PRINCES STREET
EVANGELICAL BAPTIST CHURCH

Princes Street Evangelical Baptist Church

Reports & Accounts

Financial Year Ending 31/12/2025

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Legal & Administrative Information

Charity Name:	Princes Street Evangelical Baptist Church
Charity Number:	1206071
Charity Address:	Princes Street Evangelical Baptist Church Princes Street Barry, South Glamorgan, CF62 8ND
Trustees (2025 financial year):	Pastor - Kevin Ruwersma Elder - Daniel O'Brien (Resigned June 2026) Secretary - Anna Ruwersma Treasurer - Andrew Griffiths (Appointed 31/08/2025) (Resigned June 2026) Deacon - Anthony Jones (Appointed 23/02/2025) Treasurer – Tim Lee (Appointed 20/9/2026)
Independent Examiner:	Hannah Clack Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

Trustees' Report

Objects of the charity

The purpose of the church is:

- The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Barry, South Glamorgan and the surrounding neighbourhood.
- The mission of the church is to lead people in a growing relationship with Jesus for the glory of God.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities:

We run a whole range of activities for all ages at Princes Street Evangelical Baptist Church. Our main objective as a church is to gather each Sunday morning to encourage one another in fellowship, sing songs uplifting to Christ, and to study God's Word to help us grow in our knowledge of God and to become more like Jesus. During the week our most popular activity as we connect with our community is our parent and toddler group, Totally Tots. There are also other activities throughout the week for different age groups.

The regular weekly meetings comprise:

- Sunday Services
- Children's Sunday school
- Coffee Morning
- Totally Tots - Parent and Toddler group
- Lego Club
- Youth Night
- Bible Studies

Volunteers

The church's different activities are run mainly by volunteers, many of whom are members of the church. Nearly all the ministries at Princes Street Evangelical Baptist Church would not be possible without the input of volunteers on a weekly basis. This includes people running and helping with the activities on Sunday as well as the groups throughout the week.

Achievements and Performances

- Sunday Service
    - The regular Sunday service is open and welcoming to all no matter where a person is on their faith journey. The service includes a time of singing songs and hymns, prayer, and a time of explaining the truths of God's Word.

- Children's Sunday school
    - The Children's Sunday School's aim is to lead the children in a growing relationship with Jesus by teaching them the truths of God's Word. We welcome children of all ages and seek to make each child know they are valued by God and an important part of the church. The Sunday School is split into two groups: Toddler Sunday School for children 1-6 year old and Children's Sunday School for children 7-12 year old. Each class is designed to teach the Scriptures in an age-appropriate way by including singing, Scripture memory, Bible story, and a craft. There are around 20-30 children who attend Sunday School each week.
- Coffee Morning
    - Twice a month on Tuesdays we have Coffee Morning where around 10-20 individuals attend each time and enjoy fellowship with others. The time is made up of enjoying a tea or coffee, chatting with others, a Bible Quiz, singing a few hymns, and finishing off with a time of prayer. It is an uplifting time for all who attend.
- Totally Tots - Parent and Toddler group
    - Totally Tots is a parent and toddler group held twice each Thursday during term times. It is designed to connect with individuals and families in our community and be a steppingstone into the church and lead people in a growing relationship with Jesus. It is a place where people of all backgrounds are welcome and where friendships are made. There are around 50 – 80 children, along with their parents or carers who attend Totally Tots each week. We were able to meet new families throughout the year and had many attend church services having first attended the Totally Tots sessions.
- Lego Club
    - Throughout the month of August we held a Lego Club on each Wednesday Morning. The first session was in the Youth Centre but it was very crowded. The following three sessions were held in the main building utilizing each room downstairs and using the upstairs room for a quiet room. Children of all different ages attended and it was a good way to connect with families that have attended other activities as well as new families.
- Youth Night
    - On the last Sunday of each month we had a youth night at the Youth Centre. A time for the young people to connect and have fun along with a time to learn about God. We had open game time, organized games, a snack and Bible talk, finished off with dodgeball. Roughly 10-20 children between the ages of 7-15 attended each month.
- Bible Studies
    - In September we began an 8 week study through the book of Galatians. The study was helpful to both those new to the faith and also those who had been a believer for many years. It was held on Wednesday evenings and Friday mornings. Around 20-25 people attended each week.
- Extra Events
    - Baptisms – We had two baptism services throughout the year with four individuals being baptized as believers. It was an encouragement to read or listen to each of their

testimonies how they came to know Jesus as their Saviour and their desire to follow Him with their lives.

- Harvest Service – During the Harvest Service we made an emphasis on giving thanks to God for His provision and also gave gifts in both food and finances. We had several crates of food donated and given to the Vale Food Bank and raised £295 that we were able to give to Henrique, our supported missionary in Brazil.
- Christmas Events: Throughout the Christmas season we had many outreach events to invite family and friends as well as times of fellowship and worship as a church family. These events included a Christmas Advent evening for ladies with Jamie James, our missionary in England, as the guest speaker, a Church Family Christmas Dinner, the Children's Christmas Nativity, a Sunday morning Christmas Carol Service, and a Christmas morning service. Several from the community came to the events or services for their first time.

- Building Improvements
    - We were able to secure two grants totalling £12,100. The grants were designated for a new projector for the main hall and a new Fire Alarm and Kitchen Fire Shutter. We were able to purchase and install the projector. The Fire Alarm was installed towards the end of the year by Scott Fire Protection Services and the Fire shutter fitted by Harlech Industrial Doors. The final bits for the kitchen window fire shutter were completed at the beginning of 2026.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

On 21st January 2025, the assets of this charity were transferred from Princes Street Evangelical Baptist Church, an excepted charity, to Princes Street Evangelical Baptist Church which was registered as a CIO on 5th January 2023 (Charity Commission registration number 1206071).

During the year income increased by £6,310, to £63,710, and expenditure decreased by £8,519, to £62,522. As a result the cash held by the charity increased by £1,188, to £18,593, of which £10,517 is unrestricted and can be used for any charitable purpose.

The primary source of income for the unrestricted general fund is through the regular giving of the church members and those who attend. Many of these donations are gift aided making the gift aid tax refund another main source of income. In 2025 we received two grants to help with the installation of a fire alarm and a new projector.

Reserves Policy

The charity aims to hold a minimum of £7,500 (which is approximately 3 months of running costs) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £10,517.40.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed through election or appointment to specific church offices (Pastor, Elder, Deacon, Treasurer, Secretary).

Responsibilities of trustees

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name Kevin Ruwersma

Signature

Kevin Ruwersma

Kevin Ruwersma (Oct 3, 2026 10:55:48 GMT+1)

Date Oct 3, 2026

Independent Examiner's Report

I report to the trustees on my examination of the accounts of Princes Street Evangelical Baptist Church ('the charity') for the year ended 31/12/2025 on pages 9 to 12 following.

Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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.

Independent Examiner's Details

Name: Hannah Clack

Address: Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Signature

Hannah Clack

Hannah Clack (Oct 8, 2026 16:14:15 GMT+1)

Date Oct 8, 2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	36,987	1,025	38,012	42,920
Gift Aid	10,163	129	10,292	10,862
Grants	0	12,100	12,100	0
Charitable Activities				
Event Income	2,860	0	2,860	3,482
Investments				
Bank Interest	79	0	79	136
Other Income				
Other Income	367	0	367	0
Total receipts	50,456	13,254	63,710	57,400
Payments				
Charitable Activities				
Activities	6,222	0	6,222	7,717
Admin	2,667	0	2,667	1,109
Advertising	1,167	0	1,167	1,080
Bank Charges	155	2	157	0
Event Costs	2,406	198	2,603	3,317
Gifts Given	8,625	954	9,579	10,046
Governance Costs	3,023	0	3,023	9,164
Premises	15,129	12,600	27,729	28,461
Staff Costs	1,791	0	1,791	1,569
Other				
Loans Repaid	3,088	0	3,088	2,789
Mortgage Interest	4,497	0	4,497	5,789
Total payments	48,768	13,754	62,522	71,041
Net Receipts / Payments (before transfers)	1,688	-500	1,188	-13,641
Fund Transfers In	2,200	510	2,710	0
Fund Transfers Out	2,700	10	2,710	0
Net Movement of Cash Funds	1,188	0	1,188	-13,641
Total Cash Funds Brought Forward	16,905	500	17,405	31,046
Total Cash Funds Carried Forward	18,093	500	18,593	17,405
Represented By				
General (Unrestricted)	10,517	0	10,517	11,305
Fire Safety - Projector (Restricted)	0	0	0	500
Totally Tots (Designated)	75	0	75	300
Coffee Maker (Restricted)	0	0	0	0
Specific Missions (Restricted)	0	0	0	0
Reserve Fund (Designated)	7,500	0	7,500	5,300
Building Fund (Restricted)	0	0	0	0
Henrique - Missions (Restricted)	0	0	0	0
Youth Camp (Restricted)	0	500	500	0

Statement of Assets & Liabilities

As at 31 December 2025

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	10,517	0	10,517	11,305
Fire Safety - Projector (Restricted)	0	0	0	500
Totally Tots (Designated)	75	0	75	300
Coffee Maker (Restricted)	0	0	0	0
Specific Missions (Restricted)	0	0	0	0
Reserve Fund (Designated)	7,500	0	7,500	5,300
Building Fund (Restricted)	0	0	0	0
Henrique - Missions (Restricted)	0	0	0	0
Youth Camp (Restricted)	0	500	500	0

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid	GASDS & Named Gift Aid	8,792	597	9,389	9,792
Other	British Gas VAT Refund	500		500	

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings		480,000	0	480,000	180,000

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding: Due in one year		7,428	0	7,428	7,767
Loans Outstanding: Due after one year		54,696	0	54,696	57,444
Independent Examination Fee Due		1,020	0	1,020	1,110
Other		1,811	0	1,811	0

Guarantees and secured debts

The outstanding balance on the charity's mortgage (which is £62,124) is secured on the charity's property.

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name Kevin Ruwersma

Signature



Date Oct 3, 2026

Notes to the Accounts

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

During the year the excepted charity Princes Street Evangelical Baptist Church transferred its assets and activities to the CIO Princes Street Evangelical Baptist Church (charity number 1206071) and the unincorporated charity was closed. This has been treated as merger accounting with the brought forward cash balances comprising both the CUA and CIO year end balances as at 31 December 2024.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2. Transactions to Related Parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

3. Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	11,305	48,257	46,344	-2,700	10,517
Total	11,305	48,257	46,344	-2,700	10,517
Designated					
Totally Tots (Designated)	300	2,199	2,424	0	75
Reserve Fund (Designated)	5,300	0	0	2,200	7,500
Total	5,600	2,199	2,424	2,200	7,575
Unrestricted Total	16,905	50,456	48,768	-500	18,093
Restricted					
Fire Safety - Projector (Restricted)	500	12,100	12,600	0	0
Coffee Maker (Restricted)	0	200	200	0	0
Specific Missions (Restricted)	0	530	520	-10	0
Building Fund (Restricted)	0	0	0	0	0
Henrique - Missions (Restricted)	0	424	434	10	0

Youth Camp (Restricted)	0	0	0	500	500
Total	500	13,254	13,754	500	500
Restricted Total	500	13,254	13,754	500	500
TOTAL	17,405	63,710	62,522	0	18,593