Abingdon
Baptist Church

Annual Report and Accounts
For the year ended 31 December 2025

35 Ock Street, Abingdon, Oxfordshire OX14 5AG
Registered Charity 1201269

www.abingdonbaptist.org.uk

Abingdon Baptist Church (the Church) was founded in 1650 and is registered with the Charity Commission and its Registration number is 1201269.

Principal Office	Abingdon Baptist Church 35 Ock Street Abingdon Oxfordshire OX14 5AG
Trustees	Rev Rachel Hughes (Minister) (to September 2025) Rev Ian Millgate (Church Secretary) (to May 2025) Mrs Linda King (Treasurer to May 2025) Mr Brian Collins (Treasurer from May 2025 to September 2025) Dr Chris Cairns (Church Secretary to July 2025) Mrs Christine Hutt (Trustee to May 2026 and Church Secretary from May 2026) Mrs Rosalie Lorrison Mrs Pamela Pratt (to May 2026) Mr Cyril Saunders Mr Victor Bayag (from May 2025) Mr Douglas Bradshaw (from May 2026) Mr Derek Morton (from May 2026)
Other Posts	Mrs Jill Millgate (Membership Secretary) Mr Alan Fisher (Assistant Treasurer) Mrs Linda King (Bookkeeper)
Property Trustees	The Baptist Union Corporation Limited Baptist House 129 Broadway Didcot Oxfordshire OX11 8RT
Bankers	HSBC Bank plc 6 High Street Abingdon Oxfordshire OX14 5AZ Baptist Union Corporation Limited Baptist House, PO Box 44, 129 Broadway Didcot, Oxfordshire OX11 8RT
Independent Examiner	Mr Stuart Bates FCA Wenn Townsend Victoria House 10 Broad Street, Abingdon, Oxfordshire OX14 3LH

Annual Report for 2025

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed.

Charitable Object

The Charity was governed by its Constitution (approved 16 November 2021) which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. (At midnight on 31 December 2023 the Church transitioned to being a Charitable Incorporated Organisation under the new Constitution which had been approved for this purpose on 16 November 2021. This incorporates the same objectives.)

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on trusts which are entirely compatible with the above object.

Organisational structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or if they have been accepted into full membership following other modes of induction into the Christian faith to renew their commitment by their public profession of faith in Jesus Christ.

The members met on nine occasions in the year. Members have responsibility for the overall policy of the Church. In accordance with the Constitution, the maximum number of trustees is twelve.This number includes the church secretary and treasurer, but any minister/ministers are in addition to this number.. They 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 are normally submitted to the Church meeting by the Trustees for guidance, or could be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Organisational Management

The Trustees are legally responsible for the overall management and control of Abingdon Baptist Church, and met on eleven occasions, all in person. The other principal committees are the Church Property Committee, the Safeguarding team, 35 Ock Street Management/Operations Group, and the Finance Group. Each of these committees would normally meet regularly and report to the Trustees through link Trustees assigned to each group. The day to day running of departments of the Church is delegated to the respective activity leaders supported by their teams and committees, together with the Church Minister.

Group Structure and Relationships

Abingdon Baptist Church actively participates in the local ecumenical vehicle, the Church in Abingdon (CiA) and the regional and national Baptist bodies, the Southern Counties Baptist Association (SCBA) and the Baptist Union of Great Britain (BUGB). The Charity also supports the worldwide Baptist community through the Baptist Missionary Society (BMS World Mission). We also co-operate with many local charities and community activities in our ongoing endeavours to further the work of God's Kingdom by serving those in need.

Risk Management

The Trustees are responsible for the management of the risks faced by Abingdon Baptist Church. Considerations of risk are delegated to the responsible committees, who are assisted by the Trustees.

The key controls used by the charity include:

- Comprehensive insurance of all Church properties and equipment including employer's liability.
- Formal agendas for all Committee and Trustees activity.
- Detailed terms of reference for Committees.
- Comprehensive financial planning, budgeting and management accounting.
- Established organisation structure and lines of reporting.
- Formal written policies.
- Clear authorisation and approval levels.
- Assessment procedures for suitability of volunteers are carried out as required by law for the protection of the vulnerable.

The Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is acknowledged that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

Objectives and Activities

In order 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. These activities are:- regular public worship, prayer, Bible study, preaching and teaching; Baptism, as defined in the Union's Declaration of Principle; the Communion of the Lord's Supper which shall normally be observed at least once each month; evangelism and mission, locally, regionally, nationally, and internationally; the teaching, encouragement, welcome and inclusion of young people; nurture and growth of Christian disciples; education, and training for Christian and community service; giving and encouraging pastoral care; supporting and encouraging charitable social action in the United Kingdom and abroad; encouraging relationships with and supporting Baptist and other Christians.

The Church also supports evangelical missions and missionary work both in the United Kingdom and worldwide. The Church accepts its responsibility to speak clearly, giving the Christian perspective on issues where possible.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These regular services take place each Sunday at 10.30 am. We have continued to stream online for those unable to attend. There are also occasional services at other times which are advertised in the church magazine ABC Life and on the Church Notice Board and/or the website at www.abingdonbaptist.org.uk. There is a children's and young person's programme during most morning services, the exception being that normally once a month the children and young people stay in for an 'all-age' service. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups in the homes of some members to encourage growth of faith and discipleship together. Further details of these can be obtained from the Trustees on request, in the church magazine or at the Sunday services of worship.

The Church also organises the 35 Ock Street Project. The redeveloped old Church manse now operates as a drop in centre, café and meeting rooms for the use of the local community and is supported by the CiA.

Normally other activities for the benefit of the public and Church congregation include:

- ABC Tots - A toddler group to help families in the community and to demonstrate the love of Jesus Christ.
- Men's Activities – To promote mission among men, mainly a monthly lunchtime fellowship meeting.
- 'Ladies who Lunch'– A group to encourage fellowship among women, organised in parallel with the men's monthly meeting.
- 'Back to 35' - To provide a meeting place for the over 50's.
- Lunchtime Music Hour – open to anyone.

- Uniformed Organisations - To provide facilities for Cubs, Brownies, Beavers, Rainbows and Scouts to meet, a connection to Church through parade services and other activities, and leadership of some groups through individual members.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service.

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 like fellowship and encouragement. The Trustees recognise that these are difficult to measure. We believe that 2025 was a satisfactory year in the life of the Church as we continued to foster relationships with one another. The Church was led in its mission and ministry by the Revd Rachel Hughes as minister. The Revd Rachel Hughes' final Sunday serving as minister of the Church was 31 August. The Trustees agreed that she and her husband could occupy the Manse rent-free for a further three months.

The Minister's resignation caused some distress in the Church, which received guidance from the Regional Ministers of the Southern Counties Baptist Association concerning how to overcome this and move forward. Part of this was their recommendation to appoint a nearby Baptist Minister as 'ministerial advisor' a role to include chairing of meetings. This was approved by the Church at its November member's meeting.

Five new members were received during 2025. One member died and six transferred their membership or resigned their membership. As at 31 December 2025 the membership stood at 64, a net decrease of two.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

The most significant expenses relate to the Minister in leading and co-ordinating the Church's activities including the Sunday Services, providing pastoral care for the congregation and other people in the community, and to equipping and encouraging the membership in their life, Christian witness and service. Furthermore, the Church continues to make substantial investments in the care and maintenance of its various properties.

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

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Reserves policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The policy is as follows:

The General Reserve is for the purpose of supporting the Church's activities and costs during times when income is lower than planned and our target is to maintain at least six months of full year Church expenditure.

Fabric Reserve. The Church needs to make ongoing and sizeable improvements to its buildings and grounds, especially of the Church itself.

35 Ock Street Reserve. The purpose of this reserve is to fund any annual operating losses and to pay for planned improvements and refurbishments to the internal and external fabric and environs of 35 Ock Street.

Restricted Reserves. The policy of the Church is to maintain restricted reserves only when specifically wished by the donor.

Investment policy and objectives

The Charity aims to prudently maximise the total investment return within the objectives of maintaining income, while continuing to preserve the real value of any endowed investments and to safeguard income on temporarily invested restricted funds.

Future Plans

The Trustees' current key objectives are:

1 To continue developing the work of the Church locally through the 35 Ock Street Project; the support of Uniformed Organisations and various ministries to the more vulnerable in our community; and the life and witness of its members.

2 To continue to review the needs in the local community and develop ways that the Charity can help especially in the light of continuing pressure upon local authority funding of social projects.

3 To continue to support the wider Baptist community through participation in the BUGB and BMS World Mission.

4 To continue to explore new and ongoing ways in which flexibility provided by the redeveloped building can facilitate Christian mission, witness, and service.

5 To adopt a Compliants procedure, the Bullying and Harrassment Policy and develop a Trustees team charter as well as a church meeting charter to encourage a better culture.

Accounting and Reporting Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of Abingdon Baptist Church on 8th September 2026 and signed on their behalf by

……..
Christine Hutt
Trustee and Church Secretary

Abingdon Baptist Church

Statement of Financial Activities
Year ended 31 December 2025

	Note	Un-restricted			Total	Total
		General	Designated	Restricted	2025	2024
		£	£	£	£	£
INCOME AND ENDOWMENTS:						
Voluntary Income						
Regular Giving		60,779	-	-	60,779	67,234
Tax Refunds		14,679	-	892	15,571	15,654
Donations & Grants		3,634	-	576	4,210	2,752
Appeals		-	-	3,293	3,293	1,772
Church Groups		-	284	-	284	603
		79,092	284	4,761	84,137	88,015
Activities for generating fund						
Lettings		3,168	11,450	-	14,618	7,045
35 Ock Street		-	17,977	-	17,977	29,008
		3,168	29,427	-	32,595	36,053
Investment Income						
Interest Receivable		2,941	-	-	2,941	3,841
Rental Income		13,140	-	-	13,140	13,042
		16,081	-	-	16,081	16,883
Total Income		**98,341**	**29,711**	**4,761**	**132,813**	**140,951**
EXPENDITURE						
Charitable Activities						
Ministry & Mission		32,569	6,027	-	38,596	54,330
Property, Fabric & Equipment		22,292	18,296	-	40,588	38,281
Administration & Misc. Expenses		11,394	3,074	-	14,468	15,330
Depreciation		6,923	608	-	7,531	6,756
Church Organisations		-	324	654	978	693
Donations to Charitable Orgs	3	12,140	-	3,131	15,271	13,930
Legal Fees		-			-	291
Independent Examiner's Fee/Accountancy	4	6,407	-	-	6,407	4,551
Total Expenditure		**91,725**	**28,329**	**3,785**	**123,839**	**134,162**
Net incoming/(outgoing) resources before transfers		**6,616**	**1,382**	**976**	**8,974**	**6,789**
Gross transfers between funds						
Between Designated and Restricted		-	-	-	-	-
Between General and Designated		5,680	(5,680)	-	-	-
Net movements in funds		**12,296**	**(4,298)**	**976**	**8,974**	**6,789**
Opening balances brought forward		**128,650**	**2,638,499**	**528**	**2,767,677**	**2,760,888**
Total Funds carried forward		**140,946**	**2,634,201**	**1,504**	**2,776,651**	**2,767,677**

Abingdon Baptist Church

Statement of Financial Activities
Year ended 31 December 2024 (Comparative figures)

	Un-restricted			Total
	General	Designated	Restricted	2024
	£	£	£	£
INCOME AND ENDOWMENTS:				
Voluntary Income				
Regular Giving	67,234	-	-	67,234
Tax Refunds	15,496	-	158	15,654
Donations & Grants	2,242	-	510	2,752
Legacies	-	-	-	-
Appeals	-	-	1,772	1,772
Church Groups	-	603	-	603
	84,972	603	2,440	88,015
Activities for generating fund				
Lettings	738	6,307	-	7,045
35 Ock Street	-	29,008	-	29,008
	738	35,315	-	36,053
Investment Income				
Interest Receivable	3,841		-	3,841
Rental Income	13,042	-	-	13,042
	16,883	-	-	16,883
Total Income	**102,593**	**35,918**	**2,440**	**140,951**
EXPENDITURE				
Charitable Activities				
Ministry & Mission	42,403	11,927	-	54,330
Property, Fabric & Equipment	16,494	21,787	-	38,281
Administration & Misc. Expenses	10,263	5,067	-	15,330
Depreciation	6,148	608	-	6,756
Church Organisations	-	248	445	693
Donations to Charitable Orgs	12,000	-	1,930	13,930
Legal Fees	291			291
Independent Examiner's Fee/Accountancy	4,551	-	-	4,551
Total Expenditure	**92,150**	**39,637**	**2,375**	**134,162**
Net incoming/(outgoing) resources before transfers	**10,443**	**(3,719)**	**65**	**6,789**
Gross transfers between funds				
Between Designated and Restricted	-	-	-	-
Between General and Designated	9,376	(9,376)	-	-
Net movements in funds	**19,819**	**(13,095)**	**65**	**6,789**
Opening balances brought forward	**108,831**	**2,651,594**	**463**	**2,760,888**
Total Funds carried forward	**128,650**	**2,638,499**	**528**	**2,767,677**

Abingdon Baptist Church

Balance Sheet
31 December 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets	5		2,598,127		2,603,807
Current Assets					
Debtors	6	16,240		23,523	
Cash in bank and in hand	7	178,833		154,896	
Total Current Assets		195,073		178,419	
Creditors:					
Amounts falling due within one year	6	16,549		14,549	
Net Current Assets			178,524		163,870
Total Assets less current liabilities			2,776,651		2,767,677
Creditors:					
Amounts falling due after one year			-		-
Net Assets			2,776,651		2,767,677
Charitable Funds					
Unrestricted Reserves	9				
General Reserves		140,946		128,650	
Designated Reserves		2,634,201		2,638,499	
			2,775,147		2,767,149
Restricted Reserves	10		1,504		528
			2,776,651		**2,767,677**

These accounts were approved by the Trustees on 8th September 2026 and signed on their behalf by:

…… ……..

Trustee: Douglas Bradshaw Trustee: Christine Hutt

Notes to the Accounts for the year ended 31 December 2025

1 Accounting Policies

a) Basis of Preparation

The financial statements have been prepared in accordance with 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 Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and applicable regulations. The accounts have been prepared on a going concern basis under the historical cost convention with the exception of fixed assets included at revalued amounts.

The charity's main purpose is that of a public benefit entity.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The Abingdon Baptist Church a charity in England and Wales. The address of the registered office is 35 Ock Street Abingdon OX14 5AG.

b) Fixed Assets and Depreciation

Buildings: The Church, 35 Ock Street and the Manse, 16 Thesiger Road, Abingdon, were revalued during 2009 using the insurance values at 24 June 2009. Since that date the value of the church has increased by the costs of development made in 2019.

Depreciation on other fixed assets over £500 is calculated to write off the cost on a straight-line basis over their expected useful life at the following rates:

Equipment	33%
Manse Boiler	20%
Furniture	20%
Kitchen Equipment	20%
Sound/AVA	10%
Organ/Table	7%

All purchases of assets under £500 are written off to revenue.

c) Stock

The stock is no longer valued at year end.

d) Income

All incoming resources, including any legacies, are included in the year in which they are receivable, which is when the charity becomes entitled to the resource.

e) Expenditure

Expenditure is accounted for on an accruals basis and gross of any related income. The only governance cost incurred was for the examination of the Church accounts. All other costs form part of the costs of the charitable activity.

f) Volunteer Costs

The Church is heavily dependent on voluntary labour but, whilst very much valued and appreciated by the Church, is not quantified in the accounts.

g) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds represent unrestricted funds which have been set aside by the Church for specific purposes as set out in Note 9. They may be returned to general funds at the discretion of the Church.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Church for particular purposes. The aims and uses of these funds are set out in Note 10.

2 Staff costs

Included in Ministry and Mission is the following staff cost:

	2025	2024
	£	£
Stipend/Salary	22,736	29,340
Employers NI	-	-
Pension Contributions	2,836	3,579
Relocation and other expenses	589	1,307
	26,161	**34,226**

The Church had one employee during the year (2024 - 1) and no employee received emoluments in excess of £60,000.

No remuneration or expenses was paid to any Trustee for their duties as Trustee; the Minister was a Trustee and received their stipend for their role as Minister.

3 Donations to Charitable Organisations

	Appeals 2025	Grants 2025	Appeals 2024	Grants 2024
	£	£	£	£
Home Mission	-	4,920	-	4,360
BMS World Mission	-	4,920	-	4,360
BMS Relief Fund/Harvest Appeal	821	-	-	500
Regents Park College – General	500	-	-	500
BMS Appeal	-	-	939	-
Others – Overseas	319	-	-	-
Others – UK	942	1,625	744	1,212
Others – Local	442	675	-	1,068
35 Ock Street	107	-	247	-
	3,131	**12,140**	**1,930**	**12,000**
Total		**15,271**		**13,930**

Notes to the Accounts for the year ended 31 December 2025 (continued)

4 Independent Examiner's Fee/Accountancy

	2025	2024
	£	£
Independent Examiner's Fee	3,500	3,000
Accountancy	2,907	1,551
	6,407	**4,551**

5 Fixed Assets

	Valuation/Cost 01/01/2025	Net Additions in 2025	Accumulated Depreciation 01/01/2025	Net Depreciation 2025	Net Book Value 31/12/2025
	£	£	£	£	£
Freehold Property					
Church	1,674,748	-	-	-	1,674,748
Manse	217,010	-	-	-	217,010
35 Ock Street	658,725	-	-	-	658,725
	2,550,483	-	-	-	2,550,483
Equipment					
Church	151,403	1,851	(99,295)	(6,923)	47,036
Manse	3,984	-	(3,984)	-	-
35 Ock Street	46,084	-	(44,868)	(608)	608
	201,471	1,851	(148,147)	(7,531)	47,644
Total	**2,751,954**	1,851	(148,147**)**	(7,531)	2,598,127

6 Sundry Debtors and Creditors

	2025	2024
	£	£
Debtors		
Gift Aid Tax	3,888	15,782
Church other	6,693	3,575
35 Ock Street	5,659	4,166
	16,240	**23,523**

	2025	2024
Creditors	£	£
Church other	14,870	9,512
35 Ock Street	1,679	5,037
	16,549	**14,549**

Notes to the Accounts for the year ended 31 December 2025 (continued)

7 Cash at Bank and In Hand

	2025 £	2024 £
Bank Accounts – Church	71,112	49,909
Bank Accounts – Baptist Union 1	52,837	51,653
Bank Accounts – Baptist Union 2	53,597	52,008
Cash in hand – 35 Ock Street	300	300
Cash in hand – Church Organisations	987	1,026
	178,833	**154,896**

8 Analysis of net assets between funds

	General Reserves £	Designated Reserves £	Restricted Reserves £	Total £
Fund balances at 31st December 2025 are represented by:				
Tangible fixed assets	-	2,598,127	-	2,598,127
Net current assets	140,946	36,074	1,504	178,524
Long term liabilities	-	-	-	-
	140,946	2,634,201	1,504	2,776,651

	General Reserves £	Designated Reserves £	Restricted Reserves £	Total £
Fund balances at 31st December 2024 are represented by:				
Tangible fixed assets	-	2,603,807	-	2,603,807
Net current assets	128,650	34,692	528	163,870
Long term liabilities	-	-	-	-
	128,650	2,638,499	528	2,767,677

Notes to the Accounts for the year ended 31 December 2025 (continued)

9 Unrestricted Reserves

	Note	01/01/2025	Incoming resources	Outgoing resources	Transfers	31/12/2025
		£	£	£	£	£
General Reserves		128,650	98,341	(91,725)	5,680	140,946
Designated Reserves						
Fixed Assets	a	2,603,807	-	-	(5,680)	2,598,127
Fabric	b	12,006	-	-	-	12,006
35 Ock Street	c	21,915	29,427	(28,005)	-	23,337
Church Organisations	e	771	284	(324)	-	731
		2,638,499	29,711	(28,329)	(5,680)	2,634,201
Total		**2,767,149**	**128,052**	**(120,054)**	**-**	**2,775,147**

	Note	01/01/2024	Incoming resources	Outgoing resources	Transfers	31/12/2024
		£	£	£	£	£
General Reserves		108,831	102,593	(92,150)	9,376	128,650
Designated Reserves						
Fixed Assets	a	2,608,739	-	-	(4,932)	2,603,807
Fabric	b	12,006	-	-	-	12,006
35 Ock Street	c	25,989	35,315	(39,389)	-	21,915
Church Organisations	e	262	603	(248)	154	771
Development Fund	f	4,598	-	-	(4,598)	-
		2,651,594	35,918	(39,637)	(9,376)	2,638,499
Total		**2,760,425**	**138,511**	**(131,787)**	**-**	**2,767,149**

10 Restricted Reserves

	Note	01/01/2025	Incoming Resources	Outgoing Resources	Transfers	31/12/2025
		£	£	£	£	£
Charitable Appeals	g	-	4,185	(3,131)	-	1,054
Back to 35	h	528	576	(654)	-	450
		528	4,761	(3,785)	**-**	**1,504**

	Note	01/01/2024	Incoming Resources	Outgoing Resources	Transfers	31/12/2024
		£	£	£	£	£
Charitable Appeals	g	-	1,930	(1,930)	-	-
Back to 35	h	463	510	(445)	-	528
		463	2,440	(2,375)	**-**	**528**

Notes on Restricted and Unrestricted Reserves (notes 9 and 10)

Designated Funds:

a) The Fixed Asset Fund is to balance the Fixed Assets (note 6) after taking into account the movements in Fixed Assets over the year.

b) The Fabric Reserve is used to provide a sum of money for repairs to the Church, which is a Grade II Listed Building.

c) The 35 Ock Street Fund is used to fund the Mission work in the Church's former manse. The details of the income, expenditure and transfers impacting on this designated fund can be found in note 11.

d) The Legacy Fund was being held to repay loans due to members of the church congregation.

e) The Church Organisations Fund supports the work of Family Church and ABC Tots.

f) The Development Fund (Designated) is to provide finance towards the repayment of loans for the development of the Church property.

Restricted Funds:

g) The Charitable Appeals Fund is used to account for receipts and payments of appeal for other charities.

h) The Back to 35 Fund is used to provide speakers and for other expenses for this project which provides a meeting place for the over 50's.

Notes to the Accounts for the year ended 31 December 2025 (continued)

11 35 Ock Street

	£	2025 £	£	2024 £
Income				
Fund Generating		17,977		29,008
Lettings		11,450		6,307
		29,427		35,315
Expenditure				
Mission	6,027		11,927	
Property	18,296		21,787	
Administration	3,074		5,067	
Depreciation	608		608	
		28,005		39,389
Surplus/(Deficit)		1,422		(4,074)
Transfer(to) from General Reserve		-		-
Transfer (to) from Fixed Asset Reserve		-		-
Net Surplus/(Deficit)		1,422		(4,074)
Opening Balance		**21,915**		**25,989**
Closing Balance carried forward		**23,337**		**21,915**

Note: Excluded from this designated fund income and expenditure note is £107 (£247 in 2024) received and donated charity appeals through 35 Ock Street.

12 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Minister(s) are eligible to join the Scheme, which is not contracted out of the State Second Pension.

Since January 2012 Pension Provision is being made through the Defined Contribution (DC) Plan within the Scheme. The Minister is paid 8% of their Pensionable Income and the employer paid 6% of Ministers' Pensionable Income (PI) into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of PI to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of PI, and their employers also pay a total of 5%.

13. Related Parties

Donations received from the trustees totalled £13,473 (2024 £16,823) during the reporting period of which an additional £3,368 (2024 £4,206) was recoverable through gift aid.

Total donations of £1,380 (2024 £1,760) were received from close family members of trustees, of which an additional £345 (2024 £440) was recoverable through gift aid.
Some cash donations made through the offerings are anonymous so cannot be analysed as to whether they have been donated by a trustee or other related parties.

Independent Examiner's Report to the Trustees of Abingdon Baptist Church

I report on the accounts of the Church for the year ended 31 December 2025 which are set out on pages 6 to 16.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates FCA
Wenn Townsend
Victoria House
10 Broad Street
Abingdon OX14 3LH

15th September 2026