Lymm Baptist Church
CIO Report to the Charity Commissioners for the Year 2025

Lymm Baptist Church

Charity Registration Number: 1203190 Registered 22 May 2023

Registered Address: Higher Lane**,** Lymm**,** Cheshire**,** WA13 0AZ

Charity Trustees:

Rev Thomas Cox (Lead Minister, appointed 1 September 2025)
Rev Dr Chris Goswami (Resigned 31/01/2026)
Mr Simon Smith (Minister in training)
Mr John Hall (Treasurer)
Mrs Carol Best (Secretary)
Mr Stephen R Evans
Mr George Green
Mrs Jaskiran McPhail
Mr Scott McPhail
Mr Kevin Wisdell

Trustees for the charity (property):

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

Bankers:

Co-operative Bank PLC
P O Box 101
1 Balloon Street
Manchester
M60 4EP

Independent examiners:

Mr J Aldersley
Mr A Prescott

Lymm Baptist Church: Annual Report to Charity Commissioners

The Trustees present their Annual Report and Financial Statements for 2025

Financial Review

Financial detail for 2025 is available from the accompanying accounts.

The Church's Lead Minister and Minister in Training, by nature of their roles, are trustees, receiving a full time and part-time stipend respectively. Mr Simon Smith is also paid by the Church as a part-time Children and Families Lead worker. Elected trustee George Green is a full-time paid Youth Work Lead at the Church.

The following detail reflects the ongoing structure and activity of the church.

Structure, Governance and management:

Lymm Baptist Church is a Charitable Incorporated Organisation governed by a constitution. The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trusts which are entirely compatible with the principal purpose of the Church. The charity is set up with purposes which are exclusively charitable for the public benefit.

Members of the Church are accepted in accordance with the Constitution. Also, in accordance with the Constitution, the members appoint Trustees, comprising Ministers and leaders, who are collectively known as the Leadership Team. The Leadership Team is responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity.

This report sets out how the charities purposes have been carried out for the public benefit. The trustees have complied with their duty to have due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Church Meetings take place at least four times per year and, in accordance with Baptist convention, have responsibility for the overall policy of the Church. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

The principal purpose of the Church 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/or other parts of the world.

In order to achieve the principal purpose, the Church provides a variety of activities both to its membership and to the wider community. 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 take place each Sunday at 10.30am and once a month at 6.30pm. Communion of the Lord's Supper is observed once a month at a morning and evening service. The Church seeks to be a friendly and welcoming community where everybody is welcome to attend any of the services.

There are also events, activities and services at other times which are advertised in the newsletters, by email, on the notice board in the church foyer, on the website at www.lymmbaptistchurch.com and on the church's Facebook page.

A full children's and youth programme is included in the Sunday morning services providing guidance together with activities relating to biblical stories and Christian experiences. The aim is to provide relevant discussions that are fun, engaging and transforming - encouraging children to develop a relationship with God. There are also children's and youth activity groups taking place during the week.

The Church runs a number of small study groups for the nurture and growth of faith and discipleship, usually in the homes of church members. Church prayer meetings take place each week.

The Church has an effective pastoral ministry team, committed to love and care for those in the fellowship, especially those facing difficult personal circumstances. Our pastoral team are trained to offer prayer and some practical care, signposting to other agencies where the need requires professional intervention.

The Church engages in evangelism and mission, locally, regionally, nationally and internationally, supports and promotes charitable social action in the United Kingdom and abroad. It also encourages relationships with other Christians and supports the Baptist Union and the North Western Baptist Association. It is a member of the Evangelical Alliance.

The Church runs the following community-based activities.

At Lymm Baptist Church:

- A weekly Toddler Group, to provide a warm, safe, caring environment and share God's love, for pre-school children & their carers;
- a monthly afternoon 'Coffee and Cake' session, to provide older folk with social opportunities;
- weekly 'Watercolour Workshops', to enable and inspire anyone interested either to learn to paint or to improve their painting in a friendly, relaxed atmosphere;
- weekly coffee morning, open to all, for relaxed socialisation;
- weekly showing of 'The Chosen', a series based on the life of Christ, encouraging exploration of faith;
- an annual children's Holiday Club during the school summer holidays providing a week of fun based on Christian principles;
- an annual Carol Concert, followed by lunch, for all the building user groups;
- an annual gathering for crafts and Carols called 'Breakfast in Bethlehem' attended by local children and their families at the start of Advent.

In other local venues:

- 'Speak life' sessions in local primary schools, emphasising God's love and encouraging kindness;
- a 'Beacon Group' meeting in Thelwall;
- monthly short services at a local care home;

The church is actively involved, in partnership with other local churches, with:

- a monthly activity called 'Messy Church', for primary school children, with craft, singing and a story time as well as providing a meal;
- delivering lessons at Lymm High School on a range of topics, including working with Good News For All to deliver lessons on the Bible;
- 'Chat'n'chill', an opportunity for young people to discuss faith related topics, held weekly in the local High School;
- Easter outdoor gatherings;
- Songs of Praise, Lymm Festival;
- Churches Together Lymm and District.

The Church also continues to provide a venue for Voice Junior Choir. In addition, the church building is available for use by community groups, such as WI and Probus, a senior fitness class and crafting sessions, and there are regular bookings throughout the year. The Church also links with Lymm Festival, providing a venue for some of its cultural activities and events. The building is hired by local choirs as a concert venue.

Achievements and performance

The full time, Lead Minister resigned from office in January 2024. For most of 2025 the church's Associate Minister, Leadership Team and many volunteers endeavoured to ensure that the church continued to flourish. A new Lead Minister was appointed in September 2025, and we look forward to God's leading in this new season.

Most of our regular activities have been steady or seen growth in attendance, Sunday morning services often have over one hundred in attendance and Tuesday's coffee morning draws approximately thirty, some of whom have no other Church involvement. We have been encouraged by several individuals deciding to explore faith by attending our Sunday services.

Tyndale 500 was a Churches Together initiative commemorating the 500-year anniversary of scripture printed in English. Held at Lymm Baptist Church, and linked into the Lymm Festival, it saw scripture shared and celebrated over ten days. Consisting of daily readings, theatre, dance, an exhibition, (graced by the presence of an AI generated William Tyndale), the running of a Poetry Slam (including Bible-based poetry writing workshops in some of our local schools) and, of course, refreshments.

We held a 'Dying Matters' open day, as promoted by Hospice UK, offering support and encouraging refection and planning.

Our Speak Life Project continues to thrive, now involving all six primary schools in Lymm and Thelwall, building relationships and encouraging a love for music, with a focus on positivity and strength, especially in light of the presence of God. Alongside this, our weekly AFK Kids Club and Toddle Inn, have provided consistent, positive spaces for children and their families from across the wider community.

At Christmas, Breakfast in Bethlehem was a great success, welcoming around 120 children and their families to discover afresh the true Christmas story.

Our trained volunteer chaplain further supports our desire to encourage spiritual growth and well-being for all, hosting the coffee morning and linking with building user groups during the week.

At their request we baptised one individual.

The streamed Sunday morning service continues to be popular, with over a hundred viewing during the week.

The regular use of the premises by outside organisations continues.

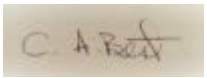
Many from our Church also work with local charities and organisations. As individuals our church family is involved in a number of initiatives. Some have undertaken travel overseas to provide practical and spiritual encouragement.

As a Church we provide regular practical and financial help to a number of charitable organisations, details of which are available in the accompanying accounts.

Declaration

The trustees declare that they have approved the trustees report above.

Signed on behalf of the Charity's trustees

Signed: 

Name: Carol Ann Best

Position: Church Secretary 10/10/2026

Finance

Church Treasurer – Report to the AGM

John Hall continues in the trustee position of Church Treasurer, supported by a Finance Team of John Williams, David Barrell and Tony Gathercole.

This AGM report covers LBC CIO operations during the period 1st Jan 2025 to 31st Dec 2025. When making comparisons with 2024 figures it should be remembered that 2024 was effectively an 11-month year for the CIO entity. Pro-rata comparisons are made using a 2024 figure adjusted for 12 months, where appropriate.

God has continued to show the abundance of His provision despite the ongoing economic challenges being faced both nationally and internationally. Once again, we have been able to cover increases in direct costs and continue our financial support of those in need – we thank our Heavenly Father for working through the faithful giving of His people.

The 2025 Church General Fund (page 2 in the accounts) shows general giving totalling £142,073.84 – a pro-rata increase of 2.1% compared with 2024. The vast majority of donations are made electronically to the LBC bank account through standing order, PayPal or card payments. Receipts from the hire of premises (including rent from the manse) were £24,746.26, a pro-rata decrease of 21% from 2024, largely reflecting the fact that letting of the manse concluded at the end of October 2025. 100% of payments to third parties were made electronically via Direct Debit, Standing Order, Bank Transfer or Debit Card.

Including donations that were to be used for specific purposes (e.g. retirement gifts and mission donations), Church General Fund income was £192,009.08 in 2025 – a pro-rata decrease of 10.6% compared to 2024. In addition to the manse rental effect, this apparent decrease in income resulted largely from the timing of the one-off Gift Aid claim received during 2024

The total General Fund payments (expenditure) for 2025 amounted to £191,350.43. It is not particularly helpful to compare against a pro-rated expenditure for 2024, because of the irregular time phasing of things like mission payments and ministry salaries where appointments were made part way through the year. The important thing to note is that, despite the fact that our 2025 income was less that that required to meet the agreed budget, our expenditure was contained at a level that allowed us to record a surplus of £658.65. God is good!

The Lead Minister Reserve fund that we were able to build up during the period of pastoral vacancy was essential in enabling us to fund removal costs and temporary manse provision for Rev Tom Cox and family. The balance in this fund will increase by around £5,000 early in 2026 as a result of pending repayments relating to the temporary manse deposit and rental rebate.

As we reflect on the closing position for 2025, it is important to note that anticipated (and therefore budgeted) levels of expenditure for 2026 will show a marked increase as a result of full year costs for both Lead Minister and Children's and Families Lead, added to general increases in the costs of operating the church. A corresponding increase in income will be required to continue to achieve a sustainable financial position.

Details of the other payments, including the Mission Partners that we have been able to support, are set out under General Fund on page 2 and the associated notes on pages 6 and 7. Giving to

external Mission Partners appears to show a £2,662 decrease compared to 2024. However, the £25,001.77 given still represents 13% of our total General Fund income - significantly higher than our "tithing" guideline, and does not include the additional financial support that we were able to give to the Tyndale 500 project.

Funds earmarked for specified beneficiaries are set out on pages 3 and 4, and include Christmas and Harvest offerings, and gifts for specified Mission Partners. Tax Refunds relating to specific Gift Aided offerings are included where applicable.

We show a General Fund balance of £46,996.20 to carry forward. This amount, combined with the church enlargement fund and other staff related funds is in line with the reserve levels required by our finance policy.

We are grateful to Alison Johnston and Sam French for their work in administering the processes related to the use / management of the church buildings and petty cash management. We are also grateful to Jonathan Aldersley and Andrew Prescott for offering their skills in acting as Independent Examiners for the 2025 accounts.

John Hall - Treasurer

LYMM BAPTIST CHURCH ACCOUNTS 2025

LEGAL INFORMATION

The Church is a Registered Charity, No. 1203190, registered on 22nd May 2023, and is a Charitable Incorporated Organisation

The accounts have been produced in line with the Baptist Union of Great Britain Guidelines F6 (09/2009), to meet the requirements of S42(3) Charities Act 1993.

CHURCH ADDRESS

Higher Lane
Lymm
Cheshire
WA13 0AZ

TRUSTEES

Rev T L Cox, Lead Minister (Appointed 1/9/2025)
Rev C Goswami, Associate Minister (Resigned 31/1/26)
Mr J Hall , Treasurer
Mr S McPhail
Mrs C Best, Secretary
Mr S R Evans
Mr K Wisdell
Mr G A Green
Mrs J McPhail
Mr S D Smith

BANKERS

Co-operative Bank p.l.c.
P.O. Box 101
1 Balloon Street
Manchester
M60 4EP

INDEPENDENT EXAMINERS 2025 ACCOUNTS

Mr J Aldersley
Mr A Prescott

NOTE REGARDING COMPARATIVE FIGURES

On 31st January 2024 the assets, liabilities and activities of Lymm Baptist Church Charitable Trust (Charity Reference 1130935), were transferred to this charity at the end of a 13 month period. Therefore, the figures shown here for 2024 represent 11 months of activity.

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER

ASSETS	Note	2025	2024
Church bank and cash balances	6	119,694.40	134,803.24
The drop in cash balances is mainly caused by spending from the Lead Minister Reserve (see page 2)			
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
	Page		
Church General Fund	2	46,996.20	46,337.55
Enlargement fund	3	17,615.13	13,615.13
Vision / Legacy Fund	4	27,412.14	31,493.59
Lead Minister Reserve	4	8,250.52	30,000.00
Minister in Training Support Fund	4	3,616.09	-
Rowley support fund	4	-	608.27
Youth Lead Fund	4	11,090.93	11,750.00
Contingency	3	1,000.00	1,000.00
Additional Offerings Fund	5	502.04	-2,274.23
Funds held by church groups	6	2,810.73	2,272.93
Kenya Mission Trip	4	400.62	-
		119,694.40	134,803.24
Other Assets	**Note**		
Fixed assets for church use	7	5,095,362.00	4,901,243.00
LIABILITIES			
	none		none

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the Year Ended 31st December

UNRESTRICTED FUNDS

CHURCH GENERAL FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts			
Donations		142,073.84	127,516.93
Tax refunds via Gift Aid		22,948.38	35,235.95
Investment income			
BU fund interest		1,931.61	2,846.14
Other incoming resources			
Hire of premises (includes rent from manse which ceased in Oct 2025)		24,746.26	28,829.55
Ministry/Other (Youth Trip)		-	898.52
Miscellaneous income (Funeral Fee)		200.00	299.08
Rotchell Leaving Gift		-	1,284.83
Paul Field tickets		108.99	-
		192,009.08	196,911.00
Payments			
Mission	1	25,001.77	27,662.16
Ministry	2	89,997.87	60,511.84
Upkeep of church premises (includes manse)	3	26,757.16	24,104.78
Administration	4	43,295.53	44,570.01
NWBA support		1,200.00	1,150.00
Christmas Expenses		1,093.74	1,296.93
Youth Trip		-	1,368.70
Antrobus Day Out		4.36	-153.87
Lead Minister Reserve		-	30,000.00
Enlargement Fund		4,000.00	7,000.00
Bramwell leaving fund		-	652.70
Rotchell Leaving Gift		-	1,300.00
Richard Evans Retirement gift		-	450.00
		191,350.43	199,913.25
Surplus/Deficit for year		658.65	-3,002.25
Balance brought forward		46,337.55	10,880.01
Transfer from Lymm Baptist Church (Charity reference 1130935)			38,459.79
Balance carried forward		46,996.20	46,337.55

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the Year Ended 31st December 2025

UNRESTRICTED FUNDS

CHURCH ENLARGEMENT FUND RECEIPTS & PAYMENTS ACCOUNT

The Enlargement Fund is allocated from the General Fund and is held is reserve for unbudgetted work on Church premises and manse

	2025	2024
Balance brought forward	13,615.13	-
Transferred from Lymm Baptist Church (Charity reference 1130395)	-	20,163.13
Allocation from General Fund	4,000.00	7,000.00
Major building repairs	-	-13,548.00
Balance carried forward	17,615.13	13,615.13

AV FUND

Transferred from Lymm Baptist Church (Charity reference 1130395)	-	465.09
Cables etc	-	-465.09
Balance carried forward	-	-

CONTINGENCY

Balance brought forward	1,000.00	-
Donation received	-	3,000.00
Donation to CAP (Peoples' Church Partington)	-	-2,000.00
Balance carried forward	1,000.00	1,000.00

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the year ended 31st December 2025

RESTRICTED FUNDS

VISION / LEGACY FUND	2025	2024
Transferred from Lymm Baptist Church (Charity reference 113039!	-	33,657.87
Balance brought forward	31,493.59	-
Income		
Donations	583.00	1,135.00
Tax refunds via Gift Aid	235.00	645.00
Payments		
Church Vision / Building Project	-	-2,344.28
AV equipment	-	-1,600.00
Lighting not covered by theTyndale 500 Festival Fund	-4,899.45	
Balance carried forward	**27,412.14**	**31,493.59**

YOUTH LEAD FUND		
Transferred from Lymm Baptist Church (Charity reference 113039!	-	13,250.00
Balance brought forward	11,750.00	-
Transfer to General Fund	-	-1,500.00
Kenya flight	-659.07	-
Balance carried forward	**11,090.93**	**11,750.00**

LEAD MINISTER RESERVE		
Transfer from General Fund	-	30,000.00
Balance brought forward	30,000.00	-
Donation	500.00	-
Renting temporary Manse	-15,036.00	-
Removal costs	-4,797.88	-
Sundry works preparing Manse	-2,415.60	-
Balance Carried forward	**8,250.52**	**30,000.00**

Note that further renovation costs will arise in 2026 but will be offset by rent in advance and deposit payments to be returned.

ROWLEY SUPPORT FUND RECEIPTS & PAYMENTS ACCOUNT

The Rowley support fund was set up to support Joe (now deceased) and Irene Rowley (also now deceased) on return from 35 years missionary service in Brazil with UFM.
The Rowley support fund was facilitated by voluntary donations to the church designated to this fund.
Payments from the Rowley support fund are made under normal Inland Revenue PAYE and NI rules
Irene Rowley died in 2025 - thanksgiving donations were invited and distributed to the missionaries that she supported in Brazil. The fund has now been closed

Balance brought forward	608.27	-
Regular giving	807.00	1,785.00
Thanksgiving donations	669.66	-
Transferred from Lymm Baptist Church (Charity reference 113039!	-	180.77
Tax received from Gift Aid	192.50	542.50
Payments to I Rowley	-1,440.77	-1,900.00
Donations to Brazilian missionaries	-836.66	-
Balance carried forward	-	608.27

COX WELCOME FUND		
Donations	238.50	-
Payments	-238.50	-
Balance carried forward	-	-

KENYA MISSION TRIP		
Income from fund raising	4,770.10	-
Payments for travel etc	-4,369.48	-
Balance carried forward	**400.62**	-

MINISTER IN TRAINING SUPPORT FUND		
Donations	5,628.59	-
Tax received from Gift Aid	382.50	-
College Fees (2024 fees of £3,200 paid from General Fund)	-2,395.00	-
Balance carried forward	3,616.09	-

ELAINE WELCH THANKSGIVING FUND		
Donations	44.66	-
Tax received from Gift Aid	6.25	-
St Rocco's Hospice	-50.91	-
Balance carried forward	-	-

SARAH BREWER THANKSGIVING FUND		
Donations	429.32	-
ICFEM	-214.66	-
Christian Aid	-214.66	-
Balance carried forward	-	-

TYNDALE 500 FESTIVAL FUND		
Grant from Baptist Insurance	3,000.00	-
Donations	22,652.54	-
Tax received from Gift Aid	1,478.75	-
Ticket sales	3,743.13	-
Website	-10,094.10	-
Performers	-5,462.01	-
Design and print	-2,224.28	-
Lighting installation	-15,006.32	-
Transfer from Vision Fund -contribution towards lighting	4,899.45	-
Catering and miscellaneous	-2,987.16	-
Balance carried forward	-	-

ADDITIONAL OFFERINGS FUND RECEIPTS & PAYMENTS ACCOUNT

The Church makes grants to other organisations whose charitable objects complement it's work.
Such grants made from voluntary donations to the church in order to supplement the church mission giving are termed 'additional offerings'.
Receipts include Tax received from Gift Aid where appropriate

	2025				2024				
	b/forward	receipts	payments	c/forward	b/forward	t from LBC	receipts	payments	c/forward
Amor Europe	-	263.61	263.61	-	-	130.40	508.58	638.98	-
Baptist Missionary Society	-	131.38	-	131.38	-	-	-	-	-
(UK)	-	160.00	160.00	-	-	-	-	-	-
Childrens' Society	10.00	-	-	10.00	-	10.00	-	-	10.00
Dreamland Hospital (Child sponsorship paid in advance)	-848.12	1,520.12	672.00	-	-	-68.85	392.73	1,172.00	-848.12
Eden Project	-	-	-	-	-	-	1,250.00	1,250.00	-
Harvest Appeal	110.00	-	-	110.00	-	-	550.00	440.00	110.00
Hope (Big Sing)	-	162.20	-	162.20	-	-	-	-	-
Lymm House Destitute Ladies Work, Kathmandu	-1,606.11	6,830.11	5,224.00	-	10.00	-3,896.48	6,829.00	4,548.63	-1,606.11
Open The Book	60.00	-	-	60.00	-	60.00	-	-	60.00
Room at the Inn	-	92.30	73.84	18.46	-	-	-	-	-
Ukraine Appeal	-	-	-	-	-	1,364.14	10.86	1,375.00	-
Voice	-	10.00	-	10.00	-	-	-	-	-
	-2,274.23	9,169.72	6,393.45	502.04	10.00	-2,400.79	9,541.17	9,424.61	-2,274.23

CHURCH GROUPS TAKING REGULAR INCOME/SUBS

	Cotte, Cake and Chat	ID	AFK	Toddlers	TOTAL
Brought forward	420.26	333.60	207.88	1,311.19	2,272.93
Transferred from LBC (Charity reference 1130395)					
Subs and other income		532.21	199.38	1,447.46	
Group running costs	-13.67	-616.27	-134.03	-533.28	
World Vision				-344.00	
Carried forward	406.59	249.54	273.23	1,881.37	2,810.73
Cash in hand	34.68		267.35	61.46	363.49
					363.49
Deposited in LBC bank account	371.91	249.54	5.88	1,819.91	2,447.24
					2,810.73

LYMM BAPTIST CHURCH
NOTES TO THE ACCOUNTS for the Year Ended 31st December 2025

Accounting policies

a Basis of preparation: The accounts have been prepared on a 'receipts and payments' basis and accord with S42(3) Charities act 1993, as advised by Baptist Union

b Donations: Donations are accounted for gross when received.

c Legacies: Any legacies are accounted for when they are received.

d Investment Income: Investment Income is included in the accounts in the year in which it is received.

e Fund raising and publicity costs: The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

f Grants payable: The Church makes grants to other organisations whose charitable objectives complement its work.

g Governance costs: This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers.

h Investment assets. All remaining Trust Funds, are not readily negotiable, and are held by the Baptist Union

1. Mission payments

	2025	2024
Amor Europe	500.00	-
Adrian Bretan	1,200.00	2,000.00
Baptist Home Mission Fund	2,500.00	2,975.00
BMS, World mission	2,000.00	2,100.00
Brazil Missionaries: Gilson & Iara Silva	530.00	500.00
Brazil Missionaries: Marcelo & Holly Vieira	530.00	500.01
Breath of Dance	-	500.00
CAP	2,000.00	-
Dreamland Baby Unit	500.00	-
Foreign Exchange Fees/Other	8.00	0.31
Good News for Everyone (was Gideons UK)	500.00	500.00
ICFEM Hospital	500.00	-
Lymm House Destitute ladies & youth work, Kathmandu	4,000.00	7,333.37
Miscellaneous support (Romania trip)	-	95.47
Mission Contingency	1,174.11	-
N-Gage	500.00	500.00
Neal Stanton	4,864.00	6,208.00
Open Doors	500.00	500.00
Prison Fellowship	500.00	500.00
Sarah Cross Mission Support	400.00	-
Speak Life	1,045.66	-
Voice	-	2,200.00
Yagya & Sally Singh, Nepal	1,250.00	1,250.00
	25,001.77	27,662.16

2. Ministry

	2025	2024
Associate Minister expenses	768.41	-
BU pension DB scheme deficit charge	-	-1.00
Children/Families Lead Salary	5,748.27	7,289.84
Children/Families Lead Pension	289.05	384.90
Children/Families Lead National Insurance	-	61.31
Children/Family Lead Expenses	-	47.93
Children's Work	730.32	1,597.71
General Training	1,131.00	600.00
Lead Minister Expenses	1,254.23	-
Lead Minister's pension payments	2,226.78	-
Lead Minister's stipend	10,702.06	-
Lead Minister National Insurance	-	-
Lead Minister Manse Leaseback	-	-
Minister in Training Salary	14,856.12	11,154.06
Minister in Training Pension	2,370.95	1,100.49
Minister in Training National Insurance	222.76	53.92
Minister in Training Housing Allowance	8,885.26	2,901.32
Minister in Training expenses	664.33	3,917.82
Minibus	400.00	300.00
Miscellaneous costs	1,003.61	929.91
Miscellaneous Pastoral Vacancy Costs	921.23	-
Outreach events	2,015.23	-
Urgent Pastoral Needs	51.00	-
Visiting speakers	810.40	827.00
Youth Work	1,604.44	648.88
Youth Lead Expenses	248.75	290.66
Youth Lead Salary (2024 is 11 months and was partly subsidised from the Youth Lead Fund))	31,118.88	27,195.41
Youth Lead National Insurance	418.87	-188.09
Youth Lead Pension	1,555.92	1,399.77
	89,997.87	60,511.84

3. Upkeep of church premises and manse

	2025	2024
Church Cleaning (increase in cleaning costs partly driven by Tyndale 500 event)	5,312.30	3,755.96
Council Tax for manse	1,010.89	78.54
Electricity	3,959.96	4,404.12
Gardening	1,509.00	1,935.20
Gas	3,238.18	3,297.90
General maintenance	4,767.07	7,700.45
Insurance, inc manse (2024 paid in January 2024 from the old charity)	4,646.84	813.19
Kitchen	200.46	604.97
Water/drainage inc manse	2,112.46	1,514.45
	26,757.16	24,104.78

4. Administration

	2025	2024
Administrators pensions	1,567.00	1,535.85
Administrators, salaries	33,271.36	29,931.97
Administrators National Insurance	286.81	352.61
Coffee (Net costs including consumables, servicing and donations)	-442.57	-1,022.56
AV Equipment	283.00	564.40
Health and Safety	2,126.23	2,655.62
IT equipment	173.99	-
Licences	3,705.06	3,810.11
Meetings, conferences, subscriptions	1,191.15	1,142.00
Miscellaneous interregnum costs	-	353.13
Paypal charges	45.54	36.53
Publicity, postage, stationery (Copier lease exit fee charged in 2024, refunded in 2025)	-814.79	3,572.13
Refreshments	1,188.72	992.12
Telephone inc broadband (O)	714.03	646.10
	43,295.53	44,570.01

ADDITIONAL NOTES

5. The cost of managing Lymm Baptist Church as a charity in its technical and legal sense is considered negligible.
It is believed that there are currently no significant measurable costs incurred as a direct result of complying with charity legislation.
The Church has 5 paid employees (3 full time and 2 part-time).
The Manse was let at a market rent to a church member until 31st October 2025, but is now occupied by the Lead Minister
No sums were reimbursed to the Trustees for their work as Trustees
See page 10 for details of pension contributions payable

6. Monetary assets - Final bank and cash balances

Church accounts	31/12/2025	31/12/2024
Co-operative Bank Current account	32,032.58	48,117.82
BU Corporation Investment Account (3 month notice)	53,623.56	52,033.29
BU Corporation Investment Account (7 day notice)	33,617.72	33,276.38
PayPal Account	-	-
Sumup Account	-	-
Cash in hand	57.05	663.99
Cash in hand - Church groups	363.49	711.76
	119,694.40	**134,803.24**

7. Non-monetary assets

The church premises are held in trust by the Baptist Union of Great Britain. Lymm Baptist Church is granted the use of the buildings subject to the obligation to maintain them and insure them at replacement value.
The church buildings including the stables were revalued on on 2nd January 2024 and are insured for £4,245,362
Furniture and equipment in the Church premises (including in the stable building) are insured at a value of £224,206 and cash is covered up to £3500
The Manse is stated at Insurance value of £850,000. It was professionally valued in 2011, and increased annually in line with inflation.

8 Related charities

The custodian trustee of the church is the Baptist Union Corporation Ltd (Charity No. 249635) and is controlled by the Baptist Union Council.
The church is also a member of the Baptist Union of Great Britain and the Northwestern Baptist Association.
The church made grants to the Baptist Home Mission Fund as set out in Note 1
The church made grants to the Baptist World Mission Funds as set out in Note 1

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and other participating employers.

Employees of the Church are enrolled in pension schemes, either NEST which is the Church's workplace scheme, or other schemes of their choice which meet the requirements for workplace pensions. They contribute to those schemes.

The total pension cost for the Church for the year was £6,453.78 (2024 £4,036.11).

Reserves Policy

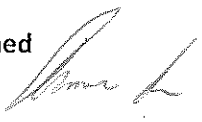
The reserves policy of Lymm Baptist Church is to hold:

- Three months of all committed expenditure to allow the church to adapt to any changes in the income or expenditure of the church.
- An additional amount of £4,500 to mitigate the risk of losing income from monthly givers.
- A further £4,000 in the Enlargement Fund to allow for emergency building repairs.

The trustees currently believe this amount to be £56,000 + £4,500 + £4,000 (total £64,500), compared to £46,996.20 in free cash reserves plus £17,615.13 Enlargement Fund and £1000.00 Contingency Fund (total £65,611.33) held at 31st December 2025. The trustees and finance team work with the church members to ensure that we maintain a balance between keeping sufficient reserves and using as much of our income as possible to further the aims of the charity.

Trustee Approval

The accounts and statement of assets and liabilities set out on pages 1 to 9 relating to the year ending 31st December 2025 are as approved by the church leadership and trustees.

Signed 

Dated 30/4/26

Independent Examiner's Report on the Accounts

Independent Examiner's Report

Report to the Trustees / Members of: LYMM BAPTIST CHURCH Charity Ref: 1203190

On accounts for the year ended: **31/12/2025**

Examiner's Name: Andrew Prescott

Address: 2 Woodland Avenue, Lymm. WA13 0BJ

Date of Review: 1st April 2026

Respective responsibilities of trustees and examiner: The charity's trustees are responsible for the preparation of the accounts. The charity'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,
- 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:

I confirm that the checks shown on page 2 were carried out during the review.

In connection with my examination, no matter has come to my attention (other than disclosed below *)

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;
   - 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 enable a proper understanding of the accounts to be reached.

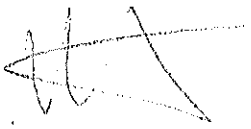
*Please delete the words in brackets if they do not apply.

Lymm Baptist Church - CIO

Account Records - Independent Examination

Examination Plan and record for 2025 accounts
(Tick examinations carried out.)

1. Check accounts for approval by trustees. (✓)
2. Check mathematics of accounts figures. (✓)
3. Check accounts' figures to records in Liberty. (✓)
4. Check end of year cash and bank balances to Liberty record and bank statements. (✓)
5. Check mathematics in a random monthly office summary. (✓)
6. Check mathematics in random parts of computer record income and payments. (✓)
7. Random checks of transfer of income data to computer records: (✓)
   - Weekly offertory to Liberty record income.
   - Online payment income from bank statements to Liberty record income.
   - Monthly Office summary to deposits on Liberty record income.
8. Random checks of transfer of payment data to Liberty record. (✓)
   - DD / online payments from bank statements to Liberty record payments.
   - Foreign transfer from Mission records to Liberty record payments.
9. Select random payments and trace to invoice. (✓)
10. Other checks carried out (please detail as appropriate):

Signed: 

Date: 1/4/26

Independent Examiner's Report on the Accounts

Independent Examiner's Report

Report to the Trustees / Members of: LYMM BAPTIST CHURCH Charity Ref: 1203190

On accounts for the year ended: **31/12/2025**

Examiner's Name: Jonathan Aldersley

Address: 103 Grappenhall Road, Stockton Heath, Warrington, WA4 2AU

Date of Review: 1st April 2026

Respective responsibilities of trustees and examiner: The charity's trustees are responsible for the preparation of the accounts. The charity'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,
- 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:

I confirm that the checks shown on page 2 were carried out during the review.

In connection with my examination, no matter has come to my attention (other than disclosed below *)

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;
- 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 enable a proper understanding of the accounts to be reached.

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



1/4/26.

Lymm Baptist Church - CIO

Account Records - Independent Examination

Examination Plan and record for 2025 accounts
(Tick examinations carried out.)

1. Check accounts for approval by trustees. (✓)
2. Check mathematics of accounts figures. (✓)
3. Check accounts' figures to records in Liberty. (✓)
4. Check end of year cash and bank balances to Liberty record and bank statements. (✓)
5. Check mathematics in a random monthly office summary. (✓)
6. Check mathematics in random parts of computer record income and payments. (✓)
7. Random checks of transfer of income data to computer records: (✓)
   - Weekly offertory to Liberty record income.
   - Online payment income from bank statements to Liberty record income.
   - Monthly Office summary to deposits on Liberty record income.
8. Random checks of transfer of payment data to Liberty record. (✓)
   - DD / online payments from bank statements to Liberty record payments.
   - Foreign transfer from Mission records to Liberty record payments.
9. Select random payments and trace to invoice. (✓)
10. Other checks carried out (please detail as appropriate):

Signed: 

Date: 1/4/26

Finance

Church Treasurer – Report to the AGM

John Hall continues in the trustee position of Church Treasurer, supported by a Finance Team of John Williams, David Barrell and Tony Gathercole.

This AGM report covers LBC CIO operations during the period 1st Jan 2025 to 31st Dec 2025. When making comparisons with 2024 figures it should be remembered that 2024 was effectively an 11-month year for the CIO entity. Pro-rata comparisons are made using a 2024 figure adjusted for 12 months, where appropriate.

God has continued to show the abundance of His provision despite the ongoing economic challenges being faced both nationally and internationally. Once again, we have been able to cover increases in direct costs and continue our financial support of those in need – we thank our Heavenly Father for working through the faithful giving of His people.

The 2025 Church General Fund (page 2 in the accounts) shows general giving totalling £142,073.84 – a pro-rata increase of 2.1% compared with 2024. The vast majority of donations are made electronically to the LBC bank account through standing order, PayPal or card payments. Receipts from the hire of premises (including rent from the manse) were £24,746.26, a pro-rata decrease of 21% from 2024, largely reflecting the fact that letting of the manse concluded at the end of October 2025. 100% of payments to third parties were made electronically via Direct Debit, Standing Order, Bank Transfer or Debit Card.

Including donations that were to be used for specific purposes (e.g. retirement gifts and mission donations), Church General Fund income was £192,009.08 in 2025 – a pro-rata decrease of 10.6% compared to 2024. In addition to the manse rental effect, this apparent decrease in income resulted largely from the timing of the one-off Gift Aid claim received during 2024

The total General Fund payments (expenditure) for 2025 amounted to £191,350.43. It is not particularly helpful to compare against a pro-rated expenditure for 2024, because of the irregular time phasing of things like mission payments and ministry salaries where appointments were made part way through the year. The important thing to note is that, despite the fact that our 2025 income was less that that required to meet the agreed budget, our expenditure was contained at a level that allowed us to record a surplus of £658.65. God is good!

The Lead Minister Reserve fund that we were able to build up during the period of pastoral vacancy was essential in enabling us to fund removal costs and temporary manse provision for Rev Tom Cox and family. The balance in this fund will increase by around £5,000 early in 2026 as a result of pending repayments relating to the temporary manse deposit and rental rebate.

As we reflect on the closing position for 2025, it is important to note that anticipated (and therefore budgeted) levels of expenditure for 2026 will show a marked increase as a result of full year costs for both Lead Minister and Children's and Families Lead, added to general increases in the costs of operating the church. A corresponding increase in income will be required to continue to achieve a sustainable financial position.

Details of the other payments, including the Mission Partners that we have been able to support, are set out under General Fund on page 2 and the associated notes on pages 6 and 7. Giving to

external Mission Partners appears to show a £2,662 decrease compared to 2024. However, the £25,001.77 given still represents 13% of our total General Fund income - significantly higher than our "tithing" guideline, and does not include the additional financial support that we were able to give to the Tyndale 500 project.

Funds earmarked for specified beneficiaries are set out on pages 3 and 4, and include Christmas and Harvest offerings, and gifts for specified Mission Partners. Tax Refunds relating to specific Gift Aided offerings are included where applicable.

We show a General Fund balance of £46,996.20 to carry forward. This amount, combined with the church enlargement fund and other staff related funds is in line with the reserve levels required by our finance policy.

We are grateful to Alison Johnston and Sam French for their work in administering the processes related to the use / management of the church buildings and petty cash management. We are also grateful to Jonathan Aldersley and Andrew Prescott for offering their skills in acting as Independent Examiners for the 2025 accounts.

John Hall - Treasurer

LYMM BAPTIST CHURCH ACCOUNTS 2025

LEGAL INFORMATION

The Church is a Registered Charity, No. 1203190, registered on 22nd May 2023, and is a Charitable Incorporated Organisation

The accounts have been produced in line with the Baptist Union of Great Britain Guidelines F6 (09/2009), to meet the requirements of S42(3) Charities Act 1993.

CHURCH ADDRESS

Higher Lane
Lymm
Cheshire
WA13 0AZ

TRUSTEES

Rev T L Cox, Lead Minister (Appointed 1/9/2025)
Rev C Goswami, Associate Minister (Resigned 31/1/26)
Mr J Hall , Treasurer
Mr S McPhail
Mrs C Best, Secretary
Mr S R Evans
Mr K Wisdell
Mr G A Green
Mrs J McPhail
Mr S D Smith

BANKERS

Co-operative Bank p.l.c.
P.O. Box 101
1 Balloon Street
Manchester
M60 4EP

INDEPENDENT EXAMINERS 2025 ACCOUNTS

Mr J Aldersley
Mr A Prescott

NOTE REGARDING COMPARATIVE FIGURES

On 31st January 2024 the assets, liabilities and activities of Lymm Baptist Church Charitable Trust (Charity Reference 1130935), were transferred to this charity at the end of a 13 month period. Therefore, the figures shown here for 2024 represent 11 months of activity.

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER

ASSETS	Note	2025	2024
Church bank and cash balances	6	119,694.40	134,803.24
The drop in cash balances is mainly caused by spending from the Lead Minister Reserve (see page 2)			
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
	Page		
Church General Fund	2	46,996.20	46,337.55
Enlargement fund	3	17,615.13	13,615.13
Vision / Legacy Fund	4	27,412.14	31,493.59
Lead Minister Reserve	4	8,250.52	30,000.00
Minister in Training Support Fund	4	3,616.09	-
Rowley support fund	4	-	608.27
Youth Lead Fund	4	11,090.93	11,750.00
Contingency	3	1,000.00	1,000.00
Additional Offerings Fund	5	502.04	-2,274.23
Funds held by church groups	6	2,810.73	2,272.93
Kenya Mission Trip	4	400.62	-
		119,694.40	134,803.24
Other Assets	**Note**		
Fixed assets for church use	7	5,095,362.00	4,901,243.00
LIABILITIES			
	none		none

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the Year Ended 31st December

UNRESTRICTED FUNDS

CHURCH GENERAL FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts			
Donations		142,073.84	127,516.93
Tax refunds via Gift Aid		22,948.38	35,235.95
Investment income			
BU fund interest		1,931.61	2,846.14
Other incoming resources			
Hire of premises (includes rent from manse which ceased in Oct 2025)		24,746.26	28,829.55
Ministry/Other (Youth Trip)		-	898.52
Miscellaneous income (Funeral Fee)		200.00	299.08
Rotchell Leaving Gift		-	1,284.83
Paul Field tickets		108.99	-
		192,009.08	196,911.00
Payments			
Mission	1	25,001.77	27,662.16
Ministry	2	89,997.87	60,511.84
Upkeep of church premises (includes manse)	3	26,757.16	24,104.78
Administration	4	43,295.53	44,570.01
NWBA support		1,200.00	1,150.00
Christmas Expenses		1,093.74	1,296.93
Youth Trip		-	1,368.70
Antrobus Day Out		4.36	-153.87
Lead Minister Reserve		-	30,000.00
Enlargement Fund		4,000.00	7,000.00
Bramwell leaving fund		-	652.70
Rotchell Leaving Gift		-	1,300.00
Richard Evans Retirement gift		-	450.00
		191,350.43	199,913.25
Surplus/Deficit for year		658.65	-3,002.25
Balance brought forward		46,337.55	10,880.01
Transfer from Lymm Baptist Church (Charity reference 1130935)			38,459.79
Balance carried forward		46,996.20	46,337.55

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the Year Ended 31st December 2025

UNRESTRICTED FUNDS

CHURCH ENLARGEMENT FUND RECEIPTS & PAYMENTS ACCOUNT

The Enlargement Fund is allocated from the General Fund and is held is reserve for unbudgetted work on Church premises and manse

	2025	2024
Balance brought forward	13,615.13	-
Transferred from Lymm Baptist Church (Charity reference 1130395)	-	20,163.13
Allocation from General Fund	4,000.00	7,000.00
Major building repairs	-	-13,548.00
Balance carried forward	17,615.13	13,615.13

AV FUND

Transferred from Lymm Baptist Church (Charity reference 1130395)	-	465.09
Cables etc	-	-465.09
Balance carried forward	-	-

CONTINGENCY

Balance brought forward	1,000.00	-
Donation received	-	3,000.00
Donation to CAP (Peoples' Church Partington)	-	-2,000.00
Balance carried forward	1,000.00	1,000.00

LYMM BAPTIST CHURCH
FINANCIAL STATEMENT for the year ended 31st December 2025

RESTRICTED FUNDS

VISION / LEGACY FUND	2025	2024
Transferred from Lymm Baptist Church (Charity reference 113039!	-	33,657.87
Balance brought forward	31,493.59	-
Income		
Donations	583.00	1,135.00
Tax refunds via Gift Aid	235.00	645.00
Payments		
Church Vision / Building Project	-	-2,344.28
AV equipment	-	-1,600.00
Lighting not covered by theTyndale 500 Festival Fund	-4,899.45	
Balance carried forward	**27,412.14**	**31,493.59**

YOUTH LEAD FUND		
Transferred from Lymm Baptist Church (Charity reference 113039!	-	13,250.00
Balance brought forward	11,750.00	-
Transfer to General Fund	-	-1,500.00
Kenya flight	-659.07	-
Balance carried forward	**11,090.93**	**11,750.00**

LEAD MINISTER RESERVE		
Transfer from General Fund	-	30,000.00
Balance brought forward	30,000.00	-
Donation	500.00	-
Renting temporary Manse	-15,036.00	-
Removal costs	-4,797.88	-
Sundry works preparing Manse	-2,415.60	-
Balance Carried forward	**8,250.52**	**30,000.00**

Note that further renovation costs will arise in 2026 but will be offset by rent in advance and deposit payments to be returned.

ROWLEY SUPPORT FUND RECEIPTS & PAYMENTS ACCOUNT

The Rowley support fund was set up to support Joe (now deceased) and Irene Rowley (also now deceased) on return from 35 years missionary service in Brazil with UFM.
The Rowley support fund was facilitated by voluntary donations to the church designated to this fund.
Payments from the Rowley support fund are made under normal Inland Revenue PAYE and NI rules
Irene Rowley died in 2025 - thanksgiving donations were invited and distributed to the missionaries that she supported in Brazil. The fund has now been closed

Balance brought forward	608.27	-
Regular giving	807.00	1,785.00
Thanksgiving donations	669.66	-
Transferred from Lymm Baptist Church (Charity reference 113039!	-	180.77
Tax received from Gift Aid	192.50	542.50
Payments to I Rowley	-1,440.77	-1,900.00
Donations to Brazilian missionaries	-836.66	-
Balance carried forward	-	608.27

COX WELCOME FUND		
Donations	238.50	-
Payments	-238.50	-
Balance carried forward	-	-

KENYA MISSION TRIP		
Income from fund raising	4,770.10	-
Payments for travel etc	-4,369.48	-
Balance carried forward	**400.62**	-

MINISTER IN TRAINING SUPPORT FUND		
Donations	5,628.59	-
Tax received from Gift Aid	382.50	-
College Fees (2024 fees of £3,200 paid from General Fund)	-2,395.00	-
Balance carried forward	3,616.09	-

ELAINE WELCH THANKSGIVING FUND		
Donations	44.66	-
Tax received from Gift Aid	6.25	-
St Rocco's Hospice	-50.91	-
Balance carried forward	-	-

SARAH BREWER THANKSGIVING FUND		
Donations	429.32	-
ICFEM	-214.66	-
Christian Aid	-214.66	-
Balance carried forward	-	-

TYNDALE 500 FESTIVAL FUND		
Grant from Baptist Insurance	3,000.00	-
Donations	22,652.54	-
Tax received from Gift Aid	1,478.75	-
Ticket sales	3,743.13	-
Website	-10,094.10	-
Performers	-5,462.01	-
Design and print	-2,224.28	-
Lighting installation	-15,006.32	-
Transfer from Vision Fund -contribution towards lighting	4,899.45	-
Catering and miscellaneous	-2,987.16	-
Balance carried forward	-	-

ADDITIONAL OFFERINGS FUND RECEIPTS & PAYMENTS ACCOUNT

The Church makes grants to other organisations whose charitable objects complement it's work.
Such grants made from voluntary donations to the church in order to supplement the church mission giving are termed 'additional offerings'.
Receipts include Tax received from Gift Aid where appropriate

	2025				2024				
	b/forward	receipts	payments	c/forward	b/forward	t from LBC	receipts	payments	c/forward
Amor Europe	-	263.61	263.61	-	-	130.40	508.58	638.98	-
Baptist Missionary Society	-	131.38	-	131.38	-	-	-	-	-
(UK)	-	160.00	160.00	-	-	-	-	-	-
Childrens' Society	10.00	-	-	10.00	-	10.00	-	-	10.00
Dreamland Hospital (Child sponsorship paid in advance)	-848.12	1,520.12	672.00	-	-	-68.85	392.73	1,172.00	-848.12
Eden Project	-	-	-	-	-	-	1,250.00	1,250.00	-
Harvest Appeal	110.00	-	-	110.00	-	-	550.00	440.00	110.00
Hope (Big Sing)	-	162.20	-	162.20	-	-	-	-	-
Lymm House Destitute Ladies Work, Kathmandu	-1,606.11	6,830.11	5,224.00	-	10.00	-3,896.48	6,829.00	4,548.63	-1,606.11
Open The Book	60.00	-	-	60.00	-	60.00	-	-	60.00
Room at the Inn	-	92.30	73.84	18.46	-	-	-	-	-
Ukraine Appeal	-	-	-	-	-	1,364.14	10.86	1,375.00	-
Voice	-	10.00	-	10.00	-	-	-	-	-
	-2,274.23	9,169.72	6,393.45	502.04	10.00	-2,400.79	9,541.17	9,424.61	-2,274.23

CHURCH GROUPS TAKING REGULAR INCOME/SUBS

	Cotte, Cake and Chat	ID	AFK	Toddlers	TOTAL
Brought forward	420.26	333.60	207.88	1,311.19	2,272.93
Transferred from LBC (Charity reference 1130395)					
Subs and other income		532.21	199.38	1,447.46	
Group running costs	-13.67	-616.27	-134.03	-533.28	
World Vision				-344.00	
Carried forward	406.59	249.54	273.23	1,881.37	2,810.73
Cash in hand	34.68		267.35	61.46	363.49
					363.49
Deposited in LBC bank account	371.91	249.54	5.88	1,819.91	2,447.24
					2,810.73

LYMM BAPTIST CHURCH
NOTES TO THE ACCOUNTS for the Year Ended 31st December 2025

Accounting policies

a Basis of preparation: The accounts have been prepared on a 'receipts and payments' basis and accord with S42(3) Charities act 1993, as advised by Baptist Union

b Donations: Donations are accounted for gross when received.

c Legacies: Any legacies are accounted for when they are received.

d Investment Income: Investment Income is included in the accounts in the year in which it is received.

e Fund raising and publicity costs: The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

f Grants payable: The Church makes grants to other organisations whose charitable objectives complement its work.

g Governance costs: This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers.

h Investment assets. All remaining Trust Funds, are not readily negotiable, and are held by the Baptist Union

1. Mission payments

	2025	2024
Amor Europe	500.00	-
Adrian Bretan	1,200.00	2,000.00
Baptist Home Mission Fund	2,500.00	2,975.00
BMS, World mission	2,000.00	2,100.00
Brazil Missionaries: Gilson & Iara Silva	530.00	500.00
Brazil Missionaries: Marcelo & Holly Vieira	530.00	500.01
Breath of Dance	-	500.00
CAP	2,000.00	-
Dreamland Baby Unit	500.00	-
Foreign Exchange Fees/Other	8.00	0.31
Good News for Everyone (was Gideons UK)	500.00	500.00
ICFEM Hospital	500.00	-
Lymm House Destitute ladies & youth work, Kathmandu	4,000.00	7,333.37
Miscellaneous support (Romania trip)	-	95.47
Mission Contingency	1,174.11	-
N-Gage	500.00	500.00
Neal Stanton	4,864.00	6,208.00
Open Doors	500.00	500.00
Prison Fellowship	500.00	500.00
Sarah Cross Mission Support	400.00	-
Speak Life	1,045.66	-
Voice	-	2,200.00
Yagya & Sally Singh, Nepal	1,250.00	1,250.00
	25,001.77	27,662.16

2. Ministry

	2025	2024
Associate Minister expenses	768.41	-
BU pension DB scheme deficit charge	-	-1.00
Children/Families Lead Salary	5,748.27	7,289.84
Children/Families Lead Pension	289.05	384.90
Children/Families Lead National Insurance	-	61.31
Children/Family Lead Expenses	-	47.93
Children's Work	730.32	1,597.71
General Training	1,131.00	600.00
Lead Minister Expenses	1,254.23	-
Lead Minister's pension payments	2,226.78	-
Lead Minister's stipend	10,702.06	-
Lead Minister National Insurance	-	-
Lead Minister Manse Leaseback	-	-
Minister in Training Salary	14,856.12	11,154.06
Minister in Training Pension	2,370.95	1,100.49
Minister in Training National Insurance	222.76	53.92
Minister in Training Housing Allowance	8,885.26	2,901.32
Minister in Training expenses	664.33	3,917.82
Minibus	400.00	300.00
Miscellaneous costs	1,003.61	929.91
Miscellaneous Pastoral Vacancy Costs	921.23	-
Outreach events	2,015.23	-
Urgent Pastoral Needs	51.00	-
Visiting speakers	810.40	827.00
Youth Work	1,604.44	648.88
Youth Lead Expenses	248.75	290.66
Youth Lead Salary (2024 is 11 months and was partly subsidised from the Youth Lead Fund))	31,118.88	27,195.41
Youth Lead National Insurance	418.87	-188.09
Youth Lead Pension	1,555.92	1,399.77
	89,997.87	60,511.84

3. Upkeep of church premises and manse

	2025	2024
Church Cleaning (increase in cleaning costs partly driven by Tyndale 500 event)	5,312.30	3,755.96
Council Tax for manse	1,010.89	78.54
Electricity	3,959.96	4,404.12
Gardening	1,509.00	1,935.20
Gas	3,238.18	3,297.90
General maintenance	4,767.07	7,700.45
Insurance, inc manse (2024 paid in January 2024 from the old charity)	4,646.84	813.19
Kitchen	200.46	604.97
Water/drainage inc manse	2,112.46	1,514.45
	26,757.16	24,104.78

4. Administration

	2025	2024
Administrators pensions	1,567.00	1,535.85
Administrators, salaries	33,271.36	29,931.97
Administrators National Insurance	286.81	352.61
Coffee (Net costs including consumables, servicing and donations)	-442.57	-1,022.56
AV Equipment	283.00	564.40
Health and Safety	2,126.23	2,655.62
IT equipment	173.99	-
Licences	3,705.06	3,810.11
Meetings, conferences, subscriptions	1,191.15	1,142.00
Miscellaneous interregnum costs	-	353.13
Paypal charges	45.54	36.53
Publicity, postage, stationery (Copier lease exit fee charged in 2024, refunded in 2025)	-814.79	3,572.13
Refreshments	1,188.72	992.12
Telephone inc broadband (O)	714.03	646.10
	43,295.53	44,570.01

ADDITIONAL NOTES

5. The cost of managing Lymm Baptist Church as a charity in its technical and legal sense is considered negligible.
It is believed that there are currently no significant measurable costs incurred as a direct result of complying with charity legislation.
The Church has 5 paid employees (3 full time and 2 part-time).
The Manse was let at a market rent to a church member until 31st October 2025, but is now occupied by the Lead Minister
No sums were reimbursed to the Trustees for their work as Trustees
See page 10 for details of pension contributions payable

6. Monetary assets - Final bank and cash balances

Church accounts	31/12/2025	31/12/2024
Co-operative Bank Current account	32,032.58	48,117.82
BU Corporation Investment Account (3 month notice)	53,623.56	52,033.29
BU Corporation Investment Account (7 day notice)	33,617.72	33,276.38
PayPal Account	-	-
Sumup Account	-	-
Cash in hand	57.05	663.99
Cash in hand - Church groups	363.49	711.76
	119,694.40	**134,803.24**

7. Non-monetary assets

The church premises are held in trust by the Baptist Union of Great Britain. Lymm Baptist Church is granted the use of the buildings subject to the obligation to maintain them and insure them at replacement value.
The church buildings including the stables were revalued on on 2nd January 2024 and are insured for £4,245,362
Furniture and equipment in the Church premises (including in the stable building) are insured at a value of £224,206 and cash is covered up to £3500
The Manse is stated at Insurance value of £850,000. It was professionally valued in 2011, and increased annually in line with inflation.

8 Related charities

The custodian trustee of the church is the Baptist Union Corporation Ltd (Charity No. 249635) and is controlled by the Baptist Union Council.
The church is also a member of the Baptist Union of Great Britain and the Northwestern Baptist Association.
The church made grants to the Baptist Home Mission Fund as set out in Note 1
The church made grants to the Baptist World Mission Funds as set out in Note 1

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and other participating employers.

Employees of the Church are enrolled in pension schemes, either NEST which is the Church's workplace scheme, or other schemes of their choice which meet the requirements for workplace pensions. They contribute to those schemes.

The total pension cost for the Church for the year was £6,453.78 (2024 £4,036.11).

Reserves Policy

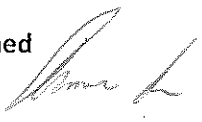
The reserves policy of Lymm Baptist Church is to hold:

- Three months of all committed expenditure to allow the church to adapt to any changes in the income or expenditure of the church.
- An additional amount of £4,500 to mitigate the risk of losing income from monthly givers.
- A further £4,000 in the Enlargement Fund to allow for emergency building repairs.

The trustees currently believe this amount to be £56,000 + £4,500 + £4,000 (total £64,500), compared to £46,996.20 in free cash reserves plus £17,615.13 Enlargement Fund and £1000.00 Contingency Fund (total £65,611.33) held at 31st December 2025. The trustees and finance team work with the church members to ensure that we maintain a balance between keeping sufficient reserves and using as much of our income as possible to further the aims of the charity.

Trustee Approval

The accounts and statement of assets and liabilities set out on pages 1 to 9 relating to the year ending 31st December 2025 are as approved by the church leadership and trustees.

Signed 

Dated 30/4/26

Independent Examiner's Report on the Accounts

Independent Examiner's Report

Report to the Trustees / Members of: LYMM BAPTIST CHURCH Charity Ref: 1203190

On accounts for the year ended: **31/12/2025**

Examiner's Name: Andrew Prescott

Address: 2 Woodland Avenue, Lymm. WA13 0BJ

Date of Review: 1st April 2026

Respective responsibilities of trustees and examiner: The charity's trustees are responsible for the preparation of the accounts. The charity'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,
- 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:

I confirm that the checks shown on page 2 were carried out during the review.

In connection with my examination, no matter has come to my attention (other than disclosed below *)

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;
   - 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 enable a proper understanding of the accounts to be reached.

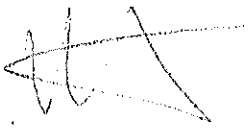
*Please delete the words in brackets if they do not apply.

Lymm Baptist Church - CIO

Account Records - Independent Examination

Examination Plan and record for 2025 accounts
(Tick examinations carried out.)

1. Check accounts for approval by trustees. (✓)
2. Check mathematics of accounts figures. (✓)
3. Check accounts' figures to records in Liberty. (✓)
4. Check end of year cash and bank balances to Liberty record and bank statements. (✓)
5. Check mathematics in a random monthly office summary. (✓)
6. Check mathematics in random parts of computer record income and payments. (✓)
7. Random checks of transfer of income data to computer records: (✓)
   - Weekly offertory to Liberty record income.
   - Online payment income from bank statements to Liberty record income.
   - Monthly Office summary to deposits on Liberty record income.
8. Random checks of transfer of payment data to Liberty record. (✓)
   - DD / online payments from bank statements to Liberty record payments.
   - Foreign transfer from Mission records to Liberty record payments.
9. Select random payments and trace to invoice. (✓)
10. Other checks carried out (please detail as appropriate):

Signed: 

Date: 1/4/26

Independent Examiner's Report on the Accounts

Independent Examiner's Report

Report to the Trustees / Members of: LYMM BAPTIST CHURCH Charity Ref: 1203190

On accounts for the year ended: **31/12/2025**

Examiner's Name: Jonathan Aldersley

Address: 103 Grappenhall Road, Stockton Heath, Warrington, WA4 2AU

Date of Review: 1st April 2026

Respective responsibilities of trustees and examiner: The charity's trustees are responsible for the preparation of the accounts. The charity'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,
- 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:

I confirm that the checks shown on page 2 were carried out during the review.

In connection with my examination, no matter has come to my attention (other than disclosed below *)

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;
- 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 enable a proper understanding of the accounts to be reached.

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



1/4/26.

Lymm Baptist Church - CIO

Account Records - Independent Examination

Examination Plan and record for 2025 accounts
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   - Weekly offertory to Liberty record income.
   - Online payment income from bank statements to Liberty record income.
   - Monthly Office summary to deposits on Liberty record income.
8. Random checks of transfer of payment data to Liberty record. (✓)
   - DD / online payments from bank statements to Liberty record payments.
   - Foreign transfer from Mission records to Liberty record payments.
9. Select random payments and trace to invoice. (✓)
10. Other checks carried out (please detail as appropriate):

Signed: 

Date: 1/4/26