CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date 01.01.2025 **To** 31.12.2025 **Period end date**

Charity name: Chesterfield Baptist Church

Charity registration number: 1207894

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**The advancement of the Christian Faith, according to the principles of the Baptist denomination.**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**The teaching and encouragement of people of all ages, including children and young people through regular public worship, prayer, bible study, preaching and teaching activities and social activities that connect with and support our local community, the United Kingdom and across the world as determined by the church.**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**The trustees have regard to the guidance issued by the Charity Commission on public benefit.**

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	**N/A**
Policy on social investment including program related investment	Para 1.38	**N/A**
Contribution made by volunteers	Para 1.38	**Most of the ongoing work of the church is carried out by volunteers overseen by the trustees with additional support and guidance from the Baptist Union of Great Britain. For 11 months of the**

		reporting period the church has been in a pastoral vacancy.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	**In line with the principal purposes of Chesterfield Baptist Church, the church has worked for the advancement of the Christian faith through:** • **Maintaining regular public worship, open to all, in person and on Zoom to enable those who are unable to attend in person to join with the church community in service activities including monthly Communion. The church has benefitted from a variety of different speakers from within and outside the church during this period of pastoral vacancy.** • **Offering baptism with one baptism service in May 2025.** • **Following a long period of discernment and prayer the church called a new minister to lead the church in December 2025.** • **Holding weekly and monthly prayer meetings in person and on Zoom.** • **Encouraging attendees to join a weekly Bible study group meeting at different times at a variety of locations to best meet the needs of the diverse congregation.** • **Providing Sunday morning teaching groups for children aged up to eleven years old most weeks of the year.** • **Welcoming new members taking the total membership to 68.** • **The work of the pastoral care group and Bible study groups in providing pastoral care to the congregation including those who are sick, elderly or not able to regularly attend. This care for those who are struggling extends to the wider church family, including those who attend the**

		weekly Renew Wellbeing Café, which offers a safe space, hot drinks and cake as well as soup in the winter months. • **Supporting and encouraging charitable social action in the United Kingdom and abroad through specific fundraising events, or in response to local, national or international events or disasters. Donations from members to Chesterfield Food Bank and Tools With A Mission (TWAM) are collected throughout the year. The building is also used by a number of community groups, a monthly Waste Not Café and Repair Café and weekly Chesterfield Child Contact Centre to support community needs more widely.**

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**The Church's assets and liabilities were transferred in entirety from a previous Exempt Charity to the CIO on 1st January 2025.** **As of 31.12.25 the Charity holds cash in General Reserve of £137,929.**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**The church has employment obligations, insurance and the upkeep of the church and manse premises. The church calculates an amount annually that upholds these obligations as minimum reserves.**
Amount of reserves held	Para 1.22	**£113958 in deposit accounts** **However, the net worth of the church is hard to quantify. The principal assets are the church, a four- bedroom manse and the cash reserves. The overall estimate is a £1.99M.**
Reasons for holding zero reserves	Para 1.22	**N/A**
Details of fund materially in deficit	Para 1.24	**N/A**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**The trustees consider the church as a viable entity for the foreseeable future.**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	**Regular giving by church members and other church attendees and Gift Aid**
Investment policy and objectives including any social investment policy adopted	Para 1.46	**N/A**
A description of the principal risks facing the charity	Para 1.46	**The church relies on voluntary giving for its continuity. Factors such as age profile, church membership and the ability to give are the most evident limitations.**
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**The Charity is governed by an Approved Governing Document**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**Charitable Incorporated Organisation (CIO)**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**The church is an autonomous member-led entity. Trustees are appointed at an Annual General Meeting or other Church Members Meeting as appropriate and voted into office. There are no mandatory or external organisations having rights to appoint a Trustee. The process is outlined in Section 14 of the approved constitution.**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	**"A statement of expectations and behaviours"** **Safeguarding to at least Level 3 within 6 months of appointment and DBS check. Relevant Charity Commission and Baptist Union procedures as applicable according to any office held.**
The charity's organisational structure and any wider network with which the charity works	Para 1.51	**The church is a self-contained entity but works in association with the Baptist Union of Great Britain and the local East Midlands Baptist Association who provide additional support and advice for the trustees to enable them to carry out their duties.**
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	**Chesterfield Baptist Church**
Other name the charity uses	
Registered charity number	**1207894**

Charity's principal address	**Chesterfield Baptist Church,** **Cross Street,** **Chesterfield** **S40 4ST**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Laura Brown			Church membership
2	Lynne Braithwaite			Church membership
3	Marcia Carter	Church Secretary		Church membership
4	Gillian Knight	Treasurer		Church membership
5	Christine Hardy			Church membership
6	Robert Hall			Church membership
7	Rev. Margaret Gibbs	Minister	01.12.25 – 31.12.25	Church membership
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	M.E.Carter	
Full name(s)	Marcia Carter	
Position (eg Secretary, Chair, etc)	Church Secretary	
Date	05.10.26	

CHARITY COMMISSION FOR ENGLAND AND WALES

Chesterfield Baptist Church	1207894

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Last year £
A1 Receipts					
Offerings	77,253	-	-	77,253	72,665
Offerings - Gift Aid	20,387	-	-	20,387	17,883
Outreach	-	60	-	60	414
Interest	1,984	-	-	1,984	3,192
Donations for other causes	-	2,371	-	2,371	3,162
Insurance Refund	255	-	-	255	-
Use of Building	2,705	-	-	2,705	2,960
Legacy	-	-	-	-	500
Electricity Refund	483	-	-	483	255
Hardship Fund		675	-	675	700
Over Payment	1		-	1	210
Spring Harvest		3,920	-	3,920	235
***Sub total** (Gross income for AR)*	103,068	7,026	-	110,094	102,176
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	103,068	7,026	-	110,094	102,176
A3 Payments					
Stipend	2,540	-	-	2,540	7,282
National Insurance/PAYE	85	-	-	85	4,433
Pension	-	-	-	-	2,320
Spring Harvest	-	4,494	-	4,494	510
Minister's Utilities	297	-	-	297	-
Administrator	-	-	-	-	1,478
Visiting Speakers	800	-	-	800	500
Administration	6,189	-	-	6,189	6,475
Minister's Expenses	574	-	-	574	667
Training/ teaching	652	-	-	652	884
Outreach General	1,586	-	-	1,586	1,557
Pastoral Vacancy	1,690	-	-	1,690	110
Youth Work	379	-	-	379	286
Fabric	26,410	-	-	26,410	5,821
Utilities	5,490	-	-	5,490	4,500
Insurance	2,885	-	-	2,885	3,091
Cleaner	2,744	-	-	2,744	1,696
Manse Expenses	4,292	-	-	4,292	3,997
Donations to other causes	13,233	3,622	-	16,855	13,609
Hardship	-	707	-	707	1,778
Caretaker	-	-	-	-	152
General	7,214	-	-	7,214	6,769
Sub total	77,060	8,823	-	85,883	67,915
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	77,060	8,823	-	85,883	67,915
Net of receipts/(payments)	26,008	- 1,797	-	24,211	34,261
A5 Transfers between funds	- 1,871	1,871	-	-	-
A6 Cash funds last year end	113,792	377	-	114,169	79,908
Cash funds this year end	137,929	451	-	138,380	114,169

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	General Fund - Coop	24,421	451	-
	Dep - Bap Union - 6 Months Notice	30,279	-	-
	Dep - Bap Union - 3 Months Notice	57,359	-	-
	Dep - Bap Union - 7 Days Notice	25,870	-	-
	Total cash funds	137,929	451	-

(agree balances with receipts and payments account(s))

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Church Building (Insurance Value)	General		1,381,410
Manse	General		400,000
Fixtures and fittings	General		64,000
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
PAYE/NI & Payroll	General	1,227	19 January 2026
Agency Collections	Restricted	106	31 January 2026
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	P R HERRICK	08.10.26
M E Carter	M.E. Carter	08.10.26

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	Chesterfield Baptist Church		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1207894
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) 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 or
- 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.

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

Signed:	KSR	**Date:**	28·3·26
Name:	KEVIN PITCHFORD		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	31 NETHER CROFT ROAD, BRIMINGTON, CHESTERFIELD S43 1QD.		

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).
Give here brief details of any items that the examiner wishes to disclose.	None