

WALDRINGFIELD BAPTIST CHURCH
TRUSTEES ANNUAL REPORT

TRUST INFORMATION AS AT 31/10/2025

Name:	WALDRINGFIELD BAPTIST CHURCH
Address:	NEWBOURNE ROAD, WALDRINGFIELD, IPSWICH, IP12 4PT
Status:	CHARITABLE TRUST
Registration Number:	1133524
Affiliation:	GRACE BAPTIST ASSOCIATION
Holding Trustee:	GRACE BAPTIST TRUST CORPORATION
Pastor:	JAMES R. WILSON
Deacons:	MR. PETER J. ABBOTT MR. RICHARD M. BRACKENBURY MR. ROBERT G. DEEX MR. RANDALL J. NICHOLS MR. ANDREW WARD MR. MATTHEW S. WYNOLL MR SIMEON WARREN MR LUKE HARPUR
Church Officers:	MR. ANDREW WARD (Secretary) MR. ROBERT G. DEEX (Treasurer)
Independent Examiner:	MRS. ANNALIESE HALL ICAEW FCA
Bankers:	NAT WEST

Governance and Management

The church members approved the adoption of a constitution at a meeting on 6th October 2009. This is the governing document for the church together with the church Articles of Faith and Rules adopted in September 1993.

The church, which had been an excepted charity, was registered with the Charity Commission with effect from 15th January 2010.

The church pastor and deacons are the trustees. There are nine trustees. Under the church constitution and rules, the pastor and deacons are elected by the church members by ballot, with the requirement that three quarters of those present at a church meeting are in favour of election. A church officer may resign at any time. The trustees meet five or six times a year. It is the responsibility of every church member to support the trustees through prayer and help to ensure that the church fulfils its objectives and aims.

Objectives and Aims

The purpose of the church is the advancement of the Christian Faith by the preaching of the Gospel, as set out in the Bible, according to Baptist principles and in accordance with the Church Articles of Faith. This is primarily in the area of Waldringfield, Suffolk and surrounding villages - but also to provide help to others in promoting the Christian Faith elsewhere in the UK and worldwide.

The primary aims of the work are to show people the need to repent and to accept Jesus Christ as their Lord and Saviour, and to strengthen Christians in their faith.

Activities and Achievements

The trustees have given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood: -

- (a) Regular services are held morning and evening on Sundays and a prayer and Bible study meeting on Wednesday evenings. These meetings are open to all who wish to attend and include the preaching of the Gospel.
- (b) The provision and maintenance of the church building and youth hall. In addition to the meetings as stated, these buildings are used for children's clubs, youth meetings, ladies' meetings and wedding and funeral services. The grounds are used for sporting and other activities connected with the work of the church.
- (c) The church is involved in outreach by means of, for example:
 - Friends and neighbours' lunches quarterly.
 - Quiz evenings twice a year.
 - Monthly afternoon fellowship meeting with guest speakers and hymn singing.
 - Monthly ladies' meeting, inviting friends and enjoying social activities.
 - Regular visits by a prison ministry team to take services at Hollesley Prison.
 - A parent and toddler group on Wednesday mornings.

- Barbecues following youth and firework events.
- An annual Holiday Bible Club for children aged 3-11, where they enjoy singing, craft and Bible stories.
Two weekly youth clubs for children aged 11-16 and Primary
- Attending assemblies at three local primary schools on a regular basis.

(d) The church is involved in worldwide mission by supporting missionary work, particularly Grace Baptist Mission, London City Mission and Tear Fund.

Regular services are live streamed via our You Tube channel and Facebook page.

Safeguarding

The church has a safeguarding policy in place which is reviewed annually. In addition Disclosure and Barring Service enhanced checks are carried out on individuals involved in working with children and vulnerable adults.

Finances

The principal source of funds is the free will offerings from the church members. Expenditure supports the objectives and aims of the church by, amongst other things, giving to Christian organisations to the extent of £5490 for the year ending 31/10/2025 (6.4% of church income) (2024:7.2%).

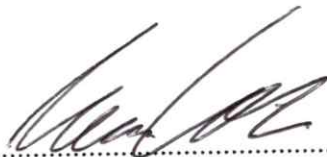
Some funds are received from outside the UK. These being a free will offering from a private individual.


The accounts for the year to 31/10/2025 have been prepared on a cash receipts and payments basis as permitted under the regulations. The summary of the funds show that we have £73429.59 in hand at the year end. Church officers continually review the balances on hand to ensure that sufficient is held to continue the work of the church and to meet anticipated expenditure.

We are required to produce a statement of assets and liabilities and this is shown in the accounts – the fixed assets of the church are shown at their insured value.

Approved by the Board of Trustees on 18 ... January 2026

And signed on its behalf by:-


.....
Pastor J. Wilson


.....
Mr. A. Ward (Secretary)



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

WALDRINGFIELD BAPTIST CHURCH

On accounts for the year
ended

31ST OCTOBER 2025

Charity no
(if any)

1133524

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

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

Independent
examiner's statement

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

16/1/2026

Name:

ANNALIESE HALL

Relevant professional
qualification(s) or body
(if any):

CHARTERED ACCOUNTANT
FCA / ICAEW

Address:

81 WOODBRIDGE ROAD EAST
IPSWICH, SUFFOLK.
IP4 5QL.

Only complete if the examiner needs to highlight 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.

WALDRINGFIELD BAPTIST CHURCH

Receipts & Payments Account for the year to 31st October 2025

General Account

Receipts	2025	2024	Expenses	2025	2024
Offerings & GAYE	62,721.62	60,172	<u>Ministry</u>		
Donations	2,720.00	2,009	Salaries	35,718.00	34,079
Gift Aid Tax	15,782.74	14,808	Expenses - JW	676.96	223
	<u>81,224.36</u>	<u>76,989</u>	Pension	5,100.00	4,750
			Guest Speakers	3,945.00	4,450
				<u>45,439.96</u>	<u>43,502</u>
<u>Specific Gifts</u>			<u>Gifts (1)</u>		
Tear Fund	1,740.00	260	GBM	1,500.00	1,500
Other Gifts	-	522	Tear Fund	1,740.00	1,110
	<u>1,740.00</u>	<u>782</u>	Other Gifts	2,250.00	3,230
				<u>5,490.00</u>	<u>5,840</u>
<u>Church Life</u>			<u>Church Life & Outreach</u>		
Friends & Neighbours Lunches	572.00	866	Fireworks & BBQ	876.49	-
Funeral Donations	800.00	803	Friends & Neighbours Lunches	477.25	833
Prayer / Meal Donations	155.80	330	Church Day out	619.31	425
Family Fun Day Donations	96.90	271	Family Fun Day	496.90	197
Good Friday Meal	233.50	138	Prayer / Meal expenses	74.45	143
Quiz Donations	157.80	51	Child protection	499.74	163
Fireworks donations	511.94	892	Good Friday Meal	170.50	333
Church Day out	297.45	310	Other	1,109.80	346
	<u>2,825.39</u>	<u>3,661</u>		<u>4,324.44</u>	<u>2,440</u>
<u>Others</u>			<u>Premises & Admin</u>		
Misc	146.03	15	Water Bills	1,330.80	1,065
	<u>146.03</u>	<u>15</u>	Insurance	1,917.92	1,796
			Repairs	210.33	814
			Kitchen Supplies	308.97	208
			Cleaning - Wages & Supplies	4,393.88	4,169
			Mowers - Service & Petrol	48.00	130
			Fire Equipment Service	246.00	234
			Oil	617.95	356
			Telephone	460.64	385
			Electricity	3,112.25	4,085
			Equipment	6,649.32	2,793
			Photocopier & Stationery	77.11	147
			Subs & Donations	725.70	613
			Copyright Fees	365.00	320
			Sundries	306.06	249
				<u>20,769.93</u>	<u>17,364</u>
Total Receipts	<u>85,935.78</u>	<u>81,447</u>	Total Payments	<u>76,024.33</u>	<u>69,146</u>
Deficit for year	-	-	Surplus For Year	9,911.45	12,301
Total	<u>85,935.78</u>	<u>81,447</u>		<u>85,935.78</u>	<u>81,447</u>

(1) Gifts are listed on separate sheet below

YOUTH FUND

	2025	2024		2025	2024
Balance b/f	-	-	Parties and presents	289.34	969
Youth Sunday	800.00	800	Sunday School materials	236.78	169
Holiday Bible Club BBQ donations	94.00	145	Equipment	459.83	250
Other donations	160.26	241	Holiday Bible Club	1,033.72	418
Transfer from General Fund	1674.11	1,593	Friday Youth Club	91.62	58
			Light Party	229.80	73
			Sundries	387.28	842
			Balance c/f	-	-
	<u>2,728.37</u>	<u>2,779</u>		<u>2,728.37</u>	<u>2,779</u>

FAIR HAVENS FUND

	2025	2024		2025	2024
Balance b/f	-	-	Insurance	748.23	407
Transfer from General Fund	4,558.98	3,858	Council Tax	3,132.76	2,992
			Repairs	317.99	459
			Heat pump service	360.00	-
			Balance c/f	-	-
	<u>4,558.98</u>	<u>3,858</u>		<u>4,558.98</u>	<u>3,858</u>

BUILDING FUND - YOUTH HALL

	2025	2024		2025	2024
Balance b/f	41,260.85	38,846	Planning application	383.00	526
Donations	8,507.57	2,941	Balance c/f	50,945.61	41,261
Building Society Interest	1,560.19	-			
	<u>51,328.61</u>	<u>41,787</u>		<u>51,328.61</u>	<u>41,787</u>

ACCUMULATED FUND

Balance b/f	18,805.62
Transfer to Fair Havens Fund	(4,558.98)
Transfer to Youth Fund	(1,674.11)
	(6,233.09)
	12,572.53
Surplus on General Fund	9,911.45
Balance c/f	<u>22,483.98</u>

SUMMARY OF FUNDS AS AT 31/10/2024

	2025	2024
Accumulated Fund	22,483.98	18,806
Benevolent Fund	-	-
Youth Fund	-	-
Fair Havens Fund	-	-
Building Fund	50,945.61	41,261
Total of Funds	<u>73,429.59</u>	<u>60,067</u>

STATEMENT OF ASSETS & LIABILITIES AT 31/10/2025

	2025	2024
Bank Current Account	36,869.40	25,067
Skipton Building Society	36,560.19	35,000
Total Monetary Assets	<u>73,429.59</u>	<u>60,067</u>

Non-Monetary Assets & Liabilities

	2025
Fixed Assets for Charity Use	2,432,481.00

<u>GIFTS</u>	2025	2024
GBM		
Javeds / Liboros	1,500.00	1,500
TEAR FUND		
Harvest offering	1,220.00	1,110
Christmas offering	520.00	-
Open Doors	500.00	500
Mission Aviation Fellowship	-	510
London City Mission	500.00	750
Outreach UK (Home Evangelism)	250.00	250
AGBC East Anglia	500.00	500
Spurgeons Childcare	250.00	250
Asia Link	250.00	250
Others	-	220
	<u>5,490.00</u>	<u>5,840</u>