Trustees Report for Year Ending 31/12/2026

The Trustees received the following reports from the leaders of the various groups Watchet Baptist Church runs for the community.

Reports from Discipleship Groups

Salt & Light Report (Clare)

How many people involved?
8 core group and 7 others have come occasionally

Description or summary of what you do:
We meet on Wednesday evenings to give time for Ian to share some music/
We discuss Mike's teaching and the questions.
We pray about anything that has cropped up in the week with our group, our families and friends and world news.

On Small Church Sundays we meet at one another's homes or at Holburne Cafe and plan outreach talk about our personal walk with the Lord,

How often do you meet?
6 times per month

Blessings, highlights and challenges over the past 12 months:

Blessings
To have had prayer support from one another and stimulating discussion, creative ideas for outreach and hospitality. Also support for each other in individual outreach and making connections to talk about the Lord at the Sunday Small Church on occasions.

Highlights

i. Singing Christian songs at Dunster Beach in the Summertime enjoyed by onlookers.
ii. Taking JP with the group to Blue Anchor station and talking with the station staff there.
iii. The Tearfund Quiz at the Sanctuary attracted good support from our friends outside of church and raised awareness of how God is at work with communities in Africa.
iv. E's pizza and cake invitation to friends from Community meal and H and J P.

Challenges
Finding ways to meet for outreach in winter months as a group.
Finding ways to ensure the group can be fully inclusive for visitors with special needs or illness.

Things for which you would value prayer:

Pray for us to be a group who reach out to others and offer support where needed in prayer and practically.

Pray for us to be growing as disciples and hearing from God what and who he has opened the door for us to step into for Him.

Gatherers Report (Fiona)

How many people involved?
Between 5 and 9 normally – occasionally several more (see below).

Description or summary of what you do:
A generally open small group with an established structure for when we meet together. We are able to welcome visitors to our group be they locals or holiday makers because of meeting time and venue.

The meetings are centred around the online teaching and also include worship, prayer, bible readings and sharing together The call to worship, final blessing and other elements are spoken to each other as befits a small group.

How often do you meet?
Bi weekly on Sunday mornings at The Sanctuary.

Blessings, highlights and challenges over the past 12 months:
The surprise of holiday makers and locals joining our meetings! These have been blessings but also pose challenges as leaders have had to adapt the session. We have also grown because of new people joining the church.

Occasional visitors mean issues of trust and sharing need to be dealt with carefully. It is however clear that we will continue to greet visitors who are looking for a Sunday morning service during a Small Group week.

Things for which you would value prayer:

All members of the group would value prayer for how we deal with the blessings and challenges of our semi open group. Please ask us to be open to the Holy Spirit's guidance for this and different ideas and variance that would help us stay close to the ideals of a small group - prayer, accountability, mission, hospitality, learning and commitment.

We aim to be more proactive with our 'open door' approach and would value prayer for that too.

Charles and Fiona

Grow Report (Ruth)

Grow has grown again this year, we now number 6 families. Each time we meet we can expect between 15 and 21 people! Roughly half of our members are under 18, so we are keen to ensure our group is a place of welcome, prayer, worship and learning for all ages.

We mainly meet on the 1st and 3rd Sundays of the month at 9.30 for breakfast in someone's home with families taking it in turns to lead and host the sessions. Sometimes we meet outside, in the summer we enjoyed meeting in the park, for the Gardening Show and in November we braved the cold to meet for jacket potatoes and a bonfire. In December we travelled to Great Wood to be creative and make wreaths, using the opportunity to talk about God's eternal nature and love for us.

Despite the diversity and size of our group, relationships are deepening, we are at ease to share with each other and to encourage each other in our faith.

We would love to welcome other families into the group, who may not yet have a relationship with Jesus. We are seeking God this year, as to the best way to do this.

Wave Report (Jenny)

How many people involved? 8
Description or summary of what you do: Small Church group
How often do you meet? 1st and 3rd Sundays
Blessings, highlights and challenges over the past 12 months: • 2 new people have joined us! • One of our number was baptised • Growing commitment to accountability and growth. • Desire to prayer walk and grow as a praying community. • Growing friendships

Things for which you would value prayer:

- That we stay vigilant to hear what God is calling us to as a group and individuals.
- That we will be courageous in doing what he calls us to.

Reports from Groups that use the Sanctuary

Community Meal Report (Iorwerth)
Another successful year for our community meal.
We are delighted to offer this very popular facility to our locals.
Numbers of guests fluctuate but we usually have around thirty hungry people coming to share a meal with good company and a warm welcome from us.
We are also very pleased that we manage to keep the voluntary cost of the meal to only three pounds.
We are extremely grateful to all of our volunteer helpers, both church partners and local friends who give up their time in order for this important opportunity for contact with and to serve our community.
We are particularly indebted to LC whose indefatigable commitment and endless patience keeps the rota and chases up our helpers.
We are also very grateful to JT who gives sterling service as one of our three chefs. Not a church member but a good friend.
Speaking of which, our helper numbers have, for various reasons dwindled over this last year.
We now have about a dozen helpers.
We really need a few more.
The more we have, the less often we have to serve.
Please pray for ongoing and developing relationships that are being forged on Friday evenings.
Please also pray for those amongst us with health issues.

Open House Report (Iorwerth, Erica & Kim)
Open House takes place every Wednesday afternoon at The Sanctuary.
Led by Erica and Iorwerth and until recently, Kimberly.
We invite anyone in to share some company and chat over tea and biscuits. Enjoying three hours in the warmth of our own front room.
We have several regular guests and we enjoy lively conversation with some playing board games.
We have made quite a few good friends from our community, particularly a number of older people in need of some companionship.
Occasionally we take them out for lunch, not at the church's expense.
We see Open House as a great opportunity for people to get to know and trust us and we often have discussions about faith.
Please pray for more opportunities to share the gospel in a gentle and sensitive way and for the welfare of our visitors

Plastic Free Watchet (Andy & Ruth)
WBC has continued as a Community Ally of Plastic Free Watchet this year (part of the Surfers Against Sewage Plastic Free Communities campaign) especially supporting and helping to host the beach clean event in the summer.

Having taken a break during the autumn, Andy and Ruth are coordinating another event gathering volunteers of all ages for a community litter pick. The Sanctuary will again be used as a base for sorting what's been collected as well as serving drinks and cakes afterwards.

It is brilliant to be able to keep the church at the heart of these truly intergenerational community events as we seek to encourage one another to care for God's creation.

Snappers (Lynne)

How many people involved? 6 + [3 from church, 3 from outside of WBC]
Description or summary of what you do: Monthly meeting at The Sanctuary, monthly photo walk, usually on a Monday morning
How often do you meet?
Blessings, highlights and challenges over the past 12 months: In early summer the decision to stop meeting was taken following a discussion with Mike. The group had ceased to attract any new participants from either within the church or outside. Fluctuating numbers and commitment made it difficult to plan anything that would be attractive to a newcomer.
Things for which you would value prayer: The vision for photography within the church is not over. All church attendees are welcome to submit photographs for the art display in The Sanctuary. I would love to encourage more people to share their images in this way – watch out in the weekly update for the forthcoming display theme and how to participate. The three of us from the church that made up the group would love to see more taking part, and may organise future stand alone photowalks. Prayer for God's enabling power and vision if it is His will that we should do this as part of the outreach into our communities.

Thursday Morning Prayer at The Sanctuary (Andy & Ruth)
Thursday morning prayer runs from 8.30-9am through most of the year (sometimes stopping for school holidays). We meet in the Prayer room at the Sanctuary. We have been following 'Watchet Baptist Church Daily Prayer' booklet, using different days of the week each time we meet to guide us in our prayers. We number between 2 and 6 when we meet. It would be lovely if more people could join us, or for others, who are keen to meet, to gather on other days/times in the week.

Write Away (Hellen and Iorwerth)
Write Away had an enjoyable year.
Led by Hellen and Iorwerth, we have an average attendance of eight or nine keen writers, meeting twice a month.
We enjoy the, sometimes challenging, prompts and exercises and the great pleasure of reading out our short stories back to each other. Sometimes sharing anecdotes and events from our life experience.
Faith discussions quite often take place with at least four Christian members of our club.
'Write in' takes place on the second Saturday of each month. We each work on our personal writing projects, enjoying mutual support and helpful suggestions regarding publication.
Several of us take turns to lead the sessions and we highly recommend this hobby to all budding writers!
Please pray for ongoing development of relationships, with opportunities include Jesus more as we get to know each other more.

Reports from Other Connected Groups

Book Club (Sally & Hellen)

How many people involved? 12
Description or summary of what you do: We meet once a month on a Thursday evening from 8- 9.30. We catch up with each other, eat cake and discuss the book we have all read. A new book is chosen to read for the following month.
How often do you meet? Monthly
Blessings, highlights and challenges over the past 12 months: The group has grown to the maximum size easily welcomed into a home. We have enjoyed keeping in touch with and including M as much as possible via online video, since her move away.
Things for which you would value prayer: A continuing deepening of relationship with the members of the group and continued lightness and fun!

Croft House Service (Dorothy)

We continue to lead a service on the first Thursday of each month for the residents of Croft House. The other churches in Watchet and Williton lead services on the other Thursday afternoons of the month. The services continue to be well attended by residents, often with the addition of staff and visitors.

The team has changed somewhat this past year. We all miss JW's lively piano accompaniment and are thankful for all that he contributed to the worship. R continues to be part of the team and K has willingly become the full-time pianist. During the year Charles

and Fiona and more recently Clare have joined the team. So, with the addition of Iorwerth and myself we have a strong group.

We continue to follow a simple form of worship with well-known hymns (and the occasional slightly more modern one), prayers and Bible readings. Since JP became a resident, he takes an active part doing one of the reading at each service.
As in previous years we were able to lead the Croft House Carol Service.

Our relationship with the staff continues to develop, we feel welcomed by them. One actually asked that we pray for her.

It is a real blessing and privilege to worship with the residents and there is always time to chat with them at the end of the service. We thank God for the opportunity to share Jesus.

Market Stall (Hellen)
The point of the market stall continues to be to increase our visibility in the town and to build relationships with visitors, residents and other stall holders. We aim to give people who, by definition, would not be at church on a Sunday morning, somewhere to meet Christians, have any conversations they would like and to receive prayer, either in person or through our anonymous prayer box. In order to increase our attraction for non-Christians we moved from selling second hand Christian books to socking cards, pens, bookmarks etc with a Christian message. We still have free second-hand Bibles available for all. Molly Quint, who is in charge of the Market was very supportive of the stall and allowed us to rent it, together with a canopy, at the rate of £10 a month rather than the more usual £25 a month. This meant we were able to cover our costs each month. A small, dedicated and very hardworking team are committed to making the market stall work and because of them we were able to have many encouraging conversations. We did receive prayer requests in the prayer box, and gave away almost all the free Bibles we had. We also build relationships with returning visitors to the stall. Please pray that those relationships continue into the coming year and that our impact on the community continues to grow so that we can be a safe point of contact with Jesus for those that don't come to Church. We would also benefit from having some more volunteers to run the stall to ensure holidays are covered etc.

The Minister's Report

It's that time of year again when I get to reflect on the last 12 months. It's always an encouraging thing to do. When we look at how God has been at work, we can always find evidence of his fingerprints.

Among the hugely encouraging parts of the last 12 months have been:

- changing our governance
- moderating at Bridgwater – and a team going to support them for a Sunday morning
- receiving the Millington Shield, awarded by Watchet Town Council
- deepening relationships with some of our regular guests at community meal and welcoming new volunteers to the team (Fridays, 5pm-6.30pm)
- studying Revelation together
- three baptisms
- hosting Matt Levett and Eliza Pelling at The Sanctuary
- seeing the Big Church Team step into its next phase
- and seeing us continue to invest in our Small Church values: Hospitality, Mission, Prayer, Learning, Accountability and Commitment.

Personally…

- webinar for Small Churches Connexion
- taking part in Danesfield's Easter services
- mentoring a NAM

One of the most significant things that I believe I'm seeing at WBC just now is a sense of confidence in our faith. It has taken time (appropriately) for us to embed how we go about things – and now it seems to me that we have put down roots and established rhythms as a community of faith built around small church communities and expressed in smaller and bigger gatherings. This means that the good news of 3 baptisms can go on to become the good news of 3 people's ongoing discipleship journey. I'm also hoping that we will see new Partners joining us in 2026.

Being the church that we are means carrying an ongoing awareness of how we bring mission, prayer and accountability together – being active adverts and advocates for the Kingdom while also growing in our understanding of what it means to make Jesus a woven-in part of how we live – day by day and hour by hour.

At the heart of all this is an awareness of how deep, powerful and transforming the love of Jesus can be, if we allow him full and unconditional access to ourselves and the church we serve. We need to be self-aware and honest about who we are and the things that shape our thinking. We need to be deliberately sacrificial, profoundly united and deepening in our trust of each other.

In recent months, we have also been thinking about how to be deliberate with our mission opportunities and activities. With Small Church groups as the core unit at the heart of WBC, the way we go about mission has to focus on what is happening there. At the same time, we still have the chance to think about who we work together to invite people to meet us – and Jesus through us.

In learning together, we've looked at Luke's account of Jesus' life, the story of 1 Samuel, revisited the Sermon on the Mount and prayer, and looked at what it means to be committed to Jesus and to

disciple others – as well as Revelation. This year, we've had more than 6,000 views of videos on our YouTube channel – teaching, baptisms past and present and prayer resources, among others.

In the year to come, I'm looking forward to seeing the Big Church Team take on planning and leading more Big Church services. I'm also hoping to share more of the weekly teaching. And I'm keen to see how the new governance approach takes shape, with the Church Leadership Team (trustees and Small Church leaders) discovering how to spur each other on – with all of us, every Partner, being involved in working together to understand each other and provide encouragement.

Each year, we commit to become more like Jesus. We also commit to being a community that stands and works together in discipleship, mission and worship. And we commit to be good news to the community around us. Through Small Church and Big Church, let's stay focused on these commitments and be the church Jesus is calling us to be.

Finally, as ever, we pray with Paul: Now to Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, for ever and ever!

Mike

Having read these reports the Trustees were satisfied that the aims of the charity are being met.

WATCHET BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025
GENERAL FUND RECEIPTS AND PAYMENT ACCOUNT
These accounts have been prepared on a 'receipts and payments' basis.

Receipts

	Notes:	**2025**	**2024**
Weekly Offerings	*1*	£29,670.82	£31,640.03
Donations and other income	*2*	£1,933.39	£688.50
Income tax recovered on gifts		£7,853.51	£8,271.97
Investment Income	*3*	£3,913.82	£6,797.36
Snappers – restricted use		£58.50	
Bibles for Schools – restricted use		£52.00	£44.00
		£43,482.04	**£47,441.86**

Payments

		2025	**2024**
Ministry	*5*	£43,429.31	£43,509.08
Mission	*6*	£16,071.70	£6,903.84
Insurance and premises rental	*7*	£1,338.68	£1,549.88
Administration/Miscellaneous	*8*	£1,605.02	£2,164.85
			£54,127.65

		2024
Surplus (deficit) for the year	-£18,962.67	-£6,685.79
Balance brought forward	£183,728.36	£190,414.15
Balance carried forward	**£164,765.69**	**£183,728.36**

DESIGNATED/RESTRICTED ACCOUNTS (inc. in figures above)

	2025	**2024**
Snappers Funds	-	£76.31
Bibles for Schools	-	£44.00

SWAIN STREET RECEIPTS AND PAYMENT ACCOUNT

Receipts

	Notes:	**2025**	**2024**
Donations		£100.86	£1,360.00
Lettings/Flat rental		£12,561.00	£11,296.46
Miscellaneous Receipts	*9*	£5,085.09	£4,950.83
		£17,746.95	**£17,607.29**

Payments

		2025	**2024**
Miscellaneous Expenditure	*10*	£16,435.44	£16,764.89
		£16,435.44	**£16,764.89**

	2025	**2024**
Surplus (deficit) for the year	£1,311.51	£842.40
Balance brought forward	£5.958.63	£5,116.23
Balance carried forward	**£7,270.14**	**£5,958.63**

DESIGNATED/RESTRICTED ACCOUNTS (inc. in figures above)

	2025	**2024**
Warm Spaces Donation	£256.55	£736.55

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

ASSETS:

Bank and other cash balances **£172,035.83**

REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:

	2025	2024
Lloyds Current Account (General Fund)	£654.98	£731.47
Lloyds Business Reserve Account (General Fund)	£5,030.24	£7,727.36
Lloyds Treasurer Account (Swain St)	£2,179.85	£2,899.17
Lloyds Business Call Account (Swain St)	£5,090.29	£3,059.46
Baptist Union 3 month notice account	£111,749.72	£128,419.34
Baptist Union Trust Fund	£47,330.75	£46,850.19
TOTAL	**£172,035.83**	**£189,686.99**

OTHER MONETARY ASSETS:

	2025	2024
Building known as 38 Swain Street (2022 actual valuation)	£275,000.00	£275,000.00
Held for Church's own use (Church manse at Wristland Road) (2022 actual valuation)	£295,000.00	£295,000.00

NOTE. The money held at BU in the Trust Fund is covered by a Fairbarin Trust and can only be used for the following purposes:
10 (1) (a) The payment of the expenses of any such works of erection alteration improvement enlargement addition pulling down and rebuilding as are herein mentioned or
(b) The purchase or acquisition for the purposes of the Society of any other properties of a freehold or leasehold tenure and the erection thereon of buildings for the purposes of the Society or
(c) The defraying of any expenditure of a capital nature incurred or to be incurred in connection with any other charitable purpose of the Baptist Denomination

LIABILITIES

NOTES: Notes to the financial statement for the year ended December 2025.

1. This figure includes all Sunday offerings and standing orders.

2. Donations and other income

	2025	2024
Refunds (inc. Insurance/Ctax)	£261.69	£208.39
Various Donations received (Tearfund Quiz Night etc)	£171.70	£250.00
Gift Day/Special Offerings/Legacy	£1,500.00	£230.11
Total	**£1,933.39**	**£688.50**

3. Investment Income

	2025	2024
Interest from deposit account; BU Trust Fund and BU Deposit A/c	**£3,913.82**	**£6,797.36**

4. Other Causes

	2025		2024	
	Raised	Given	Raised	Given
Home Mission		£1,500.00		£1,500.00
BMS		£1,500.00		£1,500.00
SWBA Together Stronger		£300.00		£300.00
Bristol Bible College		£300.00		£300.00
Blessings Fund		£565.00		£1,373.84
Devonport BC Donation	£500	£5,500.00		-
Vokhuls ministry in Nepal		£6000.00		£1,500.00
Tear fund quiz night	£171.70	£171.70		£170.00
Cap Pancake Day				£80.00
School Bibles	£52.00	£150.00	£44.00	-
CTinWW Faith Day				£80.00
		£15,986.70		**£6,803.84**

5 Ministry

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

	2025	2024
Ministers Stipend/Administrators Salary Jan – June 25	£24,986.20	£26,281.50
Pension Contribution	£6,824.88	£6,528.16
National Insurance/Tax (ministers + Administrator)	£4,668.64	£4,083.01
Ministers Travel	£108.00	£108.00
Other minister expenses/telephone	£430.92	£516.09
Manse upkeep (council tax, water, utilities, and repairs)	£5,860.67	£5,577.32
Visiting preachers	£150.00	£150.00
Conferences	£400.00	£265.00
	£43,429.31	**£43,509.08**

6. Mission

	2025	2024
Given to other causes (per note 4)	£15,986.70	£6,803.84
Training Courses/Course material/Books	£85.00	£100.00
	£16,071.70	**£6,903.84**

7. Insurance and Premises Rental

	2025	2024
Insurance - The Manse	£418.68	£402.88
Rental - Knights Templar School	£920.00	£1,147.00
	£1,338.68	**£1,549.88**

8. Administration

	2025	2024
Advertising inc website & emails, newspapers	£561.83	£558.06
Subscriptions/Copyright Licences	£560.66	£689.72
Church Equipment	£26.23	£310.20
Miscellaneous	£321.49	£408.41
Snappers Expenditure	£134.81	
200th Anniversary	-	£198.46
	£1,605.02	**£2,164.85**

9. Miscellaneous income Swain St

	2025	2024
Refreshment Donations	£330.23	£177.96
Refunds/Reimbursements	-	£2.92
Interest	£30.83	£36.32
Community Meal Takings	£4,724.03	£4,733.63
	£5,085.09	**£4,950.83**

10. Expenditure Swain St

	2025	2024
Building Insurance	£1,279.87	£1,251.18
Utility Bills	£3,959.01	£3,531.23
Alarm Systems	£494.24	£451.04
Cleaning	£4,084.25	£3,880.60
Community Meal Expenditure	£4,101.15	£4,292.61
Misc food expenditure	£195.09	£376.40
General upkeep	£282.71	£1,189.03
Fixtures and fittings	£262.30	£1,244.00
Misc. (eg office supplies/printing etc)	£456.80	£436.80
Subscriptions (Wacet)	£20.00	£112.00
Administrators Salary from July 2025	£1,300.02	
	£16,435.44	**£16,764.89**

The accounts and statement of assets and liabilities set out above relating to the year ending 31 December 2025 are as approved by the deacons.

Signed: K. Wright Date: 7/1/2026

WATCHET
BAPTIST CHURCH

Report of the Independent Examiner(s) to the Trustees Watchet Baptist Church

On the accounts for the year ended 31st December 2025

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's 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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I 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.

Signed by or on behalf of the Examiner _____ Date 17/2/2026

Name STEVE PENTY

Relevant Professional Qualification(s) or body (if any) CHARTERED INSTITUTE OF PUBLIC FINANCE AND ACCOUNTANCY (CIPFA)

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