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WESTGATE BAPTIST CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Registration No. 242153

Docusign Envelope ID: A6B00A13-EE86-8338-8319-6A530C1B3844

WESTGATE BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S B Kelly M A Campbell A Campbell Mrs A L Ramesh A Ramesh
Charity number	242153
Principal address	107 Carlisle Road Manninghan Bradford BD8 8BY
Independent examiner	Colin Whitehead FCA, MAAT, BA (HONS) Azets Audit Services Ltd Carlton House Bradford BD1 4NS
Bankers	HSBC 1 Well Croft Shipley BD18 3QH

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WESTGATE BAPTIST CHURCH

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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are to provide a Christian Witness in Manningham, Bradford and within the wider community within a Baptist framework. The heart of the church's witness is its Sunday worship, however by working in partnership with other agencies the church aims to become a beacon of hope for the community in Manningham, Young members of the community can benefit by attending a homework club for one to one and group support with educational tasks.

In setting our objectives and planning our activities, our trustees have given serious consideration to the Charity Commissions guidelines.

Achievements and performance

Westgate Baptist Church is a historic building dating back to the early 1900s. The trustees are currently progressing plans to renovate the premises and are in ongoing discussions with contractors to secure the best value for essential repair works. It is anticipated that these improvements will be supported through fundraising initiatives, including GoFundMe, easyfundraising, and charitable donations.

Sunday School, which recommenced in 2023, has continued to grow and develop. During 2024, the Sunday School area was redecorated using funds raised through GoFundMe, creating a safer and more welcoming environment for children. This has contributed to positive engagement and participation throughout 2024 and 2025.

In 2025, average regular attendance at Sunday School reached eight children, representing a steady improvement. The children have been actively involved in church life, including participating in services, supporting the worship group, and taking on small responsibilities such as preparing refreshments, assisting with seating arrangements, and helping with general church duties. These activities have encouraged confidence, responsibility, and a sense of belonging.

An educational visit to a local farm provided children with the opportunity to engage with animals and learn in an outdoor setting. This experience was particularly enjoyable and beneficial for younger attendees.

As the number and age range of children has increased, the church has begun developing structured programmes. One such initiative is the “Let’s Bake and Cook” programme, where a volunteer from the church provides cooking and baking sessions. The church kitchen has been inspected by Bradford Council and awarded a five-star food hygiene rating, with certification displayed on the premises.

The programme aims to equip participants, particularly children, with practical cooking skills, with the longer-term goal of enabling them to contribute to community events. The course commenced on 29 March and was attended by 13 participants. Attendees contribute a small fee or ingredients, and any items prepared are taken home. Over time, it is hoped that participants will develop advanced skills and potentially work towards food hygiene qualifications, supporting future church-led events.

A further initiative, “Digital Connect,” is planned to begin on 11 May 2026. This programme will be open to both children and adults and aims to develop digital skills while raising awareness of online safety and scams. The sessions are intended to run monthly on church premises, with participant registration currently underway. Both programmes have been promoted through social media and weekly church notices.

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Looking ahead, the church is planning a back-to-school event (provisionally scheduled for 22 August 2026), aimed at supporting primary school children in the local community. The initiative seeks to partner with local businesses to provide essential items such as school supplies, as well as access to barbers and hairdressers, ensuring children return to school feeling prepared and confident. Planning is ongoing, with community engagement and support requests already in progress.

The Sunday School will also contribute to a cultural “Nigerian Evening” scheduled for 23 May 2026. This event aims to celebrate and share Nigerian culture within the local community through food, music, and fellowship, helping to strengthen community understanding and inclusion.

While no “Holiday at Home” activities are currently planned, the church is considering hosting an event for senior citizens, either alongside the cultural evening or as a standalone gathering.

Fundraising remains essential to the church’s ongoing work. The church continues to rely on the generosity of members and supporters. Significant effort has been invested in renovating the caretaker’s house after damage caused by previous tenants. Although work is still ongoing, one completed room has already been used for a wedding register signing, bringing a positive and celebratory occasion to the church. The church is now actively promoting its availability for weddings, funerals, and dedications, with funeral services continuing as part of its ministry.

Online fundraising continues through GoFundMe, supported by QR codes and event-based promotion, with funds contributing to general church activities such as Sunday School and hospitality. The church also participates in easyfundraising, enabling supporters to generate donations through everyday online purchases. While income from this initiative is currently modest, approximately £60 was raised during 2025, with expectations for gradual growth over time.

The trustees would like to place on record their sincere thanks to the community workers who have supported the church over many years. Their dedication has made a significant contribution to the upkeep of the church grounds, which are currently maintained to a high standard. It is hoped that these improved outdoor spaces will be utilised for future community events, including a planned summer barbecue.

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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

During the year the charity received income of £35,723 (2024 £39,917) and incurred expenditure of £37,273 (2024 £38,014) after gains on investments of £1,750 (2024 gains of £257) the charity generated net income of £201 (2024 £2,160 net income).

At 31 December 2025 the charity held unrestricted reserves of £47,411 (2024 £47,210).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charity registered in England and Wales and governed by its constitution.

The Trustees who served during the year and up to the date of signature of the financial statements were:
Mr S B Kelly
M A Campbell
A Campbell
Mrs A L Ramesh
A Ramesh

Election for trustees takes place at Church meetings held in January and August each year. Each Trustee is elected for three years and then he or she can be re-elected. Each new Trustee is given a Charity Commission document detailing the responsibilities of a Trustee.

The Church is governed by its Members through regular church members meetings. The Church meetings are recorded in the format of minutes. The Church meetings are used to appoint persons from amongst its members to become Deacons, Trustees and Officers of the Church. The Minister of the Church is also appointed through this process.

The Minister, Deacons and Officers of the Church are responsible for the formulation of church policy, Other responsibilities include the day to day running and the maintenance of the church property and the Manse.

The Church has the beneficial use, (subject to relevant trusts), of the following assets, the legal title to which is held by the church's custodian trustee, The Yorkshire Baptist Association:

The Church premises have an insured value of £5,291,957.

The fixtures, fittings and equipment have an insured value of £151,953

The insured value of the Manse at 1 Canford Drive Bradford BD15 7AR is £467,428 (Tetley Street Memorial Baptist Church have an interest of 3/8 of the property).

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:
S B Kelly
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Mr S B Kelly
Trustee
Dated: 16 July 2026

Signed by:
Andrew Campbell
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A Campbell
Trustee
Dated:16 July 2026

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WESTGATE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WESTGATE BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Westgate Baptist Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Signed by:
Colin Whitehead
9ED5583B7BB8478...

Colin Whitehead FCA, MAAT, BA (HONS)
Azets Audit Services

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 16 July 2026

Docusign Envelope ID: A6B00A13-EE86-8338-8319-6A530C1B3844

WESTGATE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £
Income from:					
Donations and legacies	**3**	20,058	2,687	22,745	27,860
Charitable activities	**4**	3,193	-	3,193	3,557
Investments	**5**	9,785	-	9,785	8,500
Total income		33,036	2,687	35,723	39,917
Expenditure on:					
Charitable activities	**6**	35,322	1,950	37,272	38,014
Net gains/(losses) on investments	**11**	1,750	-	1,750	257
Net movement in funds		(536)	737	201	2,160
Fund balances at 1 January 2025		47,210	-	47,210	45,050
Fund balances at 31 December 2025		46,674	737	47,411	47,210

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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WESTGATE BAPTIST CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	**13**	28,815		25,160	
Investments	**14**	11,850		10,100	
Cash at bank and in hand		8,848		15,026	
		49,513		50,286	
Creditors: amounts falling due within one year	**15**	(2,102)		(3,076)	
Net current assets			47,411		47,210
The funds of the charity					
Restricted income funds	**17**		737		-
Unrestricted funds	**18**		46,674		47,210
			47,411		47,210

The notes on pages 7 to 14 form part of these financial statements.

The financial statements were approved by the Trustees on 16 July 2026

DocuSigned by:
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Mr S B Kelly
Trustee

Signed by:
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A Campbell
Trustee

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WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Westgate Baptist Church is a charity, registered in England and Wales, Charity Number 242153 and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

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1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	19,743	2,687	22,430	27,860	-	27,860
Donated goods and services	315	-	315	-	-	-
	20,058	2,687	22,745	27,860	-	27,860

4 Charitable activities

	2025 £	2024 £
Messenger	5	29
Funerals and weddings	1,500	3,306
Events	1,676	-
Sundry income	12	222
	3,193	3,557

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5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	8,091	6,848
Interest receivable	1,694	1,652
	9,785	8,500

6 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs	5,405	5,259
Rates and water	4,658	4,309
Insurance	6,415	6,235
Light and heat	6,512	9,550
Repairs and maintenance	5,863	3,135
Home mission	1,974	2,139
Baptist mission service	1,974	2,139
Donations to charities	100	-
Puplit supply	650	1,228
Activities and events	154	500
	33,705	34,494
Share of support and governance costs (see note 7)		
Support	2,049	2,152
Governance	1,518	1,368
	37,272	38,014
Analysis by fund		
Unrestricted funds	35,322	38,014
Restricted funds	1,950	-
	37,272	38,014

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7 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Postage and stationery	21	-	21	131	-	131
Payroll charges	522	-	522	490	-	490
Meals and refreshments	74	-	74	315	-	315
Telephone and internet	811	-	811	751	-	751
Sundry expenses	621	-	621	465	-	465
Independent examiners fees	-	1,518	1,518	-	1,368	1,368
	2,049	1,518	3,567	2,152	1,368	3,520
Analysed between						
Charitable activities	2,049	1,518	3,567	2,152	1,368	3,520

8 Independent Examiners remuneration

Fees payable to the charity's Independent Examiners:	2025	2024
	£	£
Independent examination of the financial statements of the charity	1,518	1,368

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or previous year.

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	1	1

Employment costs	2025	2024
	£	£
Wages and salaries	5,405	5,249
Other pension costs	-	10
	5,405	5,259

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10 Employees **(Continued)**

There were no employees whose annual remuneration was more than £60,000 during the current or previous year.

11 Net gains/(losses) on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investments	1,750	257

12 Taxation

The charity is exempt from tax on income and gains falling within part ll of the Corporation Tax Act 2010 and falling within section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

13 Debtors

Amounts falling due within one year:	2025 £	2024 £
Other debtors	22,788	21,885
Prepayments and accrued income	6,027	3,275
	28,815	25,160

14 Current asset investments

	2025 £	2024 £
Unlisted investments	11,850	10,100

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	2,102	3,076

16 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	-	10

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16 Retirement benefit schemes **(Continued)**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Boiler upkeep	-	2,687	(1,950)	737

The boiler upkeep was donated anonymously by parishoners.

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	47,210	33,036	(35,322)	1,750	46,674

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	45,050	39,917	(38,014)	257	47,210

19 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024
	£	£	£	£
Fund balances at 31 December 2025 are represented by:				
Current assets/(liabilities)	46,674	737	47,411	47,210
	46,674	737	47,411	47,210

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20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

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WESTGATE BAPTIST CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Registration No. 242153

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WESTGATE BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S B Kelly M A Campbell A Campbell Mrs A L Ramesh A Ramesh
Charity number	242153
Principal address	107 Carlisle Road Manninghan Bradford BD8 8BY
Independent examiner	Colin Whitehead FCA, MAAT, BA (HONS) Azets Audit Services Ltd Carlton House Bradford BD1 4NS
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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

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In setting our objectives and planning our activities, our trustees have given serious consideration to the Charity Commissions guidelines.

Achievements and performance

Westgate Baptist Church is a historic building dating back to the early 1900s. The trustees are currently progressing plans to renovate the premises and are in ongoing discussions with contractors to secure the best value for essential repair works. It is anticipated that these improvements will be supported through fundraising initiatives, including GoFundMe, easyfundraising, and charitable donations.

Sunday School, which recommenced in 2023, has continued to grow and develop. During 2024, the Sunday School area was redecorated using funds raised through GoFundMe, creating a safer and more welcoming environment for children. This has contributed to positive engagement and participation throughout 2024 and 2025.

In 2025, average regular attendance at Sunday School reached eight children, representing a steady improvement. The children have been actively involved in church life, including participating in services, supporting the worship group, and taking on small responsibilities such as preparing refreshments, assisting with seating arrangements, and helping with general church duties. These activities have encouraged confidence, responsibility, and a sense of belonging.

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The programme aims to equip participants, particularly children, with practical cooking skills, with the longer-term goal of enabling them to contribute to community events. The course commenced on 29 March and was attended by 13 participants. Attendees contribute a small fee or ingredients, and any items prepared are taken home. Over time, it is hoped that participants will develop advanced skills and potentially work towards food hygiene qualifications, supporting future church-led events.

A further initiative, “Digital Connect,” is planned to begin on 11 May 2026. This programme will be open to both children and adults and aims to develop digital skills while raising awareness of online safety and scams. The sessions are intended to run monthly on church premises, with participant registration currently underway. Both programmes have been promoted through social media and weekly church notices.

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Looking ahead, the church is planning a back-to-school event (provisionally scheduled for 22 August 2026), aimed at supporting primary school children in the local community. The initiative seeks to partner with local businesses to provide essential items such as school supplies, as well as access to barbers and hairdressers, ensuring children return to school feeling prepared and confident. Planning is ongoing, with community engagement and support requests already in progress.

The Sunday School will also contribute to a cultural “Nigerian Evening” scheduled for 23 May 2026. This event aims to celebrate and share Nigerian culture within the local community through food, music, and fellowship, helping to strengthen community understanding and inclusion.

While no “Holiday at Home” activities are currently planned, the church is considering hosting an event for senior citizens, either alongside the cultural evening or as a standalone gathering.

Fundraising remains essential to the church’s ongoing work. The church continues to rely on the generosity of members and supporters. Significant effort has been invested in renovating the caretaker’s house after damage caused by previous tenants. Although work is still ongoing, one completed room has already been used for a wedding register signing, bringing a positive and celebratory occasion to the church. The church is now actively promoting its availability for weddings, funerals, and dedications, with funeral services continuing as part of its ministry.

Online fundraising continues through GoFundMe, supported by QR codes and event-based promotion, with funds contributing to general church activities such as Sunday School and hospitality. The church also participates in easyfundraising, enabling supporters to generate donations through everyday online purchases. While income from this initiative is currently modest, approximately £60 was raised during 2025, with expectations for gradual growth over time.

The trustees would like to place on record their sincere thanks to the community workers who have supported the church over many years. Their dedication has made a significant contribution to the upkeep of the church grounds, which are currently maintained to a high standard. It is hoped that these improved outdoor spaces will be utilised for future community events, including a planned summer barbecue.

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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

During the year the charity received income of £35,723 (2024 £39,917) and incurred expenditure of £37,273 (2024 £38,014) after gains on investments of £1,750 (2024 gains of £257) the charity generated net income of £201 (2024 £2,160 net income).

At 31 December 2025 the charity held unrestricted reserves of £47,411 (2024 £47,210).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charity registered in England and Wales and governed by its constitution.

The Trustees who served during the year and up to the date of signature of the financial statements were:
Mr S B Kelly
M A Campbell
A Campbell
Mrs A L Ramesh
A Ramesh

Election for trustees takes place at Church meetings held in January and August each year. Each Trustee is elected for three years and then he or she can be re-elected. Each new Trustee is given a Charity Commission document detailing the responsibilities of a Trustee.

The Church is governed by its Members through regular church members meetings. The Church meetings are recorded in the format of minutes. The Church meetings are used to appoint persons from amongst its members to become Deacons, Trustees and Officers of the Church. The Minister of the Church is also appointed through this process.

The Minister, Deacons and Officers of the Church are responsible for the formulation of church policy, Other responsibilities include the day to day running and the maintenance of the church property and the Manse.

The Church has the beneficial use, (subject to relevant trusts), of the following assets, the legal title to which is held by the church's custodian trustee, The Yorkshire Baptist Association:

The Church premises have an insured value of £5,291,957.

The fixtures, fittings and equipment have an insured value of £151,953

The insured value of the Manse at 1 Canford Drive Bradford BD15 7AR is £467,428 (Tetley Street Memorial Baptist Church have an interest of 3/8 of the property).

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:
S B Kelly
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Mr S B Kelly
Trustee
Dated: 16 July 2026

Signed by:
Andrew Campbell
E42114B4ED0E409...

A Campbell
Trustee
Dated:16 July 2026

Docusign Envelope ID: A6B00A13-EE86-8338-8319-6A530C1B3844

WESTGATE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WESTGATE BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Westgate Baptist Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Signed by:
Colin Whitehead
9ED5583B7BB8478...

Colin Whitehead FCA, MAAT, BA (HONS)
Azets Audit Services

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 16 July 2026

Docusign Envelope ID: A6B00A13-EE86-8338-8319-6A530C1B3844

WESTGATE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £
Income from:					
Donations and legacies	**3**	20,058	2,687	22,745	27,860
Charitable activities	**4**	3,193	-	3,193	3,557
Investments	**5**	9,785	-	9,785	8,500
Total income		33,036	2,687	35,723	39,917
Expenditure on:					
Charitable activities	**6**	35,322	1,950	37,272	38,014
Net gains/(losses) on investments	**11**	1,750	-	1,750	257
Net movement in funds		(536)	737	201	2,160
Fund balances at 1 January 2025		47,210	-	47,210	45,050
Fund balances at 31 December 2025		46,674	737	47,411	47,210

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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WESTGATE BAPTIST CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	**13**	28,815		25,160	
Investments	**14**	11,850		10,100	
Cash at bank and in hand		8,848		15,026	
		49,513		50,286	
Creditors: amounts falling due within one year	**15**	(2,102)		(3,076)	
Net current assets			47,411		47,210
The funds of the charity					
Restricted income funds	**17**		737		-
Unrestricted funds	**18**		46,674		47,210
			47,411		47,210

The notes on pages 7 to 14 form part of these financial statements.

The financial statements were approved by the Trustees on 16 July 2026

DocuSigned by:
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Mr S B Kelly
Trustee

Signed by:
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A Campbell
Trustee

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WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Westgate Baptist Church is a charity, registered in England and Wales, Charity Number 242153 and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

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1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	19,743	2,687	22,430	27,860	-	27,860
Donated goods and services	315	-	315	-	-	-
	20,058	2,687	22,745	27,860	-	27,860

4 Charitable activities

	2025 £	2024 £
Messenger	5	29
Funerals and weddings	1,500	3,306
Events	1,676	-
Sundry income	12	222
	3,193	3,557

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5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	8,091	6,848
Interest receivable	1,694	1,652
	9,785	8,500

6 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs	5,405	5,259
Rates and water	4,658	4,309
Insurance	6,415	6,235
Light and heat	6,512	9,550
Repairs and maintenance	5,863	3,135
Home mission	1,974	2,139
Baptist mission service	1,974	2,139
Donations to charities	100	-
Puplit supply	650	1,228
Activities and events	154	500
	33,705	34,494
Share of support and governance costs (see note 7)		
Support	2,049	2,152
Governance	1,518	1,368
	37,272	38,014
Analysis by fund		
Unrestricted funds	35,322	38,014
Restricted funds	1,950	-
	37,272	38,014

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7 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Postage and stationery	21	-	21	131	-	131
Payroll charges	522	-	522	490	-	490
Meals and refreshments	74	-	74	315	-	315
Telephone and internet	811	-	811	751	-	751
Sundry expenses	621	-	621	465	-	465
Independent examiners fees	-	1,518	1,518	-	1,368	1,368
	2,049	1,518	3,567	2,152	1,368	3,520
Analysed between						
Charitable activities	2,049	1,518	3,567	2,152	1,368	3,520

8 Independent Examiners remuneration

Fees payable to the charity's Independent Examiners:	2025	2024
	£	£
Independent examination of the financial statements of the charity	1,518	1,368

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or previous year.

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	1	1

Employment costs	2025	2024
	£	£
Wages and salaries	5,405	5,249
Other pension costs	-	10
	5,405	5,259

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10 Employees **(Continued)**

There were no employees whose annual remuneration was more than £60,000 during the current or previous year.

11 Net gains/(losses) on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investments	1,750	257

12 Taxation

The charity is exempt from tax on income and gains falling within part ll of the Corporation Tax Act 2010 and falling within section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

13 Debtors

Amounts falling due within one year:	2025 £	2024 £
Other debtors	22,788	21,885
Prepayments and accrued income	6,027	3,275
	28,815	25,160

14 Current asset investments

	2025 £	2024 £
Unlisted investments	11,850	10,100

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	2,102	3,076

16 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	-	10

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16 Retirement benefit schemes **(Continued)**

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Boiler upkeep	-	2,687	(1,950)	737

The boiler upkeep was donated anonymously by parishoners.

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	47,210	33,036	(35,322)	1,750	46,674

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	45,050	39,917	(38,014)	257	47,210

19 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024
	£	£	£	£
Fund balances at 31 December 2025 are represented by:				
Current assets/(liabilities)	46,674	737	47,411	47,210
	46,674	737	47,411	47,210

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20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

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Westgate Baptist Church
16 Brantwood Drive
Bradford
BD9 6QS

Azets
Carlton House
Grammar School Street
Bradford
BD1 4NS

16 July 2026

Dear Sirs

We confirm to the best of our knowledge and belief, and having made appropriate enquiries of other trustees of the charity, the following representations given to you in connection with your examination of the charity's accounts for the year ended 31 December 2025.

1. We acknowledge, as trustees, our statutory responsibility for the financial statements. All of the accounting records have been made available to you for the purpose of your preparation of the accounts and all transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of any meeting, have been made available to you.

1. We confirm that significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

2. There have been no events since the balance sheet date which would require revision of the amounts included in the financial statements or disclosure in a note thereto.

3. We have no plan or intentions that may materially affect the carrying value or classification of assets and liabilities reflected in the financial statements.

4. We have recorded or disclosed to you all liabilities, both actual and contingent. There is no litigation outstanding against the charity.

5. Other than as disclosed in the financial statements, there are no financial commitments of a revenue or capital nature.

6. The charity has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees and connected persons and officers of the charity, nor to guarantee or provide security for such matters, except as disclosed in the notes to the accounts

7. No transactions were entered into shortly before the accounting date with the intention that they should reverse shortly after that date, so as to produce an unfair view of the state of affairs of the charity.

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8. We have advised you of all laws and regulations central to the operation of the charity or which provide a legal framework within which the charity conducts its operations and confirm that there has been no possible or actual instance of non-compliance with those laws and regulations, except as explained to you and as disclosed in the financial statements.

9. We confirm we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the entity conducts its business and which are central to the entity's ability to conduct its business, except as explained to you and as disclosed in the accounts.

10. We confirm that there are no entities associated with this charity for tax purposes.

11. We confirm that in our opinion the charity is a going concern.

12. We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our own assessment of the risk of fraud in the business.

13. We confirm that there have been no actual or suspected instances of fraud involving management or employees who have a significant role in internal control or that could have a material effect on the financial statements. We also confirm that we are not aware of any allegations of fraud by former employees, regulators or others.

14. We confirm that, in our opinion, the charity's financial statements should be prepared on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs.

15. We confirm that we are not aware of any transactions with related parties requiring disclosure in the financial statements.

16. We confirm that all grants, donations and other income, including those subject to special terms or conditions or received for restricted purposes, have been notified to you. There have been no breaches of terms or conditions during the period regarding the application of such income.

17. We confirm that we are not aware of any matters of material significance that should be reported to the Charity Commission.

Yours faithfully

DocuSigned by:
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Signed by:
E42114B4ED0E409...

Signed on behalf of trustees