Trustees' Annual Report for the period

	Period start date				Period end date		
From	1st	January	2025	To	31st	December	2025

Section A Reference and administration details

Charity name	Grace Baptist Church
Other names charity is known by	
Registered charity number (if any)	701443
Charity's principal address	290 Edgeley Road
	Stockport
	Cheshire
	Postcode SK3 0RJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Stuart Hart	Secretary		Church Membership
2	Mr David Last			Church Membership
3	Mr Tim Mills			Church Membership
4	Mr Stephen Rees			Church Membership
5	Mr Carl Williams			Church Membership

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
As above	As above

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed (1989)
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Chosen by voting at a duly constituted meeting of the members of the church.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	To spread the gospel of Jesus Christ by preaching and teaching the truths that are contained in the Bible and are summarised in the 1689 London Baptist Confession and the 1966 Affirmation.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The church holds meetings at the building that it owns at 290 Edgeley Road, Cheadle Heath Stockport SK3 0RJ. We have held our services which are open to all and have run our activity for children which we call Bible Explorers. In these we explain the truths of the Bible to children at a level and in a manner appropriate for their age. Our ordinary Wednesday evening meetings are attended by members of the church. At these meetings we study the Bible more deeply and spend time in prayer for ourselves, for those whom we know wherever they may be in the world and for those in government; as we are commanded in the Bible. We have some special meetings which are open to all if we consider they are of more widespread interest. Our free lunch programme which we hold every Wednesday has continued. This is open to anybody who wishes to attend and varying numbers of people have come each week. We continued our annual distribution of Christmas cards to homes in the neighbourhood of the church and we have delivered invitation cards for our services at Easter and Harvest time. We have run our youth outreach programme by visiting the local parks seeking to engage in conversations with young people (and others) and hope this will lead to their lives being much improved. many have been willing to receive leaflets and some have been willing to spend time discussing beliefs. Trustees have considered the public benefit guidance issued by the Charity Commission and have assessed the ways in which we can contact people and teach them the timeless and society-enhancing truths of the Bible. We have been working to update our trust deed through a Deed of Variation and have submitted it to the Charity Commission for their agreement and await their decision.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related • investment; • contribution made by volunteers.	All our work is carried out by unpaid volunteers except for a paid minister who takes a large majority of the services. All grants from the church are for humanitarian purposes or to advance the cause of the gospel. We ensure that all recipients are trustworthy and accountable.

Section D Achievements and performance

Summary of the main achievements of the charity during the year	We are thankful that God has been gracious and enabled us to maintain our Sunday services and mid-week meeting throughout the year and to continue our teaching in Bible Explorers. We have taught the truths that are in the Bible and believe the lives of attenders at the meetings have been improved and also the lives of those with whom we have had contact.

Section E Financial review

Brief statement of the charity's policy on reserves	Our income for the year was greater than our expenditure by just under £3300 and our reserves are healthy. Our policy concerning reserves is that we should have enough to cover between six and nine months expenditure (equivalent to £23,000-35,000). We have a higher level of reserves because the church building is a modular, pre-fabricated structure and we anticipate there could be major expenses in future. We have also been in discussion with the CC concerning our trust deed and anticipated the legal fees would be due in 2025 but they will now be due in 2026. The manse is in good condition but it is an aging property and needs maintenance more frequently. Our reserves are a little under £70 000 and are held in interest bearing accounts.
Details of any funds materially in deficit	None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	All our income is from voluntary contributions by members of the congregation and friends of the church. We do not fund-raise in any way. Our current funding enables us to support our minister who teaches the Bible week by week. A small portion of our funds go to support those working overseas or to alleviate material suffering in other parts of the world. The latter in the main comes from gifts at harvest time and are restricted for that purpose which is fully supported by the trustees. The church passes on those gifts for such restricted purposes without any deduction. None of the trustees receive any remuneration for any of the work they undertake in their role as a trustee. The minister is paid for undertaking his role of church leader and not for being a trustee. He is also granted accommodation in the manse owned by the church. Apart from our reserves being in interest bearing accounts there is no other form of investment.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Carl Williams	Stuart Hart
Full name(s)	CARL WILLIAMS	STUART HART
Position	Trustee	Trustee
Date	14/10/2026	

Grace Baptist Church, Stockport

Charity Registered in England & Wales, No.701443

Statement of Assets and Liabilities - 31 December 2025

Cash Funds	31/12/2025		*31/12/2024*
	£		*£*
Bank Current Account (CAF)	9,762		*4,445*
Bank Deposit Account (COIF)	67,675		*69,714*
	77,437		*74,159*
Other Monetary Assets			
Unclaimed Gift Aid	744		*3,716*

Assets retained for charity's own use:
Church Manse – approx. current value 350,000
Church Hall – approx. current value 300,000
Piano, books, tables, chairs and other furniture & equipment kept at Church Hall – current value unknown.

Liabilities			
Committed Missionary Support	6,000	(UFM Worldwide & IGT)	*5,400*
Fee for Independent Examination	350		*800*
	6,350		*6,200*

Signed on behalf of the Trustees	C.Williams	29/03/2026
	S.Hart	29/03/2026

Grace Baptist Church, Stockport

Charity Registered in England & Wales, No.701443

Receipts and Payments for year ended 31 December 2025

	Unrestricted Funds	Restricted Funds				
	General	Harvest	Study Week	GGOJ	Total - 2025	*2024*
Receipts	£	£	£	£	£	*£*
Offertory - cash donations	5,242	1,355			6,597	*5,161*
Donations to Bank Account	28,471	2,178			30,649	*37,748*
Bank Interest (CAF)	15				15	*16*
Bank Deposit Interest (COIF)	2,854		108		2,961	*3,211*
Reclaimed Tax	9,492	718			10,210	*6,569*
GGOJ Offertory				230	230	*0*
GGOJ Donations to Bank Account				279	279	*0*
Transfers between funds	-52	22		30	0	*0*
	46,022	4,273	108	539	50,941	*52,705*

Note 1: Reclaimed Tax is for Gift Aided donations made from 05/04/2024 to 31/10/2025, amounting to £40,838.

Note 2: Gift Aided donations made from 01/11/2025 to 31/12/2025 amounted to £2,976; tax on this, to the value of £744, will be reclaimed in 2026.

Payments

Payroll

Salaries	23,442				23,442	*22,213*
Pensions	3,396				3,396	*3,336*
Payroll Administration	500				500	*489*
	27,338				27,338	*26,038*

Missionaries

Illyrian Gospel Trust - Albania	2,800				2,800	*2,240*
UFM Worldwide - Kenya	3,000				3,000	*3,000*
Other Missionaries	250				250	
	6,050				6,050	*5,240*

Activities and Outreach

Visiting speakers	910				910	*300*
Worship Material	76				76	*39*
Sunday School	151				151	*68*
Travel Expenses	111				111	
Evangelistic Material	729				729	*611*
Catering	642				642	*524*
	2,619				2,619	*1,542*

Communications

Bulletin	55				55	*77*
Website						*296*
	55				55	*373*

	Unrestricted Funds	Restricted Funds				
	General	Harvest	Study Week	GGOJ	Total-2025	*2024*
Church Hall	£	£	£	£	£	*£*
Utilities - Water	213				213	*247*
Utilities - Gas	685				685	*994*
Utilities - Electric	705				705	*730*
Insurance	1,347				1,347	*1,330*
Maintenance	361				361	*112*
	3,311				3,311	*3,413*
Manse						
Insurance	329				329	*313*
Council Tax	1,806				1,806	*1,557*
Maintenance						*269*
	2,135				2,135	*2,139*
Miscellaneous						
Conferences	40				40	
Administration						*300*
Independent Examination	768				768	*732*
Miscellaneous	25				25	*70*
Bank Charges	60				60	*60*
	893				893	*1,500*
Restricted Collections						
Amyand Park Chapel, Twickenham, UK, for Sri Lanka Appeal						*1,500*
Light for the Blind Appeal, Albania		4,100			4,100	
		4,100			4,100	*1,500*
Study Week						
Study Week			641		641	*338*
			641		641	
God's Glory Our Joy Conference						
Publicity				107	107	
Hall Hire				200	200	
Speakers				150	150	
Catering				63	63	
				520	520	
Total Payments	42,401	4,100	641	520	47,662	*41,745*
Net receipts/payments	3,621	173	-533	18	3,278	*10,960*
Cash funds at start of year	71,283	-173	3,048	0	74,158	*63,200*
Cash funds at end of year	74,904	0	2,515	18	77,437	*74,159*

Funds

General. Unrestricted. For general running of church.
Harvest. Restricted. Offerings collected for any restricted purpose.
Study Week. Restricted. To support pastors/preachers study weeks. Note: in previous years payments on this fund were included in Conferences under the Miscellaneous heading.
GGOJ. Restricted. For the God's Glory Our Joy Conference. This fund has been transferred in 2025 from an account maintained elsewhere.

Transactions with related parties

S.V.Rees served as church leader and was paid £26,838 (including employer pension contributions) for serving in that capacity, not for serving as trustee. It is a condition of his employment that he resides at the Church manse.
D. Last was paid £300 for preaching ministry, not for serving as a trustee.
These payments are permitted by the charity's governing document.

Signed on behalf of the Trustees	C.Williams	29/03/2026
	S.Hart	29/03/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Grace Baptist Church – Stockport		
On accounts for the year ended	31 December 2025	**Charity no**	701443
Set out on pages	Pages 1 to 5 (One to Five) including this report		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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:	Darren Warren	**Date:**	10/03/2026
Name:	Darren Warren – Paxton Independent Examiners		
Relevant professional qualification(s) or body :	FMAAT		
Address:	61a High Street South		
	Rushden		
	Northants, NN10 ORA		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

CC Receipts & Payments Report

Charity name: Grace Baptist Church

Charity number: 701443

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

Receipts and payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	£	£	£	£	£
Receipts					
Voluntary Receipts	33,713	3,533	0	37,246	42,909
Voluntary Receipts	9,492	1,226	0	10,718	6,569
Fundraising Activities					
Charitable Activities					
Investments					
Other Receipts	2,868	108	0	2,976	3,227
	46,073	4,867	0	50,940	52,705
Asset and Investment sales etc					
Total receipts	46,073	4,867	0	50,940	52,705
Payments					
Voluntary Income Costs					
Fundraising Costs					
Charitable Activities Costs	42,401	5,261	0	47,662	41,746
Governance Costs					
	42,401	5,261	0	47,662	41,746
Assets and investments gains/losses					
Total payments	42,401	5,261	0	47,662	41,746
Excess of receipts over payments	3,672	-394	0	3,278	10,959
Transfers between Funds	-52	52	0	0	0
Cash Funds Last Year End	71,283	2,876	0	74,159	63,200
Cash funds this year end	74,903	2,534	0	77,437	74,159

Charity no. 701443
Grace Baptist Church

December 2025

	Unrestricted	Restricted	Endowment	Year Total	Last Year
A1 Receipts					
	0	0	0	0	0
A1 Voluntary Receipts					
Offertory	5,242	1,355	0	6,597	5,161
Donations to Bank Account	28,471	2,178	0	30,649	37,748
	33,713	3,533	0	37,246	42,909
A1 Voluntary Receipts					
Reclaimed Tax	9,492	718	0	10,210	6,569
GGOJ Offertory	0	230	0	230	0
GGOJ Donations to Bank	0	279	0	279	0
	9,492	1,227	0	10,719	6,569
A1 Other Receipts					
Bank Interest (CAF)	15	0	0	15	16
Bank Deposit Interest	2,854	108	0	2,962	3,211
	2,869	108	0	2,977	3,227
A3 Payments					
	0	0	0	0	0
A3 Charitable Activities Costs					
Salary SVR	23,442	0	0	23,442	22,213
Pension SVR	3,396	0	0	3,396	3,336
Payroll Administration	500	0	0	500	489
Visiting speakers	910	0	0	910	300
Worship Material	76	0	0	76	39
Sunday School	151	0	0	151	68
Other Travel Expenses	111	0	0	111	0
Evangelistic Material	729	0	0	729	611
Catering	642	0	0	642	524
Bulletin	55	0	0	55	77
Website	0	0	0	0	296
Utilities - Water	213	0	0	213	247
Utilities - Gas	685	0	0	685	994
Utilities - Electric	705	0	0	705	730
Insurance (Hall)	1,347	0	0	1,347	1,330
Maintenance (Hall)	361	0	0	361	112
Insurance (Manse)	329	0	0	329	313
Council Tax	1,806	0	0	1,806	1,557
Maintenance (Manse)	0	0	0	0	269
Conferences	40	0	0	40	338
Administration	768	0	0	768	1,032
Miscellaneous	25	0	0	25	70

Charity no. 701443

Grace Baptist Church

December 2025

	Unrestricted	Restricted	Endowment	Year Total	Last Year
Bank Charges	60	0	0	60	60
Designated Offering	0	4,100	0	4,100	1,500
Albania	2,800	0	0	2,800	2,240
Study Week	0	641	0	641	0
GGOJ Publicity	0	107	0	107	0
GGOJ Hall Hire	0	200	0	200	0
GGOJ Speakers	0	150	0	150	0
GGOJ Catering	0	63	0	63	0
Martin Bussey	3,000	0	0	3,000	3,000
Other Missionaries	250	0	0	250	0
	42,401	5,261	0	47,662	41,745
A5 Transfers between Funds					
Transfers Between Funds	52	-52	0	0	0
	52	-52	0	0	0