

NEWTOWNARDS BAPTIST CHURCH

Financial Statements for the year ended 31 December 2025

Charity Number 108455

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NEWTOWNARDS BAPTIST CHURCH  
Statement of financial activity  
Year ended 31 December 2025

Description	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Receipts					
Donations	2	114,055	29,291	143,346	133,207
Investment income	3	2,697	46	2,743	172
Total receipts		116,751	29,338	146,089	133,379
Payments					
Charitable activities	4	88,898	34,193	123,091	106,875
Total payments		88,898	34,193	123,091	106,875
Net receipts - payments		27,853	-4,855	22,998	26,504
Transfer between funds		-30,000	30,000	0	0
Net movement of funds		-2,147	25,145	22,998	26,504
Funds brought forward		129,907	48,415	178,322	151,818
Funds carried forward		127,760	73,560	201,320	178,322

NEWTOWNARDS BAPTIST CHURCH  
Statement of assets and liabilities  
As at 31 December 2025

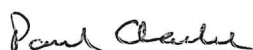
Funds

Description	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Funds as at 1 <sup>st</sup> January 2025	129,906	48,416	178,322	151,818
Net movement of funds	(2,146)	25,144	22,998	26,504
Funds as at 31 <sup>st</sup> December 2025	127,760	73,560	201,320	178,322

Bank & Cash Balances	2025 £	2024 £
Bank Deposit Accounts	182,675	46,528
Bank Current Accounts	18,645	129,387
Cash In Hand	0	2,407
Total Funds	201,320	178,322

Fixed Assets – See note 5

Approved by the Trustees at a meeting on 12 March 2026 and signed on their behalf by:



Paul Clarke  
Church Treasurer



Gerald Thompson  
Church Secretary

NEWTOWNARDS BAPTIST CHURCH  
Notes to the financial statements  
Year ended 31 December 2025

1. Accounting policies

Basis of financial statements

As the total income of the congregation is less than £250,000, the congregation have elected, in accordance with the provisions in The Charities Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

Fund accounting

Unrestricted funds are income funds which are to be spent on the congregation's general purposes.

Restricted funds are funds set aside by the congregation for use in the future for specific purposes.

2. Donations

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Recorded giving	54,899	13,640	68,539	67,369
Loose offerings	35,305	8,813	44,118	36,197
Donations and gifts	3,805	4,739	8,544	15,507
Gift Aid	20,046	2,100	22,146	14,134
<b>Total</b>	<b>114,055</b>	<b>29,291</b>	<b>143,346</b>	<b>133,207</b>

3. Investment Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Deposit Interest	2,697	46	2,743	172
Other Investment Income				
<b>Total</b>	<b>2,697</b>	<b>46</b>	<b>2,743</b>	<b>172</b>

#### 4. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Association of Baptist Churches	6,196		6,196	6,308
Ministry and support staff	53,794		53,794	50,827
Congregational running expenses	25,209	9,833	35,042	34,295
Donations to missions & charities	1,120	24,360	25,480	13,922
Governance costs	510		510	0
Organisation expenses	2,069		2,069	1,523
<b>Total payments</b>	<b>88,898</b>	<b>34,193</b>	<b>123,091</b>	<b>106,875</b>

#### 5. Fixed Assets

The congregation owns the church premises situated at 47 Frances Street, Newtownards, and the associated fixtures, fittings, plant and machinery. These have an insurance value of £ 2,373,201.

#### 6. Fund Balances

Fund	Balance at start	Receipts	Payments	Surplus (Deficit)	Transfer	Balance at end
Unrestricted Funds	129,906	116,751	88,897	27,854	(30,000)	127,760
Restricted Funds						
Building	47,448	1,711	9,379	(7,668)	29,081	68,861
Missionary	968	23,528	23,694	(166)	919	1,721
General		4,099	1,121	2,978		2,978
<b>Total</b>	<b>48,416</b>	<b>29,338</b>	<b>34,194</b>	<b>(4,856)</b>	<b>30,000</b>	<b>73,560</b>
<b>Total Funds</b>	<b>178,322</b>	<b>146,089</b>	<b>123,091</b>	<b>22,998</b>	<b>0</b>	<b>201,320</b>