

Bluntisham Baptist Church



Trustees' Annual Report and Accounts **for the year ended 31 December 2025**

TRUSTEES' ANNUAL REPORT

Reference and Administrative Information

Charity Name and Registration Number

Bluntisham Baptist Church - Registration number 1136939

Address

Bluntisham Baptist Church
High Street
Bluntisham
Cambridgeshire
PE28 3LD

Trustees who served during the year

Rev Simon Harry (appointed 9th June 2025)
Isabel Daniels
Janet Harris
Katy Horrocks (resigned 22nd August 2025)
Malcolm Lee
Jill Slater (resigned 2nd November 2025)
Ben Stephen (appointed 26th November 2025)
Lucy Thatcher
Peter Thatcher

Property trustees

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

Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19th June 2010. The Constitution was updated in February 2025 to allow meetings to take place via electronic means. The Constitution can be downloaded from the Church's website
www.bluntishambaptist.org

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister and Deacons. The Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Deacons are appointed for an initial three-year term with the opportunity to be nominated for reappointment at the end of each three-year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the Church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

- Regular public worship, prayer, Bible study, preaching and teaching
- Baptism, as defined in the Union's Declaration of Principle
- The Communion of the Lord's Supper which shall normally be observed at least once a month
- Evangelism and mission, locally, regionally, nationally and internationally
- The teaching, encouragement, welcome and inclusion of young people
- The 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 Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. The Church also follows strict recruitment policies for all volunteers working with children and young people.

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

Achievements and Performance

In June 2025, we were delighted to welcome our new minister, Reverend Dr Simon Harry, and his wife Kate to Bluntisham. Simon had previously served as Senior Minister at Bewdley Baptist Church for 17 years, having also spent five years working with BMS World Mission in Nepal. The whole Church family looks forward to the next, exciting chapter in the life of this Church under Simon's leadership.

The Church has continued to be blessed in many ways during this past year. We welcomed 10 new people into membership and three people were baptised at baptism services in February and July. Our regular ministries have continued to flourish and our church buildings continue to be well used by the local community.

We are extremely grateful to everyone who stepped forward to take on new or additional roles and responsibilities to lead and help with all of our ministries and activities. We are also very grateful to local preachers, and to our own church family, who have helped lead our Sunday worship.

Our weekly Sunday morning worship services were attended by 80 adults as regular attendees, along with an average of 15 children and young people.

Our Carols by Candlelight Service on Christmas Eve for the local community was attended by over 260 people.

Our children and youth activities on Sunday mornings have continued as our Church continues to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

As part of our continued commitment to 'Purposeful Prayer', we held a 24 hour of prayer, and organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other. We continue to operate a prayer chain to circulate requests for specific prayer matters and to hold our monthly prayer meeting for schools.

Homegroups continued to meet regularly to offer support and encouragement to each other.

We were delighted at the continued success of our ministry activities which drew in people from the local community as well as providing fellowship and support for our own Church family:

- Little Fishes Toddlers Group (weekly)
- Little Fishes for Dads (monthly)
- Beacon Café (weekly)
- Friday Fellas (monthly)
- Friday Ladies (monthly)
- Craft and Chatter (weekly)

In May, a group of 16 men from the Friday Fellas group enjoyed a weekend together in the beautiful Suffolk countryside. Time was spent chatting, eating, laughing and living out the group's ethos of 'doing stuff together'. Apart from just being together and enjoying great fellowship, the group enjoyed times of worship each day and, in the evenings, singing led by the band.

Other fellowship events during the year for the Church family included:

- Fellowship lunch
- Mission supper
- Pizza, prayer and pudding evening

In October we held a world mission month, which included welcoming speakers from Compassion Uk and Samaritan's Purse at our Sunday services, as we focused on celebrating and supporting mission activities around the world.

Our Christmas community event, 'Live the Story' was a great success. We also held an Easter Trail community event and a children's Light Party.

In 2025, our four-day Holiday Bible Club had a theme of 'Wonder Zone'. It was attended by 87 children. We are very grateful for the commitment of the organising team and the 60 leaders and helpers who contributed to its success. A celebration service, followed by a community BBQ, was held to conclude the event.

Ongoing Safeguarding training was provided to ensure all relevant volunteers are kept fully up-to-date. First Aid training was provided to ensure all our ministries have appropriate first aiders.

Five of our members volunteer as advisers with the Beacon Money Advice Centre which continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

During the year, Church members were actively involved in other charities including Cambridge Street Pastors; It Takes a City (Cambridge); Gener8; Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

A number of our members continued to preach and help lead worship at churches in the local area.

Mission continued to be an important part of our church life with a focus on ensuring that the Church family were more closely involved in mission work both locally and around the world.

- Mission maps, including details of all the ministries that our Church family are involved in, were displayed on noticeboards.
- Prayer letters from the mission workers linked with the Church are updated and shared.
- Prayer diaries were written, focusing on different countries and their prayer needs, which provided a structured way to inform people of the challenges faced all over the world.
- The Church continued its support of the Guinebor II hospital in Chad, the delivery of clothing and equipment to Armenian Ministries, in spite of the stricter regulations on what can be sent, the collection of tools for TWAM and the annual Christmas shoebox appeal with Samaritan's Purse.
- One of our Church members continues to help promote mission on behalf of the Eastern Baptist Association (EBA) and BMS World Mission.

We were pleased that the number of local community groups using our facilities increased during the year, many of which use our buildings on a weekly basis. We regularly welcomed music groups, keep fit groups, an amateur dramatics group and an educational organisation.

We worked with the Parish Council to lead the annual Carols Around the Christmas Tree and we worked with the local British Legion and Uniformed Groups as we led this year's Civic Remembrance Service.

Leadership team meetings were held every month, with extra ad-hoc meetings held as necessary. Six Church meetings were held during the year, including the AGM in March.

Financial Review

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a surplus in General Funds and so was able to end the year in a sound financial position.

Reserves policy

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities and to maintain the church buildings and grounds.

Independent Examiner's Report

Report to the Trustees of Bluntisham Baptist Church (Charity no: 1136939) on the accounts for the year ended 31 December 2025 set out on pages 6 to 14

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

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").

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.

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 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.

Signed:

Date: 5/6/2026

Name: Elizabeth Dolby

Relevant professional qualifications: ACA

Address:

Receipts and Payments Accounts for the Year Ended 31 December 2025

General Fund

| | Note | 2025 | 2024 |
|------------------------------------|------|-----------------------|----------------------|
| | | £ | £ |
| Receipts | | | |
| Regular offerings | | 72,965 | 64,582 |
| Income tax recovered on gifts | | 14,507 | 13,513 |
| Donations and other income | 2 | 10,560 | 7,393 |
| Contributions for use of premises | | 7,759 | 6,744 |
| Grants | 7 | 2,893 | 0 |
| Interest | | 2,255 | 2,223 |
| Total receipts | | <u>110,939</u> | <u>94,455</u> |
| Payments | | | |
| Ministry | 3 | 45,914 | 13,656 |
| Mission | 4 | 6,647 | 8,024 |
| Upkeep of church premises | 5 | 35,692 | 30,715 |
| Administration | 6 | 13,549 | 12,510 |
| Total payments | | <u>101,802</u> | <u>64,905</u> |
| Net receipts for the year | | 9,137 | 29,550 |
| General Fund at 1 January | | <u>98,166</u> | <u>68,616</u> |
| General Fund at 31 December | | <u>107,303</u> | <u>98,166</u> |

Next Steps Building Fund

| | Note | 2025 | 2024 |
|-------------------------------------|------|---------------|---------------|
| | | £ | £ |
| Receipts | | | |
| Regular offerings | | 33,830 | 34,490 |
| Income tax recovered on gifts | | 8,814 | 8,681 |
| Donations | | 6,370 | 5,968 |
| Fundraising and other income | | 413 | 605 |
| Interest | | 254 | 530 |
| Rental income from manse | | 0 | 8,795 |
| Total receipts | | 49,681 | 59,069 |
| Payments | | | |
| Loan repayments BUC | 8 | 49,168 | 58,668 |
| Other payments | | 60 | 60 |
| Total payments | | 49,228 | 58,728 |
| Net receipts for the year | | 453 | 341 |
| Building Fund at 1 January | | 33,051 | 32,710 |
| Building Fund at 31 December | | 33,504 | 33,051 |

This fund was set up to support the project to refurbish and reorder the main church building which was completed in May 2022. Receipts into the fund are now used to repay the loan from the BUC which helped finance the project.

Youth Worker Fund

| | 2025 | 2024 |
|---|---------------|--------------|
| | £ | £ |
| Receipts | 2,508 | 2,500 |
| Youth worker salary and expenses | 0 | 0 |
| Net receipts for the year | 2,508 | 2,500 |
| Youth Worker Fund at 1 January | 9,155 | 6,655 |
| Youth Worker Fund at 31 December | 11,663 | 9,155 |

This fund is to support the employment of a paid youth worker.

Music Group Training Fund

| | 2025 | 2024 |
|---|--------------|--------------|
| | £ | £ |
| Receipts | 0 | 0 |
| Payments | 0 | 0 |
| Net receipts for the year | 0 | 0 |
| Music Group Training Fund at 1 January | 2,216 | 2,216 |
| Music Group Training Fund at 31 December | 2,216 | 2,216 |

This fund is to enable members of the Music Group to attend training courses in leading worship.

Emergency Support Fund

| | 2025 | 2024 |
|--|--------------|--------------|
| | £ | £ |
| Receipts | 0 | 0 |
| Payments | 0 | 0 |
| Net receipts for the year | 0 | 0 |
| Emergency Support Fund at 1 January | 1,854 | 1,854 |
| Emergency Support Fund at 31 December | 1,854 | 1,854 |

This fund is to offer financial support to members of our church family in need.

Other Charities Fund

| | 2025 | 2024 |
|--|--------------|--------------|
| | £ | £ |
| Receipts | 2,310 | 2,427 |
| Payments | (2,148) | (2,064) |
| Net receipts for the year | 162 | 363 |
| Other Charities Fund at 1 January | 1,004 | 641 |
| Other Charities Fund at 31 December | 1,166 | 1,004 |

This fund is to support the work, through specific donations and other fundraising activities, of specifically identified local, national and international charities as agreed by the Trustees.

In addition to these monies that were collected and passed on to specific charities, the church also made donations totalling £702 during the year. Charities supported included: It Takes a City (Cambridge); CAFOD; Mission Direct Projects in Uganda and Kenya; Compassion UK; Samaritan's Purse; St Ives Foodbank and East Anglia Children's Hospice.

Friday Fellas Fund

| | 2025 | 2024 |
|--|-------------|-------------|
| | £ | £ |
| Receipts | 1,800 | 1,200 |
| Payments | (1,291) | (1,150) |
| Net receipts for the year | 509 | 50 |
| Friday Fellas Fund at 1 January | 374 | 324 |
| Friday Fellas Fund at 31 December | 883 | 374 |

This fund recognises the receipts and payments of the Friday Fellas Group.

Little Fishes Fund

| | 2025 | 2024 |
|--|------------|------------|
| | £ | £ |
| Receipts | 1,527 | 718 |
| Donation to General Funds | (400) | (500) |
| Payments | (1,605) | (205) |
| Net payments/receipts for the year | (478) | 13 |
| Little Fishes Fund at 1 January | 888 | 875 |
| Little Fishes Fund at 31 December | 410 | 888 |

This fund recognises the receipts and payments of the Little Fishes Toddlers' Group.

Youth Ministry Fund

| | 2025 | 2024 |
|---|------------|----------|
| | £ | £ |
| Receipts | 300 | 0 |
| Payments | 0 | 0 |
| Net receipts for the year | 300 | 0 |
| Youth Ministry Fund at 1 January | 0 | 0 |
| Youth Ministry Fund at 31 December | 300 | 0 |

This fund is to support the church's youth ministry.

Home Mission Fund

| | 2025 | 2024 |
|---|------------|----------|
| | £ | £ |
| Receipts | 1,035 | 1,173 |
| Payments | (761) | (1,173) |
| Net receipts for the year | 274 | 0 |
| Home Mission Fund at 1 January | 0 | 0 |
| Home Mission Fund at 31 December | 274 | 0 |

This fund is to support the work of the Baptist Union Home Mission scheme.

Beacon Café Fund

| | 2025 | 2024 |
|--|----------|------------|
| | £ | £ |
| Receipts | 330 | 279 |
| Donation to General Funds | (609) | (196) |
| Net payments/receipts for the year | (279) | 83 |
| Beacon Cafe Fund at 1 January | 279 | 196 |
| Beacon Cafe Fund at 31 December | 0 | 279 |

This fund is for monies received directly into the church bank account from Beacon Café customers which, it has been agreed, are to be transferred to church General Funds each year.

BMS Fund

| | 2025 | 2024 |
|--------------------------------|----------|-----------|
| | £ | £ |
| Receipts | 1,093 | 1,080 |
| Payments | (1,149) | (1,080) |
| Net payments for the year | (56) | 0 |
| BMS Fund at 1 January | 56 | 56 |
| BMS Fund at 31 December | 0 | 56 |

This fund is to support the work of BMS World Mission.

Minister in Training Support Fund

| | 2025 | 2024 |
|---|----------|----------|
| | £ | £ |
| Receipts | 0 | 540 |
| Payments | 0 | (540) |
| Net receipts for the year | 0 | 0 |
| Minister in Training Support Fund at 1 January | 0 | 0 |
| Minister in Training Support Fund at 31 December | 0 | 0 |

This fund was set up to support the ongoing training costs of a minister in training based at a local church.

Ladies Fellowship Fund

| | 2025 | 2024 |
|--|----------|----------|
| | £ | £ |
| Receipts | 0 | 0 |
| Payments | 0 | (566) |
| Net payments/receipts for the year | 0 | (566) |
| Ladies Fellowship Fund at 1 January | 0 | 566 |
| Ladies Fellowship Fund at 31 December | 0 | 0 |

During 2024, after many years of successful ministry, the Ladies Fellowship sadly decided to stop meeting. The group's remaining funds were used to buy a garden bench which has pride of place in the church memorial garden.

Statement of Assets and Liabilities at 31 December 2025

| Assets | Note | 2025 £ | 2024 £ |
|---|------|------------------|------------------|
| Cash and bank balances | | | |
| BUC 7 Day Notice Account | | 86,055 | 85,182 |
| Cambridge and Counties Bank Deposit Account | | 44,331 | 42,735 |
| CAF Bank Current Account | | 10,299 | 10,082 |
| Santander Current Account | | 10,802 | 9,009 |
| Santander Deposit Account | | 8,021 | 0 |
| Cash | | 65 | 35 |
| Total | | 159,573 | 147,043 |

Representing balances in these funds:

| | | | |
|--|--|----------------|----------------|
| <i>General Fund</i> | | 107,303 | 98,166 |
| <i>Next Steps Building Fund</i> | | 33,504 | 33,051 |
| <i>Youth Worker Fund</i> | | 11,663 | 9,155 |
| <i>Music Group Training Fund</i> | | 2,216 | 2,216 |
| <i>Emergency Support Fund</i> | | 1,854 | 1,854 |
| <i>Other Charities Fund</i> | | 1,166 | 1,004 |
| <i>Friday Fellas Fund</i> | | 883 | 374 |
| <i>Little Fishes Fund</i> | | 410 | 888 |
| <i>Youth Ministry Fund</i> | | 300 | 0 |
| <i>Home Mission Fund</i> | | 274 | 0 |
| <i>Beacon Café Fund</i> | | 0 | 279 |
| <i>BMS Fund</i> | | 0 | 56 |
| <i>Minister in Training Support Fund</i> | | 0 | 0 |
| <i>Ladies Fellowship Fund</i> | | 0 | 0 |
| Total | | 159,573 | 147,043 |

| | | | |
|---|---|-----------|-----------|
| Assets held for church's own use | 9 | 4,175,424 | 4,026,917 |
|---|---|-----------|-----------|

Liabilities

| | | | |
|----------------------|---|---------|---------|
| BUC Corporation Loan | 8 | 129,813 | 170,520 |
|----------------------|---|---------|---------|

The Trustees' Annual Report on pages 1 to 4 and the Receipts and Payments Accounts and Statement of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 10th February 2026.

Signed

Deacon for Finance

Notes to the Accounts**1. Basis of preparation of the accounts**

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

| 2. Donations and other income | 2025 | 2024 |
|--------------------------------------|----------------------|---------------------|
| | £ | £ |
| Donations | 10,411 | 6,737 |
| Holiday Bible Club Donations | 99 | 656 |
| Other income | 50 | 0 |
| | <u>10,560</u> | <u>7,393</u> |

| 3. Ministry | 2025 | 2024 |
|---|----------------------|----------------------|
| | £ | £ |
| Minister's stipend and national insurance | 19,974 | 0 |
| Manse costs | 18,140 | 11,906 |
| Minister's removal expenses | 3,627 | 0 |
| Pension contributions | 2,162 | 10 |
| Resources | 848 | 656 |
| Visiting preachers | 558 | 1,084 |
| Minister's travel expenses | 320 | 0 |
| Ministers' conferences | 285 | 0 |
| | <u>45,914</u> | <u>13,656</u> |

The Minister acts as one of the church trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

| 4. Mission | 2025 | 2024 |
|---------------------------------|---------------------|---------------------|
| | £ | £ |
| Home Mission | 3,839 | 3,550 |
| Fellowship and community events | 868 | 615 |
| Charitable giving | 702 | 1,509 |
| Holiday Bible Club | 577 | 1,097 |
| Youth ministry | 339 | 255 |
| Sunday school | 268 | 277 |
| Other | 54 | 721 |
| | <u>6,647</u> | <u>8,024</u> |

| 5. Upkeep of church premises | 2025 | 2024 |
|-------------------------------------|----------------------|----------------------|
| | £ | £ |
| Repairs and maintenance | 18,298 | 14,958 |
| Gas and electric | 6,728 | 6,854 |
| Insurance | 3,515 | 3,575 |
| Equipment | 3,239 | 1,631 |
| Cleaner | 2,559 | 2,354 |
| Telephone | 922 | 682 |
| Water rates | 431 | 661 |
| | <u>35,692</u> | <u>30,715</u> |

| 6. Administration | 2025 | 2024 |
|--------------------------|----------------------|----------------------|
| | £ | £ |
| Administrator | 8,639 | 8,359 |
| Licences | 1,331 | 972 |
| Training courses | 820 | 10 |
| Subscriptions | 764 | 767 |
| Miscellaneous | 727 | 778 |
| Publicity | 433 | 696 |
| Bank charges | 337 | 182 |
| Website | 268 | 205 |
| Printing and stationery | 162 | 491 |
| Independent examination | 68 | 50 |
| | <u>13,549</u> | <u>12,510</u> |

| 7. Grants | 2025 | 2024 |
|---------------------------------------|---------------------|-----------------|
| | £ | £ |
| Listed Places of Worship Grant Scheme | 2,393 | 0 |
| Feoffees | 500 | 0 |
| | <u>2,893</u> | <u>0</u> |

During the year we were able to make a number of successful claims to reclaim VAT on qualifying expenditure on the church buildings under the Listed Places of Worship Grant Scheme. We were also delighted to be awarded a grant from Feoffees of Bluntisham towards the cost of two new benches for our children's play area.

| 8. Loan from Baptist Union Corporation | 2025 | 2024 |
|---|-----------------------|-----------------------|
| | £ | £ |
| Balance at 1 January | 170,520 | 214,683 |
| Repayments | (49,168) | (58,668) |
| Interest | 8,461 | 14,505 |
| Balance at 31 December | <u>129,813</u> | <u>170,520</u> |

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 7.00% to 5.00% during the year.

The loan is secured on the Church's property and assets.

9. Assets held for the church's own use

The church is 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 and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £3,244,459.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £765,640
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £165,325.