Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	85,210	30,335	—	115,545	115,727
Other trading activities	330	—	—	330	660
Investments	3,365	—	—	3,365	3,178
Other income	—	—	—	—	1,791
Total income	**88,906**	**30,335**	**—**	**119,241**	**121,356**
Expenditure on:					
Public Worship					
Cost of Ministry	23,019	—	—	23,019	21,710
Conferences/training	673	—	—	673	358
Pulpit Supplies	761	—	—	761	593
Worship Materials	168	—	—	168	270
HM Revenue & Customs	5,091	—	—	5,091	4,913
Pensions	6,897	—	—	6,897	6,698
Sunday Children's Groups	173	347	—	520	342
Worship Equipment	41	—	—	41	555
Sunday Youth Groups	232	77	—	308	373
Church Premises					
Insurance	2,989	—	—	2,989	2,915
Heating & Lighting	8,546	—	—	8,546	7,967
Kitchen Supplies	904	—	—	904	771
Repairs & Maintenace	4,625	390	—	5,015	11,571
Cleaning & Saniitary	2,133	—	—	2,133	2,220
Administration	50	—	—	50	60
Copyright Licences	—	—	—	—	54
IT	431	—	—	431	—
Licences	2,176	—	—	2,176	2,239
Office Supplies	268	—	—	268	229
Publicity	213	27	—	240	154
Subscriptions	382	—	—	382	393
Telephone	599	—	—	599	688
Training (non-ministerial)	791	—	—	791	684
Manse					
Water	794	—	—	794	612
Electricity and Gas	2,627	—	—	2,627	3,558
Council Tax	486	—	—	486	2,173
Repairs & Maintenance	1,282	—	—	1,282	7,869
Missions	1,301	1,957	—	3,258	4,766
Charitable Donations	3,000	124	—	3,124	2,081
BMS (World Mission)	3,347	—	—	3,347	4,322
HEBA (Home Mission)	4,782	—	—	4,782	6,174
Mid-week childrens Groups	—	440	—	440	1,330
Food Bank	200	—	—	200	—
Other Expenses					
Catering	1,197	—	—	1,197	1,111
Restricted Funds	—	74	—	74	1,870
Community Cupboard	—	20,881	—	20,881	25,887
Warm Space	—	163	—	163	189
Bank Fees and Interest					
Monthly Account Fees	119	—	—	119	157

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Total expenditure	**80,295**	**24,480**	**—**	**104,775**	**127,857**
Net income / (expenditure) resources before transfer	**8,611**	**5,855**	**—**	**14,465**	**(6,501)**
Transfers					
Gross transfers between funds - in	44,885	858	—	45,743	5,344
Gross transfers between funds - out	(40,055)	(5,688)	—	(45,743)	(5,344)
Other recognised gains / losses					
Net movement in funds	**13,440**	**1,025**	**—**	**14,465**	**(6,501)**
Reconciliation of funds					
Total funds brought forward	**95,738**	**23,612**	**—**	**119,350**	**125,851**
Total funds carried forward	**109,178**	**24,637**	**—**	**133,815**	**119,350**

There may be minor discrepancies in the totals if the pence are not being shown

PERSHORE BAPTIST CHURCH

FINANCIAL ACCOUNTS AS AT 31ST DECEMBER 2025

Notes to the accounts

1 Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section133 Charities Act 2011

2 Ministry

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

3 Assets Held for the Church's Own Use

The church is the beneficial owner of the following assets (subject to the relevant trusts) of the following assets. The legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited.

- Church premises at Broad St, Pershore Worcestershire WR10 1AY valued in the accounts at £1,445,116 based on insured value.
- Church manse at 2, Broad St, Pershore, Worcestershire WR10 1AY valued in the accounts at £819,200 based on insured value.
- The church also owns fixtures, furniture and equipment with an insured value of £190,034

4 Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

PERSHORE BAPTIST CHURCH

FINANCIAL REVIEW FOR THE YEAR ENDED 31ST DECEMBER 2025

The church is registered with the Charity Commission and has the Charity number 1204931. The main layout of the accounts this year is once again very similar to previous years and is based on advice from the Baptist Union. The receipts and payments are divided into the various 'Unrestricted', 'Designated' and 'Restricted' funds on the following basis.

-Unrestricted funds can be used in accordance with the objectives of the charity at the discretion of the church membership or, where agreed, the trustees;

-Designated funds are unrestricted funds which have been set aside by the church membership for an essential spend or future purpose; and

-Restricted funds are given for particular, restricted purposes and can only be used for those purposes by the church membership or, where agreed, the trustees.

The aim of this division is to give members more information and confidence that their giving has been or will be used as they have decided.

The continuing work and mission of our church depends greatly on those who make gifts faithfully and consistently. We can claim Gift Aid on most of these gifts and on a proportion of small cash donations received.

The overall financial result for the year was a surplus (an excess of receipts over payments) of £14,466 on the total funds. The financial result for the year on unrestricted funds was a surplus (an excess of receipts over payments) of £8611. Several financial commitments changed after the budget was agreed for the year. The minister moved out of the Manse into his own home, and this resulted in repayments for council tax charges and utilities. With the Manse now being empty, it was decided to pursue the development of the church buildings to assist us in our purpose and enabling us to meet the needs of a wider demographic of people. The Quinquennial inspection was brought forward, but it was decided that any major works/repairs to the church or Manse would be paused until development plans had been approved.

It was agreed by the membership that £40,000, from previously received legacies, would be moved to a designated fund for the Building Development. This would enable us to fund the initial planning stages of the development project before fundraising would be required for any subsequent agreed building works.

During 2025, while our church fellowship continued to grow, our regular unrestricted giving only increased by 0.9%. Fortunately, an increase of just 0.4% was required to meet the agreed budget, and subsequent changes to the operating costs and plans for the church meant actual expenditure was significantly reduced.

As with many churches our income was used mainly to fund the costs of employing a full-time minister and ongoing running costs.

The Community Cupboard continued to see an increase in the number of baskets of food provided and it further expanded its school's work. Once again, income exceeded expenditure and the total amount now held in the Community Cupboard is £19,291. It has been agreed that the needs of the Community Cupboard would be better served by having a purpose-built facility in the grounds of the church and therefore funds will be required to pursue this possibility.

The Welcome Space project continues to provide valuable outreach to the community and money from the original fund, along with occasional individual donations, is used to provide refreshments and make monthly contributions to the church's heating and lighting costs.

The church also holds a successful mother and baby group, 'Seedlings', and popular craft events which enhance our outreach.

Our grateful thanks to Ann Dobbins for her diligent work and advice in giving the Independent Examiner's Report on the Accounts.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	PERSHORE BAPTIST CHURCH		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1204931
Set out on pages	1 – 6 of the Financial Statements		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect accounting records were not kept in accordance with section 130 of the Act

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

Signed:		**Date:**	18th February 2026
Name:	Ann M Dobbins		
Relevant professional qualification(s) or body (if any):	A.C.I.B.		
Address:	15, Allesborough Drive Pershore WR10 1JH		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).