Company registration number: 00209503

Charity registration number: 247113

North Western Baptist Association

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

North Western Baptist Association

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North Western Baptist Association

Reference and Administrative Details

Trustees	Reverend Z Adeleye Reverend G Ayoma Mrs K Banks-Lyon Reverend J Bradbury Reverend M F Elder Reverend R M B Gouldbourne Reverend P Jump Mrs D Landriau Mrs S Nutter Mr K Wisdell
Secretary	Mr M R Heaton
Principal Office	Independent Methodist Resource Centre Fleet Street Pemberton Wigan WN5 0DS
Registered Office	1st Floor Block C The Wharf Burnley BB11 1JG The charity is incorporated in England.
Company Registration Number	00209503
Charity Registration Number	247113
Bankers	Unity Trust Bank plc Four Brindley Place Birmingham B1 2JB
Independent Examiner	Champion TLL Limited 7-9 Station Road Hesketh Bank Preston Lancashire PR4 6SN

North Western Baptist Association

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2025.

Trustees

Reverend Z Adeleye

Reverend G Ayoma

Mrs K Banks-Lyon

Reverend J Bradbury

Reverend M F Elder (appointed 11 September 2025)

Reverend R M B Gouldbourne

Reverend P Jump

Mrs D Landriau

Mrs S Nutter

Ms L Quigley (resigned 9 January 2025)

Reverend S Oxley (resigned 5 October 2025)

Mr K Wisdell

OBJECTIVES AND ACTIVITIES

Objects

The objects of the charity as set out in its Memorandum of Association are:

The advancement of the Christian religion especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of the Baptist Union of Great Britain.

Public Benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Report on 2025 Objectives

As an Association our task is to be responsive to the changing needs and circumstances of our member churches while at the same time maintaining an appropriate commitment to our pre-defined objectives for the year. 2025 has perhaps brought a higher than usual series of unforeseen experiences, which is reflected in us not fully meeting a number of these. They have though remained central to our activity and have been regularly reviewed by the trustees during the year.

Promote a sense of belonging and purpose through the Association theme of 'Sharing God's Love Together'.

Our theme for the year sought to encourage a deeper sense of unity and belonging across our NWBA community, while at the same time maintaining an outward looking focus. It was used by team members in their interaction with churches, and was used as the basis for the learning programme at our annual Impact weekend.

Build on the foundational work done to establish the "Onesimus Community" to create a self-sustaining service and support organisation for our pioneers and churches.

The Onesimus community has been established as a separate charity and was eventually accepted as a member church of the Baptist Union. Although progress was not as rapid as hoped, the appointment of an administrator in November 2025 has accelerated the process of this becoming distinct from NWBA but remaining in membership of the Association.

Continue to offer and develop ongoing NWBA initiatives and events including, Ministers' Conference, Latchford Learning Community, Transitional Ministers, Home Mission, IMPACT weekend, Pioneer Network etc.

These have all continued successfully during the year. A particular highlight to report is the highest ever number of young people and leaders attending our Annual Youth Weekend. The Pioneer network held its first residential, and while other activities have continued, there has also been an appropriate level of review.

Finalise and Implement an Association response to BUGB Project Violet recommendations.

We have sought to engage alongside other Associations with the ongoing recommendations and actions emerging from the project. We are particularly pleased to report significant interest in our "Draw Closer" event for women engaged in our churches. A similar event is planned for 2026. We have also engaged and supported two women ministers in the "Magnify you" programme.

Review feedback from 2024 Conversation Days and develop a sustainable funding model for NWBA moving forward in collaboration with BUGB finance review.

While we have sought to reflect and learn from the Conversation Day findings, tangible responses have proved difficult as the National Financial Model Review process has not progressed at the anticipated pace. We have continued to work with this and will seek to implement forthcoming proposals in ways that enable as much investment as possible in local mission and ministry.

Undertake a review of the viability and effectiveness of our ongoing ecumenical commitments.

Churches Together in Merseyside and Cheshire are now in the final stages of an organisational merger. While this will retain the presence of two distinct entities, they will be operationally one, with reduced costs and resource implications.

Churches Together in Lancashire have undergone a significant review which was finalised at the end of 2025. It will be further considered in 2026.

Initial meetings were held in Cumbria with a view to a fuller review in mid 2026.

Establish a Mission enabling team through voluntary engagement of key Baptist Partners, as an tangible response to the "Everyone Everywhere" Initiative.

The team is in place and held an initial gathering in October. Although attendance was somewhat disappointing, the existence of the project has generated opportunities to engage churches on an ongoing basis.

Continue to develop and offer {D!sciple} Programme and Explore Intern Programme.

We were pleased to recruit our second cohort of Interns during the year as the programme establishes itself as part of our engagement with churches and young adults.

While we have continued to offer the Disciple programme, several participants have found it difficult to maintain their engagement with it. This is clearly a time when many other demands, changes, exams etc. are a significant part of their lives and we intend to review the delivery in 2026 to accommodate this.

Develop and Strengthen our Intentional Work with Diaspora Churches.

We are pleased to see an increasing diversity in our congregations and across our NWBA community. Two churches have engaged in Covenant membership, with a view to becoming full members, and initial conversations have begun with two other churches. We also have a significant cohort of ministers recognised by the Nigerian Convention who are exploring UK accreditation.

Work with Churches Together in Merseyside and Liverpool Free Church Council to deliver a significant event marking the 40th Anniversary of "Faith in the City"

The resulting "Manifesto of Hope" has been remarkably well received across the sectors. Significant work is now ongoing to embed the programme in the life of the City Region. Proposals for a second phase have been formalised and are likely to take the project forward until at least May 2027.

Develop a local church income generation support programme including review and relaunch "Cheerful Givers"

Steps have been taken to offer clearer information through our website, and team members have actively engaged in the national "1% more" campaign. Pressures in other areas have prevented the re-release of "Cheerful Givers" but this remains a priority.

Review our current leadership development provision and needs to produce a revised strategy and forward plan.

Some discussion and initial planning have taken place, but this has not been progressed to the extent that was hoped. It is our intention to bring forward a significant integrated vision for leadership development in 2026.

Intern programme for young adults.

Additional Work not included in original objectives:

As ever, we have remained responsive to challenges and opportunities that have emerged. This has included:

Engaging a number of churches and leaders in the Youthscape training programme.

Participating in Prayer and Fasting days in partnership with Fresh Streams.

Implementing staffing restructures in response to ongoing funding challenges.

Engaging in Inter-cultural conversations in Greater Manchester and Merseyside.

Developing the work of the Cheshire Agricultural Chaplaincy to a sustainable self-managed organisation.

Significant time investment in supporting the BUGB Financial Model Review process.

North Western Baptist Association

Trustees' Report

Objectives for 2026

Introduction

As we look ahead to 2026, we do so with two distinct perspectives, which at first sight might appear contradictory.

The first is encapsulated in our theme for the year **"Hope Awakens."** This has been carefully chosen to express a sense that we are seeing signs of new beginnings and renewed life across our churches. In some cases this is coming about through initial adversity, but it is through addressing such realities that new vision is also emerging. Unlike previous years, we have particularly chosen a passive term, seeking to express a sense that we are responding to and embracing that which we sense God is doing, rather than initiating things for ourselves.

At the same time, we recognise that we face serious challenges ahead. The Baptist Union Financial Model Review is almost certain to result in an overall reduction in funding available to us, and this has already been anticipated through existing staff reductions, and the choice not to automatically replace those who will leave in the months ahead. This means that 2026 will largely be a year of consolidation - seeking to review our existing commitments and exploring ways of continuing these with less resources or in some cases planning for them to come to an appropriate end. With this in mind, the trustees have approved the following objectives for the year.

Promote a shared sense of belonging through the annual Association theme "Hope Awakens".

Develop our communications and messaging to encourage growth in giving to Home Mission and income generation for NWBA.

Review and consolidate team responsibilities and roles to minimise the impact of forthcoming staff reductions.

Consolidate our leadership development programmes into an integrated network of self-sustaining learning hubs.

Develop a sustainability plan for Home Mission supported mission and ministries in anticipation of changes introduced by the BUGB Financial Model Review.

Maintain our ongoing programmes of events and training, while also reviewing issues of cost and sustainability.

Develop the Everyone Everywhere mission enabling team to encourage more churches to engage.

Work with Ecumenical Partners to develop the Manifesto of Hope programme initiated by Churches Together in Merseyside.

Complete the integration of Churches Together in Merseyside and Churches Together in Cheshire.

Work to fully establish the Onesimus Community as a distinct entity from NWBA.

Continue our work with Diaspora churches and ministers with a view to enabling more to find a place of belonging and fulfilment within our NWBA community.

Intentionally explore how we can invest in emerging leaders, particularly but not exclusively young adults as we adapt to changing patterns of leadership and ministry.

North Western Baptist Association

Trustees' Report

FINANCIAL REVIEW

The Charity's main source of annual recurring income is a grant from the Baptist Union of Great Britain.

BUGB income consists of Home Mission giving, legacies and other income. Our grant is a predetermined percentage of total income of BUGB in the financial year. This source has been subject to fluctuations over recent years and is dependent on the financial performance of BUGB each year. BUGB is concluding a review into the funding of associations from 2027 to provide a constant basis of funding.

For the three previous financial years, NWBA benefitted from sale proceeds of church buildings that have closed, without which our finances would have been much impaired.

Other sources of income include individual and church donations.

Expenditure is mainly in grants and staff costs, with team members employed or seconded in different roles across the region, mainly in part time posts.

Investment portfolio gains amounted to £22,889.

Overall a surplus arose on the unrestricted fund of £8,289.

Funds

Unrestricted funds

The Charity's unrestricted reserve consists of a general fund and three designated funds, which at the year-end amounted to £847,423 which the Trustees have allocated as follows:
General fund £273,853
Social investment Property £300,906
Contingency fund £200,000
East Lancashire fund £72,664

The value of the property owned by the charity in Melling and used for the work undertaken there is considered to be in excess of the acquisition cost and improvements. No market assessment has been made as there is no intention of disposing of the asset.

Restricted fund:

Ministerial Emergency Fund:
This is funded by donations and is used to enable study grants and financial support for ministers in need.

Investment Powers and Restrictions
The Association uses the services of an investment manager for both Association and Church investments. The policy is to maximise return on investment within a secure base, on a sound ethical platform with cautious investment management.

Loans and grants
The Association does not make loans available to churches.In addition to Home Mission grant funding, we do on occasion award grants to churches on application for Mission and Equipment and to cover deficits on the Baptist Ministers Pension Fund (defined benefit scheme).

Reserves policy

The trustees have a policy of retaining as a minimum £200,000 reserves to cover one year's running costs of the charity (excluding grant payments), and have designated that amount. The remaining reserves held in the general fund are available for future projects.

Going concern

The trustees consider that the charity is a going concern. Although we have sufficient reserves to continue for a period in excess of twelve months from the date of approval of these financial statements, we are are aware that the funding model from BUGB is to change in 2027 and we will be considering the ways we operate and distribute grants to churches in the coming year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company is governed by its Articles of Association dated 28th March 2019, as approved at the Special General Meeting of member churches.
Supporting the Articles are procedures on electing trustees.
Trustees serve for up to a three year period and a maximum nine years.
Further sub committees are appointed when and if required by Council for specific purposes.

Risk Assessment

The Trustees have introduced a risk management process to assess business risks and implement systems to mitigate these risks. The procedures will be periodically reviewed to ensure that they still meet the needs of the Charity.

Risks facing NWBA include:

Finance (as explained earlier and the change in the funding model)
Closure of churches which reduces local presence and hinders the fulfilment of Baptist mission.
Safeguarding represents a significant risk in circumstances where established policies and procedures are not rigorously followed.

Custodian trusteeship

The NWBA is a Custodian Trustee for many churches in its membership. It holds property, stocks and shares and bank accounts in its position as trustee. Deeds to properties are held with the Baptist Union Corporation, other assets are held separately from Association own assets.

Small companies provision statement
This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 21 May 2026 and signed on its behalf by:

.....
Reverend P Jump
Trustee

North Western Baptist Association

Independent Examiner's Report to the trustees of North Western Baptist Association

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 21.

Respective responsibilities of trustees and examiner

As the charity's trustees of North Western Baptist Association (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of North Western Baptist Association are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since North Western Baptist Association's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ACCA, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of North Western Baptist Association as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

.....
P A Bell FCCA
Champion TLL Limited
7-9 Station Road
Hesketh Bank
Preston
Lancashire
PR4 6SN

25 June 2026

North Western Baptist Association

Statement of Financial Activities for the Year Ended 31 December 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Total 2024 £
Income:							
Donations	3	358,970	150	359,120	337,634	8,263	345,897
Charitable activities	4	30,948	-	30,948	31,924	-	31,924
Investment income	5	516	-	516	1,201	-	1,201
Other income	6	50,312	-	50,312	158,075	-	158,075
Total income		440,746	150	440,896	528,834	8,263	537,097
Expenditure on:							
Raising funds	7	(2,397)	-	(2,397)	(3,107)	-	(3,107)
Charitable activities	8	(452,949)	(500)	(453,449)	(495,004)	(9,380)	(504,384)
Total expenditure		(455,346)	(500)	(455,846)	(498,111)	(9,380)	(507,491)
Net gains on investments		22,889	-	22,889	13,256	-	13,256
Net income/(expenditure)		8,289	(350)	7,939	43,979	(1,117)	42,862
Net movement in funds		8,289	(350)	7,939	43,979	(1,117)	42,862
Reconciliation of funds							
Total funds brought forward		839,134	1,831	840,965	795,155	2,948	798,103
Total funds carried forward	17	847,423	1,481	848,904	839,134	1,831	840,965

North Western Baptist Association

Statement of Financial Activities for the Year Ended 31 December 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 17.

North Western Baptist Association

(Registration number: 00209503)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Other investments	13	227,967	247,316
Social investments	14	300,906	300,906
		528,873	548,222
Current assets			
Debtors	15	82,885	174,865
Cash at bank and in hand		241,362	122,185
		324,247	297,050
Creditors: Amounts falling due within one year	16	(4,216)	(4,307)
Net current assets		320,031	292,743
Net assets		848,904	840,965
Funds of the charity:			
Restricted income funds			
Restricted funds		1,481	1,831
Unrestricted income funds			
Unrestricted funds		847,423	839,134
Total funds	17	848,904	840,965

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 9 to 21 were approved by the trustees, and authorised for issue on 21 May 2026 and signed on their behalf by:

.....
Reverend P Jump
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
1st Floor
Block C
The Wharf
Burnley
BB11 1JG

The principal place of business is:
Independent Methodist Resource Centre
Fleet Street
Pemberton
Wigan
WN5 0DS

These financial statements were authorised for issue by the trustees on 21 May 2026.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation
North Western Baptist Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement
The charity is exempt from preparing a cash flow statement.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

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.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Programme related investments
Programme related investments are made in furtherance of the charity's objects and any investment return is secondary to the charitable purpose supported by the investment. Such investments are included at their cost. Any loss or impairment arising from such investments is charged as part of charitable activities within the Statement of Financial Activities.

Fixed asset investments
Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations	61,834	150	61,984	65,963
Gift aid reclaimed	13,490	-	13,490	13,327
Grants	283,646	-	283,646	266,607
	358,970	150	359,120	345,897
Grants received, included in the above, are as follows:				
Baptist Union of Great Britain	278,146	-	278,146	260,107
	278,146	-	278,146	260,107

4 Income from charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Youth activities, events, resources	18,545	18,545	17,667
Ministers conference	12,403	12,403	14,257
	30,948	30,948	31,924

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable on bank deposits	158	158	-
Unlisted investment income	200	200	200
Listed investment income	158	158	1,001
	516	516	1,201

6 Other income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Closed Churches	6,350	6,350	110,924
Staff costs reimbursed	33,462	33,462	38,811
Employment Allowance	10,500	10,500	5,000
Miscellaneous	-	-	3,340
	50,312	50,312	158,075

7 Expenditure on raising funds

a) Investment management costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Investment management costs	2,397	2,397	3,107
	2,397	2,397	3,107

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Home Mission Grants		118,846	-	118,846	130,177
NWBA Grants		-	-	-	15,500
Staff costs	11	266,854	-	266,854	284,168
Other direct costs		67,249	-	67,249	65,159
Ministerial Emergency Fund grants		-	500	500	1,380
Grants payable - individuals		-	-	-	8,000
		452,949	500	453,449	504,384

9 Net incoming/outgoing resources

Net incoming resources for the year include:

	2025 £	2024 £
Independent Examiner's remuneration	1,380	1,140

10 Trustees remuneration and expenses

Rev P Jump (who as Regional Minister is also a trustee of NWBA): salary of £43,517 (2024: £42,034) authorised by the Memorandum and Articles.

Housing payments of £14,183 (2024: £13,564) and travelling and other expenses of £6,872 (2024: £6,073) were also incurred in the year.

11 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	230,325	251,035
Social security costs	22,204	18,463
Pension costs	14,325	14,670
	266,854	284,168

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Mission and evangelism	8	10
Administration	1	1
	9	11

No employee received emoluments of more than £60,000 during the year.

12 Taxation

The charity is a registered charity and is therefore exempt from taxation on it's charitable activities.

13 Fixed asset investments

	Listed investments £	Unlisted investments £	Total £
Cost			
At 1 January 2025	243,311	4,005	247,316
Revaluation	22,889	-	22,889
Disposals	(42,238)	-	(42,238)
At 31 December 2025	223,962	4,005	227,967
Net book value			
At 31 December 2025	223,962	4,005	227,967
At 31 December 2024	243,311	4,005	247,316

14 Programme related investments

	Other investments £	Total £
Cost		
At 1 January 2025	300,906	300,906
At 31 December 2025	300,906	300,906
Provision		
At 31 December 2025	-	-
Net book value		
At 31 December 2025	300,906	300,906
At 31 December 2024	300,906	300,906

15 Debtors

	2025 £	2024 £
Prepayments	1,638	1,447
Other debtors	81,247	173,418
	82,885	174,865

16 Creditors

	2025 £	2024 £
Accruals	4,216	4,307

17 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General Fund	263,231	440,746	(453,013)	22,889	273,853
Social investments - property	300,906	-	-	-	300,906
Contingency fund	200,000	-	-	-	200,000
East Lancashire Fund	74,997	-	(2,333)	-	72,664
	839,134	440,746	(455,346)	22,889	847,423
Restricted funds					
Ministerial Emergency Fund	1,831	150	(500)	-	1,481
Total funds	840,965	440,896	(455,846)	22,889	848,904

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General Fund	215,335	528,834	(494,194)	13,256	263,231
Social investments - property	300,906	-	-	-	300,906
Contingency fund	200,000	-	-	-	200,000
East Lancashire Fund	78,914	-	(3,917)	-	74,997
	795,155	528,834	(498,111)	13,256	839,134
Restricted funds					
Ministerial Emergency Fund	2,948	263	(1,380)	-	1,831
Private Funds	-	8,000	(8,000)	-	-
	2,948	8,263	(9,380)	-	1,831
Total funds	798,103	537,097	(507,491)	13,256	840,965

Funds are described in the Trustees Report.

18 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 2025 £
Fixed asset investments	227,967	-	227,967
Programme related investments	300,906	-	300,906
Current assets	322,766	1,481	324,247
Current liabilities	(4,216)	-	(4,216)
Total net assets	847,423	1,481	848,904

	Unrestricted funds General £	Restricted funds £	Total funds at 2024 £
Fixed asset investments	247,316	-	247,316
Programme related investments	300,906	-	300,906
Current assets	132,895	1,831	134,726
Current liabilities	(4,307)	-	(4,307)
Total net assets	676,810	1,831	678,641

19 Related party transactions

Related party transactions in the year are as disclosed in Note 10 and as noted below:

Rev P Jump (Trustee and Regional Minister) is also a Trustee of Skelmersdale Ecumenical Centre, registered charity. NWBA has received income from the Centre in the year, and paid invoices on its behalf, of which £7200 was outstanding at the year end.

Trustees of NWBA may also be trustees/members of member churches who from time to time receive grants from NWBA as part of the normal activities of both.

Rev P Jump is also a trustee of BUGB from which NWBA receives its core funding.

20 Baptist pension scheme

The Association is an employer participating in the Baptist Pension Scheme (BPS). This is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited).

The Ministers employed by the Association are eligible to join the Scheme.

From January 2012, pension provision has been made through the Defined Contribution plan within the BPS. Other employees pension provision is with companies external to the BPS.

Benefits for one employee (2024: 1) in respect of service prior to 1st January 2012 are provided through the Defined Benefit (DB) Plan within the BPS. The main benefits: a defined benefit pension of 1/80th of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on pensionable income in excess of minimum pensionable income. The BPS closed to future accrual of defined benefits on 31st December 2011.

A formal valuation of the DB plan relating to all employers was performed at 31 December 2020 by a professionally qualified Actuary using the Projected Unit Method. The market value of DB Plan assets at the valuation date was £298m.

The valuation of the DB plan revealed a deficit of assets compared with the value of liabilities of £18m (equivalent to a past funding level of 94%). As a result of the valuation the standard rate of deficiency contributions payable by churches and other employers involved in the DB Plan would remain at 12% of pensionable income. The recovery plan envisaged deficiency contributions continuing until 30 June 2026.

Due to various changes there are no deficit contributions being made.

The expenditure for the year represents the employer contributions payable to the DC scheme.