

# **Epworth Baptist Church**

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Registered Charity No: 1060523

Principal Address:     Station Road  
                                 Epworth  
                                 North Lincolnshire  
                                 DN91JZ

Trustees:                C. Todd (Treasurer)  
                                 Lesley Wilson  
                                 Ann Lane  
                                 Jeremy Cole  
                                 Jill Tonge

Independent Examiner:     Joyce Gail Priestley  
                                 Coverdale, King Edward Street,  
                                 Belton,  
                                 Doncaster DN9 1QN

Principal bankers:         HSBC Bank  
                                 Scunthorpe  
                                 North Lincolnshire

The Trustees present their report with the accounts for the year ended 31 December 2025

The Trustees are appointed through an open and public process by the church members meeting to be responsible for the governance of the church. Trustees, except for the Minister, are appointed for an initial three-year term and serve so long as they have the support of the church members' meeting. They have the opportunity to be nominated for re-appointment at the end of each three-year term.

The Trustees, who form the Leadership Team, control, manage and administer the church, subject to any specific or general directions from the church members' meeting. The Minister (when in post), who is also a Trustee, takes responsibility for the implementation of direction set by the Leadership Team and in addition, each member of the Leadership Team has responsibility for a particular area of the church's work. There are also other volunteers involved in the activities of the church.

The trustees during the year were those listed above.

The Epworth Baptist Church operates under clauses 4 to 22 of a scheme of the Charity Commissioners for the regulation of Wolverhampton Baptist Church, this being imposed by the Charity Commission by an order sealed 31/05/1935.

It is affiliated to the Baptist Union of Great Britain and Northern Ireland, and the East Midlands Baptist Association is trustee of the Church.

**Objectives:** The Church exists for the worship of God, the proclamation of Jesus Christ as Lord and Saviour and for the deepening of the spiritual life of Christians; the doctrinal position is based on a belief in the inspiration and authority of the bible. Baptism is of believers and by immersion. It has a congregational form of government, to whom the trustees are directly responsible and meetings are on a quarterly basis for the conducting of business. The Annual General Meeting has now been changed to April each year, still remaining within the terms of the Constitution

The principal purpose is to advance the Christian faith as well as to advance education and to carry out other charitable activities. The church's vision is to extend the kingdom of God through its members loving God, loving one another and loving the community of the Isle of Axholme.

Grants are made as directed by the donor or where the Leadership Team considers the payment would further the objectives of the church.

Review of activities and future developments in the context of the objectives, the following achievements show how the vision to extend the kingdom of God has come to life.

Congregations	<p>Looking out into the communities around us - to make church more relevant and accessible to the wider community. We continue to have joint services and meetings with a local House Church, which has included various service including Easter, Harvest and Christmas.</p> <p>Alongside regular weekly Sunday services, we continue with Prayer and Bible study meetings, Thursday coffee group, Friday sewing group. To support the charity Tear Fund we held a quiz evening and our Christmas services included a Nativity and a Carols by Candlelight Service.</p>
Celebrations	<p>Worshipping God in a way that is culturally relevant holding special services including Good Friday service and Walk of Witness, Easter Sunday Service with Communion held every third Sunday of the month, Family Services, Carol service, and special celebrations including services to share the work of Christian charities supported by the church.</p>
Community	<p>Reaching out into the community, we continue to work with St Andrews and Wesley Memorial church as Christians Together in Epworth at our annual events, Service of Christian Unity, Lent groups, Easter Walk of Witness, Summer outdoor service, Carols in the Market Place and sending out Christmas cards to every house in Epworth town.</p>
Care	<p>The Pastoral Team ensures the welfare of EBC members/friends and regularly contacts those who are missing from church and makes home visits.</p>
Children	<p>Continuing to provide activities for young people from 0 to 15 provided through children's groups during the Sunday Service as needed and through Pre-School Praise, a Carer and Toddler group which runs once a week during term times.</p>
Compassion	<p>Working alongside Scunthorpe Foodbank, under the Trussell Trust, the EBC Foodbank supports families on the Isle sharing food parcels to those in the community in a time of crisis. We have seen an increase in the number of food parcels requested by couples and single people alongside families in need this year. At Christmas, the foodbank donated Christmas Hampers to these households including a supply of meat vouchers, fresh vegetables and fruit.</p> <p>We continue to support Compassion UK - currently sponsoring children in various countries. We are involved in local outreach to meet the needs of the local community by our involvement in Epworth Christians Together with other local churches.</p>
Teaching	<p>Alongside a message on Sunday mornings, weekly bible study groups have been meeting on a Wednesday evening and Thursday afternoon. We held a Reflection day in March and a teaching/discussion day in September to explore the churches future direction. We continue to hold prayer meetings and bible studies in the church building.</p>

**Minister:** Without a Minister there are now five trustees that continue to manage church life including inviting visiting speakers for each Sunday Service or having in house services, arranging other activities, maintaining the church buildings and ensuring the members are involved in all decision making.

## **Financial Review 2025**

Available cash reserves (general fund) totalled £15,300 at the year-end with the bank savings account at £4255. The church has funds saved in the Baptist Union Corporation Savings accounts. Across all accounts there was an end of year balance of £64,213. This is an increase on previous years because of income exceeding expenditure, partly due to the church having no ministerial costs. Any excess in the General bank account is invested if not required for the day-to-day running costs of the church.

## **Investment strategy**

The church continues to invest in the Baptist Union Corporation Savings accounts. The church holds a 6 month notice Savings account which is designated specifically for ministry and church premises costs.

It was agreed by members to use some of these funds to employ 2 part time Local Mission Facilitators from January 1<sup>st</sup> 2026 for 2 years. Their role is to develop new opportunities in the community to bring people into the church building for different activities and social events and also encourage and assist members in growing their faith in order that they can reach out to others in the community and share the Gospel more widely.

This fund will be monitored and reviewed at regular intervals to ensure the funds are being used in the way agreed by members.

A second BU savings account holds a reserve of £9000 which is kept aside in order to

- meet church running costs/responsibilities in the event of a sudden drop in income
- meet an unforeseen emergency eg unexpected large repair bill

## **Receipts**

Church giving in the weekly Offertory and Monthly Standing Order Donations totalled £24,850, an increase of around £1000 compared to 2024. The majority of this giving comes via regular monthly standing order from church members. Gift Aid reclaimed from HMRC was £6037. The church also continues to receive regular donations for the foodbank from members of the public and the local Foodshare project.

## **Expenditure in 2025**

Costs have remained on a level with last year. The majority of the expenditure covering the cost of running the church building and operating costs for the activities of the church. There have been ongoing minor repair costs this year including outside the building with the installation of a new fence to the rear of the property. With no employed minister, the church invites visiting speakers on a regular basis who are given a small financial donation towards expenses. This year's foodbank expenditure covered costs for additional items for Christmas hampers distributed to families in need.

Trustee payments: The church continued without a paid minister this year. The church employs a part time administration assistant to help and support the Trustees with the weekly running of the church. This person is a church member but not a trustee and is employed for 40 hours per month. No payments have been made to any trustee.

## **Charity Giving:**

The church has given £4005 to other causes and charities. This is similar to last year's giving. These charities include Baptist Home Mission, BMS World Mission, other local and national Christian charities and two couples on mission working in South Africa and Zambia – these are well known to the church as they were previous attendees at EBC and keep in regular contact.

Across all church accounts there was a surplus of £8505 reported at the year-end which is an increase on last year's surplus, due to lower annual expenditure and higher gifts to the Foodbank.

For 2025 the expected income is around £40,000, a slight increase on 2024 as regular attendees continue to support the church. Forecast expenditure is around £62,000. This increase is due to the employment of 2 Part time Local Mission

Facilitators as described above and some added expenditure for additional items relating to their work. There is also additional Buildings cost for the repair and upkeep of the Church Burial Ground walls. The budgeted deficit of £24,000 will be funded from the BU Savings account.

At this time the church acknowledges the regular monthly giving by Standing Order by the majority of its members, for which it is very grateful. Alongside these and the weekly service offertory, other church run activities receive small donations adding to church funds. All these provide for a more profitable position for the church which has allowed money to be put aside for new projects. The church is looking forward to its new undertaking in 2026.

### Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit and complied with section 17 (6) of the 2011 Charities Act when reviewing the aims and objectives prior to planning and developing activities.

### Statement of Trustees' responsibilities:

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, they are required to:

Select suitable accounting policies and then apply them consistently

Make judgments and estimates that are reasonable and prudent

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and governing document of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(On behalf of the Trustees)

Dated:

Deacon/Trustee

**EPWORTH BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025**  
**Final Accounts**

**GENERAL RECEIPTS AND PAYMENTS ACCOUNT**

	<i>Note</i>	<b>2025 (£)</b>	<b>2024 (£)</b>
<b>Receipts:</b>			
Offertory		2,376.40	3,728.00
Monthly Standing Order Giving inc Gift Aid Offertory		22,475.00	20,130.00
Income tax recovered as Gift Aid		6,037.70	6,222.00
Patchwork & Sewing group, Orchestra Donations	4	1,262.00	1,338.00
Donations and other income inc PSP etc	4	512.50	407.50
Gifts for other causes - non foodbank		995.00	1,226.00
Gifts for other causes - Foodbank Financial donations ***		5,180.60	3,613.00
Miscellaneous Receipts		-	400.00
<b>Total Receipts</b>		<b>38,839.20</b>	<b>37,064.50</b>

**Payments:**

Ministry inc Preacher Expenses/Admin Assist & Pen	5	9,607.00	7,511.50
Upkeep of church premises	6	9,592.47	9,417.50
Mission - inc Charity giving but not including Foodba	7	5,486.80	8,318.90
Mission - Foodbank expenses ***	7	2,905.92	2,196.20
Administration inc IT and AV	8	2,228.04	3,966.00
Miscellaneous - inc Training, lunches & sharing events		513.50	1,013.00
<b>Total Payments</b>		<b>30,333.73</b>	<b>32,423.10</b>

<b>Total Surplus or Deficit for the year</b>	<b>8,505.47</b>	<b>4,641.40</b>
Taking into account unspent donations from foodbank	6,230.79	3,224.60

**HSBC Current Account**

Transfers (Current Acct to/from Savings) &&	-	3,255.38	1,000.00
Balance brought forward		10,081.03	4,439.98
<b>Balance in Current Account carried forward</b>		<b>15,331.12</b>	<b>10,081.03</b>

**HSBC Savings Account**

<b>Receipts</b> - Interest for the year @ 1.95%	69.30	84.12
Transfers in/out from or to Bank Current Account	-	1,000.00
Balance Brought Forward from previous year	4,185.80	5,101.68
<b>Balance in HSBC Savings Account carried forward</b>	<b>4,255.10</b>	<b>4,185.80</b>

Church Savings/Contingency Accounts		2025 (£)	2024 (£)
	Interest Rate		
<b>BAPTIST UNION CORPORATION Accounts (from 2023)</b>			
One Yr Fixed Term Acc to 31/10/24 - Interest		Closed	1,905.21
6 Month Notice Account - opened 1/6/25		62,464.03	N/A
Interest accrued to 31/12/25	3.00%	723.08	N/A
3 Month Notice Account 1/1/25 - 23/12/25		Now closed	9,067.44
Interest accrued to 23/12/25	2.75%	284.23	392.95
1 Month Notice Account - for Church Reserve	&&	Zero balance	44,028.15
Interest accrued to 31/12/25	2%	718.02	416.28
7 Day Notice Account 1/1/25 to 31/7/25		Now closed	3,322.81
Interest accrued to 31/07/25	1%	24.19	75.71
Balance in BU Corporation Savings carried forward		<u>64,213.55</u>	<u>57,303.34</u>

#### STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Note	2025 (£)	2024 (£)
<b>MONETARY ASSETS:</b>			
General Account	&&	15,331.12	10,081.38
HSBC Business Savings Account		4,255.10	4,185.80
Accounts administered by BU Corporation (Savings)		64,213.55	59,208.55
Cash in hand			35.20
<b>Total Cash Balances</b>		<u>83,799.77</u>	<u>73,510.93</u>

#### NON-MONETARY ASSETS: Held for church's own use

Church Premises incl the Burial Ground (insurance v 3	1,126,385.00	1,008,278.00
Includes Public Liability on all Church Property and Employer Liability Insurance		
Fixtures, Furniture & Equipment (insurance value)	59,282.00	57,276.00

&&: Savings incorrectly transferred into Current Account from BU Savings on 23/12/25 - £6000 of which returned to 1 month account in January 2026 as part of Church Reserve

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2025 are as approved by the Deacons

Signed:

*Claire Todd*

Date:

28/2/2026

## NOTES TO THE ACCOUNTS 2025

1. These accounts have been prepared on a receipts & payments basis and accord with Charities Act 2011.

2. Trustee payments: No payments for a Pastor in 2025. Continue to employ P/T Admin Assistant (40 hrs per mnth)

3. Non-monetary assets held for the church's own use: The church is the beneficial owner (subject to the relevant trusts) of the following assets:- Church premises and burial ground - legal title held by the church's custodian trustee (East Midlands Baptist Association). Values for Insurance increased by +11% for year to Sept 2025

	2025 (£)	2024 (£)		2025 (£)	2024 (£)
<b>4. Donations &amp; other income</b>			<b>7. Mission</b>		
Pre School Praise	512.50	407.50	Youth work	180.69	165.90
Donations for building use			Foodbank purchases ***	2,905.92	2,196.20
Patchwork & Sewing Don	735.00	760.00	Donations from fund raising	1,300.56	1,153.00
Orchestra Donation	<u>527.00</u>	<u>578.00</u>	2023 Giving paid in 2024	NIL	3,120.00
	<b><u>1,774.50</u></b>	<b><u>1,745.50</u></b>	2025 Gifts to charities ****	<u>4,005.55</u>	<u>3,880.00</u>
				<b><u>8,392.72</u></b>	<b><u>10,515.10</u></b>
<b>5. Ministry</b>			<b>8. Administration</b>		
Pension (Deficit Final in Oct 2024)*		10.00	Printing/stationery/sundries	465.10	344.75
Expenses	NIL	NIL	Telephone/Internet	383.02	413.50
Manse expenses	NIL	NIL	Subscriptions/fees (BUGB)	168.00	165.00
Preacher expenses	2460.00	2425.00	Books, publications	332.76	149.60
Admin Assistant Costs	<u>7147.00</u>	<u>5076.50</u>	IT ****	388.21	2363.00
	<b><u>9,607.00</u></b>	<b><u>7,511.50</u></b>	Music, AV (CCLI Licences)	410.71	437.00
			Bank Charges (HSBC)	<u>80.24</u>	<u>93.15</u>
				<b><u>2,228.04</u></b>	<b><u>3,966.00</u></b>
<b>6. Upkeep of Church Premises</b>					
Electricity & Gas	2240.20	2267.30			
Water & Drainage	355.52	247.20			
Insurance	1313.79	1278.00			
Church cleaning & supplies	1207.67	1272.00			
Maintenance & Renewals**	<u>4,475.29</u>	<u>4353</u>			
	<b><u>9,592.47</u></b>	<b><u>9,417.50</u></b>			

\* **Ministry Expenses** - BU Pension Deficit removed as debt bought out - zero payment from Nov 24

\*\* **Maintenance & Renewals:** includes clearing hedging, installing new fence at rear of church, repairs to outside wall  
Burial Ground pruning, Fire System service and repairs, Boiler service and repair

\*\*\* **Foodbank Purchases: - Donations used** to top up Foodbank supplies to ensure it can meet demand.

£2260 of this sum was spent on the 40 Christmas Hampers including Meat vouchers, Fresh Fruit & eggs

**Balance of Designated funds for Foodbank C/f to 2026** **7,122.60**

\*\*\*\* **Gifts to Charities (Mission)**

The Annual Giving inc monthly donations to Compassion child sponsorship & The Well Bookshop

Church Mission payments to Ian & Alison Richardson in Zambia and Dawn & Fraser Jackson in South Africa

All charity giving for 2025 was paid in the year inc a donation to Spurgeons college students

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## **Independent Examiner's report to the Trustees of The Epworth Baptist Church Trust**

I report on the accounts of the Trust for the year ended 31<sup>st</sup> December 2025, which are set out on Pages 1 to 2.

**Respective responsibilities of Trustees and Examiner:**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility as Independent Examiner to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether particular matters have come to my attention

### **Basis of Independent Examiner's report:**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent Examiner's Statement:**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Joyce Gail Priestley



Address: Coverdale, King Edward Street, Belton, Nr Doncaster. DN9 1QN

Date: 31/3/2026