

Upper Stratton Baptist Church (Swindon)



TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended
31st December 2025

STATUTORY INFORMATION

Name of Charity: Upper Stratton Baptist Church (sometimes shortened to USBC)

Registered Charity Number: 133910
(1215188 from 1st January 2026 as a CIO charity)

Registered Address Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

Trustees Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Mary Palmer
Mr John Simmonds

Property Trustees

Church at Green Road and property in Argyle Street, Swindon

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

Property Trustees of the Manse in Farrfield, Swindon

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 8RT

Bankers The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

Independent Examiner Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

(a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a Church Members' Meeting on 22nd September 2009. Resolutions to the Constitution were made by the Church Members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021, 16th November 2021 and 17th May 2022.

Those seeking Church membership are accepted into membership in accordance with the Constitution. Church Members' Meetings are held on at least four occasions in the year, that is to say in-person and with the option of joining remotely on Zoom. At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the Church.

In accordance with the Constitution the Members appoint Trustees, both Elders and Heads of Ministry. These are responsible for the day to day running of the Church's work and ministry, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised Church Members securing the support of at least 75% of the Members voting by secret ballot at a Church Members' Meeting. They are appointed for a period of three years, subject to the ongoing support of the Church Members' Meeting. Trustees meet at least monthly to consider the affairs of the Church. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the Church Meeting by the Trustees for consideration or may be raised by Members in advance of the Church Meeting. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2025 which required reporting to the Charities Commission.

The major risks to which the Church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance Risks - the Church Constitution adopted at a Church Members' Meeting on 22nd September 2009 (and subsequent Resolutions) outlining the procedures for Church Members' Meetings; Nominations for the role of Charity Trustee, other than a Minister, including the reappointment of a Charity Trustee (Clause 15.12.1).
- Operational Risks - Safeguarding Policy and Procedures are in place (in line with Baptist Union model policies); Health and Safety Management Plan and accompanying policies and procedures are under review.
- Financial Risks – A Reserves Policy is in place and is regularly reviewed.

- External Risks - Regular updates and advice on Government policy is received from the Baptist Union, West of England Baptist Association and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and is reviewed annually.

(b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The Church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the Church provides a variety of activities both to its Membership and to the community generally. The Trustees of the Church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the Church may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

To undertake activities as a means of achieving the charitable objectives, the Church works on its own, or with other Churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

The most significant events in church life in 2025 are listed below. In light of our previous minister moving to another church in June 2024, the church has been assisted by the appointment of Rev Alisdair Longwill as moderator. Throughout 2025 various members have taken on new or additional responsibilities, including the Preaching Team who have enabled the continuation of Sunday services. We have been pleased to see some new people in our congregation during this time.

We have continued the process of prayerfully reflecting about what future ministry at USBC might look like and are aware that it could yet be some time before a new minister is appointed. Part of this prayerful consideration is whether a full-time or part-time minister might be best for USBC at this time. In the meantime, we are confident that God will continue to bless us and His work in Upper Stratton as we look to the future. A small team was commissioned with the task of

producing a Church Profile, which describes the kind of church we are and what kind of minister we believe will be most suitable for the next chapter of life at USBC.

Central to the work and ministry of the Church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening. There are also occasional services at other times which are advertised within the Church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton and Swindon. There is a full programme for children and young people during the 10.30am service on Sundays. Each service has its own style to suit the differing preferences of the Church and community. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings. We had reason to rejoice this year when a new Christian was baptised and received into membership.

The services were also available on Zoom during the whole of the year for people to safely view and engage with. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the Church or have not been able to physically attend worship at USBC for a number of years.

Through the further use of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the Church, our Members, our local community and our world. With biblical reflection at the heart of each meeting, these gatherings were regularly attended and have become important in the life of the Church family. We also operated an email/telephone prayer chain through which Members could request prayer when needed, which connected well with these gatherings.

Simply Social coffee morning - a midweek group providing a fellowship opportunity for anyone in our local community - afforded a means of encouragement and support for those able to attend, particularly those more senior in years. There was a pleasing overall increase in regular attendance.

The Church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2025 there were four such groups, comprising some sixty people meeting online and in various homes each week (or every other week) within the catchment area of the Church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the Church are encouraged to integrate into the life of a small group. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

The Church is privileged to have contact with children and young people through various outreach and teaching opportunities with the local schools (particularly at Easter and Christmas), ministry opportunities to the families in the wider community, and with those families that worship at USBC on a regular basis. Groups for children and young people are run during our Sunday services.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the Church family.

We also held our annual week-long holiday club called 'Summershine' at the beginning of the summer school holidays. The theme of the event was 'Magnify' and the holiday club was helped by a mission team from a Church in USA. With the support of the local schools and community we were greatly blessed. During the course of the week we engaged with many children (and

their families) - many of whom were new to the Church and some of which have since attended our other family-based activities e.g. Make Lunch.

As part of our continued efforts to reach out to the local community, in the week leading up to Easter, USBC in partnership with other local Churches ran a 'Pop-Up' Café next to the local shops and library. This was done with the purpose of promoting the real meaning of Easter amongst the people of Upper Stratton. Each passer-by was offered a free hot drink and a hot cross bun, explaining the importance of Easter. Free literature was available to take away and a listening ear provided to anyone who wanted to chat. Invitations to our Church gatherings were provided along with prayer requests, which were responded to by some people. Our outreach to the local community was repeated at Christmas, offering the Hope Together Christmas magazine, reminding our neighbours of 'the reason for the season'. We also enjoyed joint services with the other local Churches at Easter and Christmas, which were considered spiritually uplifting by those in attendance. We remain grateful to everyone involved.

The Church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, the Webnet (West of England Baptist Association), and through our financial contribution to the Partnership in Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The Church has close connections with several local and national charities including The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Mexico. An overview of donations made in 2025 is in the financial statements.

The Church expresses its part in the wider Christian community by making grants to national and international Christian organisations and societies with aims and objectives compatible with the Church's own charitable purpose.

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

During the year the church has made the transition to Charitable Incorporated Organisation (CIO) which came into being on 1st January 2026. All property, assets and liabilities were transferred to the new CIO at midnight on 1st January 2026.

(c) Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2025 was a good year in the life of the church, especially in that we were able to impact and make a positive difference to so many people's lives through our activities in the community.

At 31st December 2025 the membership roll stood at 54, which is a significant reduction due to having carried out a membership list review.

The numbers worshipping at USBC were similar to those in 2024. A number of new people have been attending. There has been a good measure of spiritual formation and growth in discipleship across the Church family.

The small groups in the Church play an important part in the life of the Church community. The leadership team has encouraged the leaders of these groups who have become increasingly important in the pastoral ministry of the Church. Leaders of pastoral ministries meet regularly, under the influence of the Head of Ministry for pastoral care, to ensure we are serving and caring for everyone in the Church. The mainstays of our pastoral care continue to be the pastoral care team, small groups and interpersonal relationships.

(d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises (amounting to almost £2,500 in 2025). During 2025 the average weekly offering was just over £800, reversing a downward trend of recent years. When the donations made at our annual Gift Day together with the tax reclaim from HMRC in respect of Gift Aided donations made during 2024 are taken into account, the overall weekly average increases to around £1100. The ongoing generosity and sustained financial commitment demonstrated by members and attenders of USBC is extremely heartening and, combined with the fact that offerings are predominantly given either by means of standing order or via the weekly offering envelope scheme, contributes significantly to the Church's financial stability and resilience.

There are generally two main areas of General Fund expenditure in any given year; firstly, staffing costs (the stipend and expenses for our minister), and secondly the running costs of the church site, notably utilities, insurance and cleaning. However, since the resignation of our minister Revd Govier mid-way through 2024 we have been without a paid minister and as we no longer have a paid administrator USBC's staffing costs for 2025 were effectively nil. Additionally, the bulk of the legal costs arising from our transition to CIO status, amounting to almost £2,000, were paid out during the year.

The largest single item of capital expenditure in 2025 was incurred by the installation of replacement UPVC exterior doors to the outside halls, replacing wooden doors which were generally in a poor state of repair. The cost of this work amounted to just under £6,700 and was almost entirely met from the proceeds of our annual Gift Day.

The Church makes donations – amounting to about 15% of its General Fund income - to local, national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. Through these donations the Church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the Church support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts. In 2025 there were also donations totalling £2,400 made from the Ann Davis Legacy Fund (which contains the proceeds of the income from the church's rental property) in response to several crisis appeals.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs for six months. At the end of 2025 approximately £100,000 was held in two Baptist Union deposit accounts which earned about £2,250 in interest over the year. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and this is held in the Memorial Fund. After meeting the cost of the replacement UPVC doors and the installation of a new gas boiler at the cost of a little over £3000, there was around £11,500 remaining in this fund at the year end. The Church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as presenting a significant risk.

The Trustees have noted the year-end General Fund (Unrestricted) balance of £116,649 representing an increase of more than £27,000 compared with 2024. After assessing this against the level of potential commitments for 2026 and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement. The church is grateful to Ian Wakeham, our Independent Examiner, for generously giving his time and expertise in assisting with the preparation of the annual accounts.

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

(e) Future Plans for 2026

We should be able to pursue our mission and vision purposes in 2025 with faith and enthusiasm, in particular:

- To continue the process of seeking our next pastoral leader/minister
- To invest in life-impacting services of Christian worship
- To continue to engage with the Reimagine leadership cycle using this as a vehicle to develop a more Jesus-shaped culture in USBC.

- To continue to develop Christian spirituality, discipleship, friendship, hospitality and care among our Members.
- To more effectively reach out to our local communities with the good news of Jesus, and consequently welcoming new people into the life of the Church.
- To continue to offer online services and gatherings.
- To creatively maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.
- To seek opportunities to serve those in need in the local community.
- To strengthen our supportive relationships with other local Churches in the area.
- To review and develop the Church's ministry to children and young people.
- To influence and strengthen the role of the local cluster of Baptist Churches in Swindon.
- To strengthen the Church's governance via the transition to CIO status.

(f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

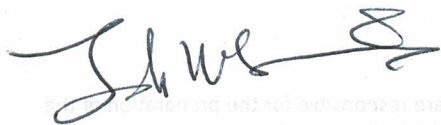
(g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2025 accounts are presented to the membership.

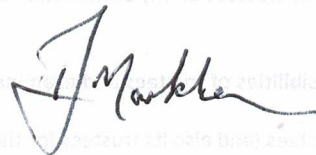
(h) Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.



John Simmonds (Trustee)



Mr Trevor Morkham (Treasurer)

I have completed my examination in accordance with the requirements of the Charities Act 2006 and I confirm that no matter has come to my attention in connection with the examination giving rise to a concern to believe that the accounts do not comply with the accounting requirements of section 135 of the 2006 Act or other than any requirement that the accounts be prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have also reviewed the legal documentation provided by the Charity as drawn up by Anthony Collins Solicitors regarding the transfer of all assets and liabilities from this charity to the new charity in the name of Upper Stanton Baptist Church (registration number 1325188) as at 31st December 2025.

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

Trevor Morkham
Independent Examiner

17 Nuffield Road
Cirencester, Glos. GL7 1 2SH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH.

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 December 2025.

Respective responsibilities of trustees and examiner

As the charity's trustees (and also its trustees for the purposes of charity law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Trustees given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

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

accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

the accounts do not accord with those records; or

the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have also reviewed the legal documentation provided by the Charity as drawn up by Anthony Collins Solicitors regarding the transfer of all assets and liabilities from this charity to the new CIO charity in the name of Upper Stratton Baptist Church (registration number 1215188) as at 31st December 2025.

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



Ian Wakeham, FCMA CGMA
Independent Examiner

17 Nuthatch Road
Calne SN11 9SH

UPPER STRATTON BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

RECEIPTS & PAYMENTS ACCOUNT

	Note	Unrestricted	Designated	Restricted	TOTAL	TOTAL
		2025	2025	2025	2025	2024
		£	£	£	£	£
Receipts						
Donations and legacies	2	53,082	1,528	8,856	63,466	66,949
Income from charitable activities	3	5,365	25,730	584	31,679	13,454
Investment income	4	2,262	-	-	2,262	1,643
Total Receipts		60,709	27,258	9,440	97,407	82,046
Payments						
Charitable Activities	5	33,882	9,304	12,230	55,416	61,643
Governance		2,006	-	-	2,006	100
Total Payments		35,888	9,304	12,230	57,422	61,743
Net receipts/(payments) for the year		24,821	17,954	(2,790)	39,985	20,303
Transfers (to) / from funds		2,550	(2,550)	-	-	-
Cash balance at 1 January		89,278	19,782	16,778	125,838	105,535
Cash balance at 31 December		116,649	35,186	13,988	165,823	125,838
Transfer of Cash to CIO (Reg No. 1215188)		116,649	35,186	13,988	165,823	-
Cash balance at 31 December		-	-	-	-	125,838

UPPER STRATTON BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
Assets			
Total Cash Balances		NIL	125,838
Assets Held for Church's own use		NIL	3,159,697
Total Assets		NIL	3,285,535
Cash transferred to the CIO charity: 31Dec25		165,823	
Assets transferred to the CIO charity: 31Dec25		<u>3,333,779</u>	
TOTAL ASSETS TRANSFERRED to CIO		<u>3,499,602</u>	

The accounts and statement of assets and liabilities set out on pages 11-16 relating to the year ending 31 December 2025 are as approved by the trustees.

Signed:



Trevor Morkham
Treasurer

19th May 2026

Date

NOTES TO THE ACCOUNTS

1 Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2 Donations and other income

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Donations	53,212	1,528	7,726	62,466	66,949
Legacies	-	-	1,000	1,000	-
Total Receipts	53,212	1,528	8,726	63,466	66,949

In 2024, £6,003 was designated income, £4,772 was Restricted income and the balance was unrestricted income

3 Income from Charitable Activities

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Rent	-	25,730	-	25,730	10,454
Lettings	2,465	-	-	2,465	3,000
Grants	2,900	-	584	3,484	-
Total Receipts	5,365	25,730	584	31,679	13,454

In 2024, £10,454 was designated income, £NIL was Restricted income and the balance was unrestricted income

4 Investment income

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Bank interest	2,262	-	-	2,262	1,643
Total Investment Income	2,262	-	-	2,262	1,643

In 2024, all £1,643 was unrestricted income

NOTES TO THE ACCOUNTS (Cont)

5 Expenditure on Charitable Activities

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Ministry	11,656	389	10,163	22,208	20,548
Mission	9,875	5,055	2,067	16,997	15,576
Premises	10,688	3,860		14,548	23,131
Support Costs (note 6)	1,663	-		1,663	2,388
Total Charitable Activities	33,882	9,304	12,230	55,416	61,643

In 2024, £15,389 was designated expenditure, £3,172 was Restricted expenditure and the balance was unrestricted expenditure

Expenditure on Charitable Activities - apportioned

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Ministry	12,257	389	10,163	22,209	21,683
Mission	10,385	5,055	2,067	17,507	16,157
Premises	11,240	3,860		15,100	23,083
Total Mission	33,882	9,304	12,230	55,416	61,643

In 2024, £15,389 was designated expenditure, £3,172 was Restricted expenditure and the balance was unrestricted expenditure

6 Support Costs

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Church Administrator	-	-	-	-	-
IT	197	-	-	197	342
Postage, Printing, Stationery	704	-	-	704	1,595
Phone	762	-	-	762	746
Other Office Costs	-	-	-	-	735
Other Costs	-	-	-	-	156
Total Support Costs	1,663	-	-	1,663	2,388

Support Costs have been allocated to the Charitable Activities in the General Fund of the church with their expenses included in Note 6, as follows

	TOTAL	TOTAL
	2025	2024
	£	£
Ministry	602	1,135
Mission	510	581
Premises	551	672
Total Mission	1,633	2,388

NOTES TO THE ACCOUNTS (Cont)

7 Grants made to other charities

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
Baptist Union of Great Britain	2,604	-	-	2,604	2,724
BMS World Mission	2,604	-	-	2,604	2,724
Christian Aid	-	-	192	192	202
Compassion UK	-	-	256	256	616
Kelly Foundation	260	-	-	260	-
Links International	-	-	-	-	275
Nelson Trust	260	-	-	260	-
Operation Agri	-	-	260	260	522
Prospect Hospice	-	-	-	-	226
Royal British Legion	-	-	130	130	153
Swindon Youth for Christ	1,308	-	-	1,308	1,368
Willows Counselling	516	-	-	516	917
Total Passed to Other Causes	7,552	-	838	8,390	9,727

In 2024, £1,821 was paid from Restricted Funds, and the balance was unrestricted grants.

Staff Costs

	TOTAL	TOTAL
	2025	2024
	£	£
Salary Costs	-	7,865
Social Security Costs	-	-
Pension Costs	-	987
Other Costs	-	1,606
Total Staff Costs	-	10,458

The average number of staff in the year was NIL (2024:1)

No employee received emoluments in excess of £60,000 during the year (2024: None)

8 Restricted Fund Analysis

	Balance	Income	Payments	Transfers	Balance
	1 Jan	2025	2025	2025	31 Dec
	£	£	£		£
Make Lunch	2,355	804	1,229	-	1,930
Memorial Fund	14,424	7,295	10,163	-	11,556
Funds raised for Other Outside Causes	-	1,341	838	-	503
Total Restricted Funds	16,778	9,440	12,230	-	13,988

In 2024, £4,772 was restricted income, £3,171 was expended, with no inter-fund transfers

NOTES TO THE ACCOUNTS (Cont)

9 Designated Fund Analysis

	Balance	Income	Payments	Transfers	Balance
	1 Jan	2025	2025	2025	31 Dec
	£	£	£		£
Ann Davis Legacy Fund	15,799	9,890	5,055	(1,000)	19,634
Property Fund: Church	3,037	-	503	-	2,534
Property Fund: Manse	13	17,368	3,357	(2,550)	11,474
Pastoral Care Fund	627	-	389	500	738
Bursary Fund	306	-	-	500	806
Total Designated Funds	19,782	27,258	9,304	(2,550)	35,186

In 2024, £16,437 was designated income, £15,389 was expended, with £2,550 inter-fund transfers

10 Assets Held for the Church's own use

As at 31 December 2025, £NIL assets were held by the Charity having been transferred to new CIO charity in the name of Upper Stratton Baptist Church (registration number 1215188).

Before the transfer, the church as the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd:

- Church premises at Green Road, Upper Stratton, Swindon valued in the accounts at £2,361,838 based on insured value
- Church manse at Farrfield, Swindon, valued in the accounts at £488,310 and contents £25,000, based on insured value
- A rental property in Argyle Street, Swindon, valued in the accounts at £312,074 and contents £25,000 based on insured value
- The church also owned fixtures, furniture and equipment with an insured value of £121,557