to meet on the church premises - the Latvian Church (WCF Jēzuski Khangeri) and JCIM (a predominantly Filipino congregation). Other regular users this year have been NCT for ante-natal courses, 3RS for after-school tuition, Tai Chi and yoga classes and Alcoholics Anonymous. The premises were also made available for several one-off bookings from the local community.

The Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Having buildings in good repair means they can be used safely for church activities and by other groups. Servicing the three central heating boilers, the fire extinguishers and fire alarms, and PAT testing all 100 portable appliances are an essential part of this. These, like many other tasks, are so often unseen and we are grateful to our Fabric Committee who oversee and often undertake much of the work. A review by our Insurance Company led to the introduction of a Procedure to prevent Slips, Trips and Falls but otherwise was completed to their satisfaction.

The major work undertaken this year was the redecoration of the church hall, which was long overdue. A new dishwasher and gas cookers were purchased to replace the aging models in the kitchen. These improvements will benefit the church and the different groups using our premises. Other work undertaken included renewing the side gate and fence, an upgrade to the broadband service, and the installation of a TV screen in the Hub, which enables us to promote church activities to visitors to the shop, in particular. We are grateful to Phil Wilkinson who undertook several repair jobs around the premises and oversaw other work undertaken by contractors.

Other highlights of the year:

- The services in Holy Week and on Easter Sunday led by our Minister were particularly meaningful, and there had been a helpful flow between all three of them.
- The Christmas services, including Coffee and Carols in the Hub and the Carol Service, again attracted some people from Renew with a Brew and the Little Shop. They were led by our Minister along with the Christmas Day service and the Reflective service the Sunday after. They were very well received, thanks again to Carolyn and all those who took part.
- Canvases of the church mission statement were hung in the Hub and the church hall.
- A total of £8,132 was given to other causes, working at home and overseas. In addition, the Tear Fund Quiz afternoon was well attended and enabled donations of £433 to Tear Fund. Donations paid direct to the BMS birthday scheme amounted to £320.
- The sale table was popular with visitors to the Little Shop and other groups, with its selection of books and many other small items, all at very reasonable prices. This is a useful service to the community and, with other income from eBay sales and greetings cards, also raised over £1,600 which supports our mission and ministry.
- Christmas gift bags were again made at Renew with a Brew and filled with small gifts and presented to shoppers and volunteers at the Little Shop.

- The church website has been rebuilt from scratch following a change of host company and is being brought up to date by Chris Ablott and Carolyn. The Facebook pages for Latchford Baptist Church and Renew with a Brew have continued to see more visitors.

During 2025 a review of the membership was undertaken and 7 names were removed, mainly because they had not worshipped regularly with us for a long time. Two others resigned as they now attended another church. The membership as of 31 December 2025 stood at 19.

Throughout the year, the Revd Ken Livingstone worked with the Trustees on an occasional basis as Development Advisor. Together they considered various possible scenarios for the way forward following Carolyn's retirement and concluded that there was only one viable option to explore, namely to seek to appoint a 'Church and Community Engagement Leader' (CCEL). It was hoped that, with the help of grants, this post could be full time. The CCEL will play a pivotal role in leading Latchford Baptist Church and fostering connections within and outside the congregation. The person will develop, coordinate and support the church's community-focused activities; work with the Trustees to provide leadership and vision for the church; build meaningful relationships with church and local community members; and promote the values of the church through engagement initiatives; as well as being part of a team leading Sunday worship. This approach was agreed by the Church Members' Meeting. The Trustees have since drafted a job description, approached a recruitment agency, and submitted detailed grant applications to four grant-making bodies to cover the next three years. It was a cause for gratitude to God that by the end of the year, all four organisations had offered grants, which together would enable the post to be full time. The Trustees are pleased to acknowledge grant offers from the Lady Hewley Trust, the Benefact Trust, the Baptist Insurance Company and the North Western Baptist Association. It is hoped that a job advert will be ready to be issued early in 2026.

In the meantime, the church has continued to work through the steps agreed in the Strategy Statement in October 2024 mentioned in last year's report. The Trustees brought an updated Strategy Statement to Church Members' Meetings in the Spring and Autumn of 2025, reflecting the fact that some steps had been met and new ones were being incorporated. We continue to focus on sharing God's love through active engagement with our local community and witness to people around us wherever they are.

The latest Strategy Statement agreed by Church Members included the following steps:

- further the process of change and transition in order to establish and maintain a pattern of church life which is sustainable and appropriate for our human resources.
- work towards the appointment of a Church and Community Engagement Leader (CCEL) in collaboration with Revd Ken Livingstone as our Development Advisor.
- encourage each member to recognise that the church needs them to bring new and younger people from our community into the church; to offer an invitation which is inclusive of everyone and not just to 'people like us'; and for all of us to take responsibility for making newcomers feel at home.
- promote the sense of 'belonging' by ensuring the ethos underlying our church's programme is that people with no church allegiance can feel there is somewhere they can belong and regard as 'theirs' rather than us regarding it as 'ours'.
- follow the theme of 'Jesus meets us where we are' for our Sunday services, and advertise it to those outside the church, in order that we help them connect with who Jesus is and recognise he is concerned for the circumstances and challenges in their lives.
- build a stronger commitment to praying for the church's future growth, including identifying times when more of the church gather to pray together with this in mind.
- expect more members of the church to attend the café at the Little Shop on a regular basis in order to engage with and build friendships with those who come.
- invite personally more people to 'Table Talk', especially those who come to Renew with a Brew and the Little Shop.

- publicise our Café Sundays and Brunch Sundays to those who attend Renew with a Brew and the Little Shop through word of mouth, the Hub TV and social media, seeing these occasions as opportunities for the whole church to bring friends who may be interested in exploring faith in a fun, relaxed setting.
- encourage mutual upbuilding and growth by co-ordinating the themes of Sunday services, Prayer Meetings and Midweek Group and increasing participation in them, so we can together hear more clearly and respond more confidently to God's leading.

Financial Review

The Church continues to raise the majority of the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Grant applications were made specifically in relation to the appointment of a full time Church and Community Engagement Leader.

The accompanying financial statement shows that there was a surplus of £4,768 for the year and that the balance in our accounts increased from £58,459 to £88,1515 by the end of 2025. This includes £22,000 grant money received before the year end.

The Church expressed its part in the life of the wider church by making donations to local, national and international organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives. We are grateful to everyone who has played a part, however big or small, in serving the Church through the past year.

We are grateful to Tina Critchley for all her work on the finances over the past year as Church Treasurer. We also express thanks to Tony Gathercole, the newly appointed Independent Examiner.

The Trustees are satisfied that they have more than sufficient reserves at the end of the year, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

Signed by Robin Urwin on behalf of the Trustees

Robin Urwin

Date: 17 January 2026

LATCHFORD BAPTIST CHURCH

ANNUAL ACCOUNTS AND STATEMENT OF ASSETS AND LIABILITIES FOR 2025

The accounts and statement of assets and liabilities as set out on pages (1 to 4) relating to the year ended 31st December 2025 are as approved by the deacons.

Signed: (Treasurer or other Trustee authorised to sign on behalf of all the trustees)

T. & C.

Date: 13th January 2026

REPORT OF THE INDEPENDENT EXAMINER(S) TO THE TRUSTEES AND MEMBERS OF LATCHFORD BAPTIST CHURCH

In accordance with the provisions of Section 43 of the Charities Act 1993, I have examined the receipts and payments account(s) and statement of assets and liabilities of Latchford Baptist Church relating the the year ended 31st December 2025. The examination did not extend to a comprehensive audit of such accounts or statement.

I confirm that the accounts and statement accord with the accounting standards of the church and that such records satisfy the requirements of the Act. I am not aware of any matter which attention needs to be drawn in order to obtain a proper understanding of the accounts.

(signed by independent examiner):

Name (with other professional qualifications) and address:

A.J. GATHERCOLE
17 BUCKFASTCLOSE
HALE, ALTRINCHAM WA15 8NB.

Date:

13th January 2026.

LATCHFORD BAPTIST CHURCH
Financial Statement for the year ended 31st December 2025

General Receipts and Payments

Receipts	**Note**	**2025**	**2024**
Weekly Offerings		27,635.00	27,001.40
Use of Buildings	2	20,281.00	18,996.00
Donations	3	816.00	518.15
Mission	4a	-	
Raised for Other Causes	4b	585.00	599.05
Fund Raising	5	1,611.00	2,269.18
Other Income	6	31,585.73	18,414.83
Church Groups	11		280.00
		82,513.73	**68,078.61**
Payments			
Ministry	7	21,770.93	30,375.15
Mission	4a	7,447.51	7,587.80
Other Causes	4b	685.00	362.55
Church property	8	21,266.88	22,557.14
Administration	9	1,836.12	2,668.41
Catering		739.45	
Other Expenditure	10	24,000.00	867.69
Church Groups	11		265.91
		77,745.89	**64,684.65**
Surplus (Deficit) for the year		**4,767.84**	**3,393.96**
Balance at 1st January		4,774.39	1,380.43
Interest from Deposit Accounts	12	3,045.16	303.25
Interest from BUC Deposit Account			1,632.62
Balance at 31 December		**9,542.33**	**4,774.39**

Statement of Assets and Liabilities at 31st December 2025

Assets			
Current account		9,542.33	4,774.39
Deposit account - BU	14	43,088.69	42,336.16
Deposit account - Coop	13	35,524.39	11,348.58
Non-monetary assets	11	70,000.00	70,000.00
		158,155.41	**128,459.13**
Liabilities		**0**	**0**

LATCHFORD BAPTIST CHURCH
Notes to the accounts

1 The basis of accounts

These accounts have been prepared on a receipts and payments basis and accord with S42 (3) Charities Act.

2 Use of buildings

Latvian Church	8,470.00
JCIM	3,680.00
3RS	3,110.00
NCT	2,071.00
Levicare	760.00
Warrington Voluntary Action	75.00
Servera	90.00
Tai Chi	500.00
AA	920.00
Alison Fiddler (Yoga)	495.00
Miscellaneous	110.00
	20,281.00

3 Donations

	816.00
	816.00

4a Mission

	Income	Expenditure
BMS World Mission		2,670.00
HMF		2,880.00
NWBA		830.00
Renew Wellbeing		350.00
Room at the Inn		150.00
Retired Ministers Housing Fund		200.00
UCB		150.00
Church		217.51
	-	7,447.51

4b Other causes

	Income	Expenditure
Warrington Foodbank (Harvest)	80.00	80.00
Room at the Inn (Christmas)	200.00	250.00
Myannmar Appeal	70.00	120.00
BMS World Mission (Harvest)	235.00	235.00
	585.00	685.00

5 Fund raising

LBC Sales	1,611.00
	1,611.00

6 Other income

Gift Aid Repayment	7,125.93
BUC Deposit interest	2,116.82
Benefact Trust	22,000.00
Baptist Insurance Refund	342.98
	31,585.73

LATCHFORD BAPTIST CHURCH
Notes to the accounts

7 Ministry	Stipend (nett)	7,814.51
	Tax/NI (total)	2,147.30
	Pension	3,500.58
	Rent, Phone, etc	5,716.74
	Conferences	605.60
	Consultancy fees (K Livingstone)	1,626.20
	Preaching Fees	360.00
		21,770.93
8 Church property	Cleaning	3,465.94
	Electricity	3,764.78
	Gas	3,143.14
	Insurance	3,384.25
	Telephone/Internet	948.77
	Water	271.10
	Boiler Service	190.00
	Bookcase (new)	45.00
	Canvas prints (new)	55.89
	Ceiling repairs	40.00
	Decorating Large Hall	3,200.00
	Dishwasher	630.00
	Fencing	145.00
	Fire Protection Service	67.98
	Green bins	87.00
	Light fittings	457.67
	Microwave (new)	46.00
	Keys/batteries	79.50
	Miscellaneous	124.16
	PAT testing	180.00
	Photocopier	315.83
	Racking Shelf (new)	70.00
	Roof repairs	110.00
	Storage boxes (new)	79.97
	Tablecloths (new)	168.00
	Tables x 2 (new)	89.96
	Timber	106.94
	Window cleaning	70.00
	Window repairs	335.00
		21,266.88
9 Administation	Printing & Stationery	290.17
	Fees & Subscriptions	1,133.86
	Gifts / Flowers	412.09
		1,836.12

		Income	Expenditure
10 Other expenditure	Transfer to/from D/A	24,000.00	24,000.00
		24,000.00	24,000.00

LATCHFORD BAPTIST CHURCH
Notes to the accounts

11 Non-monetary assets

The legal title to the church premises is held in trust by the church's custodian trustee (The Baptist Union Corporation Ltd)

The church owns the contents (insurance valuation)	70,000.00
	70,000.00

12 Interest on deposit account	Cooperative Bank	175.81
	BUC	2,869.35
		3,045.16

13 Disposition of monies in	Church	8,524.39
	Benefact Trust	22,000.00
	Gilbert Legacy	5,000.00
		35,524.39

14 BU Deposit Account	43,088.69