Manchester Particular Baptist Church Charity

Annual report and accounts
for the year ended
31 December 2025

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Registered charity number 251756

Manchester Particular Baptist Church Charity

Administrative information

Constitution

The charity is regulated by a Scheme of the Charity Commissioners dated 19 April 2022 and amended 7 April 2026 a copy of which may be obtained by writing to the Treasurer at the address shown below.

Trustees

The Trustees of the charity serving during the financial year and since the year end are as follows:

T Abbott (Chairman)
P Hill
J R Ince
A Ingham (Treasurer, deceased 10 June 2026)
M H Philpott
A D Robinson
E Theckston (deceased 8 August 2025)

Object

The object of The Manchester Particular Baptist Church Charity is, for the public benefit, to advance the Christian faith in accordance with the Gospel Standard Articles of Faith, primarily through the provision of worship, prayer, Christian teaching and giving by the church and in such other ways as the trustees may from time to time decide.

Principal office

8 West Wells Crescent, Ossett WF5 8PL

Manchester Particular Baptist Church Charity

Report of the trustees

Report and accounts
The Trustees have pleasure in presenting their report and accounts for the charity for the year ended 31 December 2025.

Background
The charity was formed by the merger of two charities:

(1) A charity originally known as The Particular Baptist Sunday School, Sharp Street, which was governed by a Trust Deed dated 28 November 1842. This was registered with the Charity Commission on 22 June 1967.

(2) The Particular Baptist Chapel charity representing the church worshipping at the Particular Baptist chapel at Rochdale Road, Manchester, which is located beside Sharp Street. This was an unregistered charity.

The merger of the charities was effected by a Scheme agreed with the Charity Commission dated 19 April 2022, under which the merged charities became known as Manchester Particular Baptist Church Charity.

Public Benefit
The Trustees are aware of, and have taken into account, the public benefit guidance issued by the Charity Commission and believe that the charity's activity in pursuit of its object listed above complies with the public benefit guidance.

Reserves Policy
Reserves were £1,035,991 at 31 December 2025 (2024: £1,065,039). The charity holds unrestricted funds to ensure financial stability and cover any future commitments, including should the trustees decide to purchase a replacement building. The trustees review the reserves annually to ensure that the charity maintains sufficient funds to support its ongoing activities.

Proceeds from the sale of the chapel premises in 2022 were placed in the COIF Charities Deposit Fund during 2024. Attempts to find a suitable replacement building have not yet been successful, and the trustees appointed Raymond James as investment manager for some of the funds, with the objective of increasing investment returns and spreading the financial risk.

Review of Activities
A summary of the financial results of the year's activities is given in the Receipts and Payments account on page 5. Following the sale of the chapel premises in 2022, public worship services, which were advertised and to which all are welcome, continued to be held subsequently, including during 2025, in hired premises. It was agreed to purchase a replacement property, and professional costs were incurred in 2024 and 2025, but the purchase was aborted due to planning constraints. Travel costs have continued to be spent to enable needy individuals to attend the services. Donations and grants have been made to charities in support of this charity's object and to meet the needs of ministers, churches and individuals of the same faith and order. The expenses of the charity were mitigated by the charity's income, principally comprising interest received, but the increased level of grants and donations from previously meant a small portion of the charity's capital was utilised.

On behalf of the trustees

T Abbott — Date: 5 October 2026
Chairman

Manchester Particular Baptist Church Charity

Independent examiner's report to the trustees

I report to the trustees on my examination of the accounts of the Manchester Particular Baptist Church 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 accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. An independent examination is not an audit.

Independent examiner's statement

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

(1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
(2) the accounts do not accord with those records.

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.

Signed: N J Playfoot

Member of the Institute of Chartered Accountants in England and Wales
Eungella, Brenchley Road, Brenchley, Tonbridge, Kent TN12 7NS

Date: 9 October 2026

Manchester Particular Baptist Church Charity

Statement of assets and liabilities

as at 31 December 2025

	Notes	£	£
Investment assets			
Raymond James: fixed interest and money market funds, stated at cost			**499,938.75**
(market value at 31.12.2025 incl. accrued interest was £500,788.69)			
Cash at bank and in hand			
Raymond James cash balance held		**1,162.74**	
CCLA COIF account		**461,704.65**	
Barclays Community bank account		**53,121.18**	
Barclays Premium Savings bank account		**20,064.38**	
Petty cash		**-**	
			536,052.95
Total assets			**1,035,991.70**
Liabilities			
Creditors			**-**
Net assets			**£1,035,991.70**
Represented by:			
Total funds			
Balance at start of year	*2*		**1,065,039.07**
Income (deficit) for the year			**(29,049.17)**
Realised gain on sale of money market fund			**1.80**
			£1,035,991.70

Approved by the Board of Trustees on 5 October 2026 and signed on its behalf by:

T Abbott
Chairman

Manchester Particular Baptist Church Charity

Receipts and payments account

for the year ended 31 December 2025

	Notes	£	£
Income transactions			
Receipts of income			
Interest received			**42,748.15**
Collections			**1,060.00**
			43,808.15
Payments of expenses			
Hall hire charges for holding worship services		**1,577.60**	
Fees paid to ministers for conducting services		**6,030.00**	
Taxi fares for collecting congregants		**920.00**	
Storage charges for retained items from sold chapel		**6,095.47**	
Grants and donations made	*3*	**49,335.73**	
Abortive property purchase costs and £1,500 payment to vendor (considered to be in the interests of the charity)		**3,337.61**	
Legal costs for revising charity constitution		**2,940.00**	
Accountancy and independent examination		**1,790.00**	
Room hire for trustee meeting		**60.00**	
Trustees expense reimbursements		**88.20**	
Bank charges		**25.00**	
Investment management fees & custody charges		**587.81**	
Motor vehicle hire and fuel costs		**69.90**	
			(72,857.32)
Income (deficit) for the year			**(29,049.17)**
Capital transactions			
Payments for asset purchases			
Fixed interest and money market holdings bought		**(502,961.55)**	
Receipts from asset sales			
Money Market holdings sold		**3,024.60**	
			(499,936.95)
Net total payments in year			**(528,986.12)**
Cash and bank funds at start of year			**1,065,039.07**
Cash and bank funds at end of year			**£536,052.95**

Manchester Particular Baptist Church Charity

Notes to the accounts

for the year ended 31 December 2025

1 Accounting policies

(a) Basis of preparation
These accounts have been prepared on a receipts and payments basis, in accordance with the Charities Act 2011. The receipts and payments accounts reflect only the actual cash received and paid during the financial year, with no adjustments for accruals or prepayments.

(b) Receipts
Receipts are accounted for when the cash is received by the charity. This includes donations, grants, fundraising income, and other sources of income. Any restricted funds received are recorded separately to ensure they are used for their designated purposes.

(c) Payments
Payments are accounted for when they are made, reflecting actual cash outflows during the period. This includes all operating costs, grants made, and any capital expenditure. Payments are recorded under either restricted or unrestricted funds as appropriate.

(d) Cash at bank and in hand
Cash at bank and in hand includes all readily accessible funds held in the charity's bank accounts and any cash held in hand at the end of the financial year.

(e) Restricted and unrestricted funds
Restricted funds: These are funds that are subject to specific conditions imposed by donors or grant providers, which can only be used for particular purposes.
Unrestricted funds: These are funds available to the charity for general use in furthering its charitable objectives.

2 Total funds at start of year

	£
CCLA COIF account	1,035,957.82
Barclays Community bank account	2,089.67
Barclays Premium Savings bank account	26,817.47
Petty cash	174.11
Fund at 1 January 2025	£1,065,039.07

Manchester Particular Baptist Church Charity

Notes to the accounts

for the year ended 31 December 2025

3 Grants and donations made

	Notes	£
Brenda Abbott deceased (orthopaedic bed in terminal illness)	a	3,949.00
James Gudgeon (self-propelled wheelchair for afflicted son)		2,479.00
Thurlstone Baptist Chapel (new car park & tree work)	b	15,000.00
Cheering Words Magazine (general publishing expenses)		1,000.00
Alf Chapman (stairlift/mobility after leg amputation)		2,000.00
Ebenezer Chapel, Ripley (for debt repayment re chimney works)		19,100.00
Timothy Rosier (respite care for disabled son)		2,000.00
Birkenhead Chapel (essential tree surgery work)	b	3,000.00
Kirkland Strict Baptist Chapel, Garstang (heating oil)	b	536.31
Graham Dearden (assist with fuel & housing bills)		271.42
		£49,335.73

Notes

a: Brenda Abbott deceased was the spouse of a trustee.

b: Thurlstone, Birkenhead and Kirkland are chapels where two of the trustees of this charity are also trustees.

Grants to the recipients connected to the charity noted at a and b above were properly authorised by a majority of the non-connected trustees, in accordance with the charity's governing document, and were made in line with the charity's objectives. There was no prohibition in the charity's constitution on making charitable grants to trustees or those connected with them where within the charity's objects. To confirm the position, application was instigated during 2025 to the Charity Commission, to add provisions to the charity constitution explicitly stating that church members, trustees and connected persons may be beneficiaries on equal terms with non-connected beneficiaries. These provisions were approved by the Charity Commission on 7 April 2026.

4 Overage right

As part of the sale of the charity's freehold property in 2022, an overage right was retained, entitling the charity to additional proceeds if certain future conditions are met. No overage payments were received during the financial year. The charity will recognise any future payments related to this right in the year in which they are received.