

**BIGGLESWADE BAPTIST CHURCH**  
**ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Biggleswade Baptist Church

On accounts for the year  
ended

31 March 2025

Charity no  
(if any)

1144614

Set out on pages

2 to 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

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: *Greg Smyth*

Date: 09/01/2026

Name: Greg Smyth

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

ICAEW

Address:

4 High Street, Langford, Biggleswade, Bedfordshire, SG18 9RR



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/04/2024 Period start date To 31/03/2025 Period end date

Charity name: Biggleswade Baptist Church

Charity registration number: 1144614

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The church, through voluntary giving, supports a full time minister and employs a full time youth worker together with part time staff in the following roles: office administrator, children and family worker, church and community worker and food back co-ordinator. A tenth of all general income is given to five Christian charitable organisations supporting work both in UK and overseas developing nations.</p> <p>The church also hosts a bereavement support group run by trained counsellors.</p> <p>A drop-in centre and community hub was opened in February 2020 on a large new housing estate in Biggleswade to provide a contact point for residents. This facility has also been used by an IT literacy group and also by social services staff for client meetings. The lease for this facility ended in 2025 and alternative options to provide this service are being explored.</p> <p>A 'Men's Shed' facility is run 2 times per week enabling use of primarily woodworking equipment for projects and 'wellbeing' support.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity	Para 1.18	Biggleswade Baptist Church has served the community for over 250 years and the trustees are aware of its place in the community. The trustees will review the

Commission on public benefit		details in PB1 to ensure that the activities continue to meet the guidance given.
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### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All support activities and work in the church are provided voluntarily by the church members and congregation. Over 70 volunteers are normally involved with the annual holiday bible club. The volunteers are supported by paid staff in areas of food bank, youth and children work and administration.
Other		

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Weekly meetings on Sundays. During the week small groups meet for bible study, prayer and fellowship.</p> <p>The church runs a baby group and toddler group which provides support and play facilities for a large number of families in Biggleswade.</p> <p>Weekly lunchtime meetings have commenced again in the town's middle schools for pupils with a relevant topic theme.</p> <p>Breakfast Club for children aged 8 – 11 years normally runs once a month, with food and games.</p> <p>A 'men's breakfast' is normally held monthly on Saturday morning and attracts between 30 - 35 men for a full breakfast and an opportunity for conversation and</p>

		<p>sharing together. A similar 'ladies' breakfast" meeting is held on the subsequent Saturday morning with around 55 ladies attending.</p> <p>A holiday bible club is arranged during the first week of the annual school summer holidays for 240 children involving bible teaching, games, craft and music. Applications for places are often oversubscribed.</p> <p>The church is also involved with the other churches in Biggleswade to facilitate the joint worship service on Good Friday, supporting the town christmas lights event, Christian Aid and other joint events.</p> <p>Biggleswade Baptist Church is the local centre for a food aid and runs a food bank in conjunction with the local social services which is supported by food gifts at local supermarket collection points and other organisations. Additional funding is provided by freewill donations.</p> <p>Biggleswade Baptist Church seeks to serve the community in which it is situated and to share God's love with the town. The trustees review the church activities to ensure that this is a primary aim.</p>
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#### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	A review of the charity's accounts to year end March 2025 is attached.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The charity normally maintains a bank deposit account of funds to cover unexpected requirements. This deposit sum is targeted to have a minimum value equivalent to an average monthly expenditure.</p> <p>Almost all giving to the work and witness of the church has been made via direct bank transfers or standing orders.</p>
Amount of reserves held	Para 1.22	Total reserves £53,659 (31 March 2025)
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties identified

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The work and witness of the church is supported entirely by voluntary contributions from those attending. Gift Aid refunds under an approved scheme also support the finances of the work.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	None directly identified
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Standard Baptist Union constitution adopted 2009
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by annual church members' meeting held in June. Trustee details are recorded on the Charity Commission filing for Biggleswade Baptist Church.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Child protection policy is in place based on national Baptist Union guidelines and training. All youth workers hold CPC accreditation.</p> <p>All trustees undergo CPC level 2 and 3 certification.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The church is in membership of the Baptist Union of Great Britain and is a member of the Evangelical Alliance.</p> <p>The church is also a partner with other churches in Biggleswade through Biggleswade Churches Together.</p> <p>Monthly leadership meetings are held involving all trustees to consider the on-going work of the church and any relevant governance and operational issues that may arise.</p>
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Biggleswade Baptist Church
Other name the charity uses	
Registered charity number	1144614
Charity's principal address	24 London Road Biggleswade Beds SG18 8TS

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Martin Ceaser	Minister		
2	Mr Cliff Andrews			
3	Mrs Ellen Andrews			
4	Mr William Blankston		Appointed on 30 June 2024	
5	Mr John Burns	Treasurer		
6	Mr Gareth Godfrey			
7	Mr John Ingrey			
8	Mr Mark Riley		Appointed on 30 June 2024	
9	Mr Mike Sladen			
10	Mr Julian Thomas			
11	Mrs Caitlin Twiss			
12	Mr Kevin Wilkes			
13	Mr Robert Jones		Stepped down on 16 April 2024	
14				
15				
16				

## Corporate trustees – names of the directors at the date the report was approved

Director name		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	No funds are held as custodian trustees
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

## Additional information (optional)

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	John Burns	
Position (eg Secretary, Chair, etc)	Treasurer	

Date	9 January 2026
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Biggleswade Baptist Church		No (if any) 1144614		CC16a
Receipts and payments accounts				
For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General Offering	28,145	-	-	28,145	39,861
Gift Aid Income - General	137,409	-	-	137,409	129,199
Donations - Restricted	-	15,499	-	15,499	18,014
Bequests and legacies	5,000	-	-	5,000	-
Bank Interest Received	759	-	-	759	877
Use of Premises	2,327	-	-	2,327	2,099
Other Income	826	-	-	826	291
<b>Sub total (Gross income for AR)</b>	<b>174,466</b>	<b>15,499</b>	<b>-</b>	<b>189,965</b>	<b>190,341</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>174,466</b>	<b>15,499</b>	<b>-</b>	<b>189,965</b>	<b>190,341</b>
<b>A3 Payments</b>					
Wages and Salaries (Incl NIC)	102,717	-	-	102,717	82,607
Training and Conference Costs	2,066	20	-	2,086	1,255
Travel Expenses	343	-	-	343	465
Membership Fees and Subscriptions	4,557	-	-	4,557	3,114
Catering Expenses	1,166	-	-	1,166	1,202
Printing, Postage and Stationery	2,169	-	-	2,169	1,351
Teaching Materials and Study Books	434	-	-	434	436
Outreach Costs	4,850	30	-	4,880	4,191
Holiday Bible Club Costs	-	3,923	-	3,923	4,064
Other Direct Activity Costs	2,123	-	-	2,123	1,978
Building Maintenance	8,024	-	-	8,024	29,518
Rent	10,705	-	-	10,705	7,941
Light, Heat and Rates	16,535	-	-	16,535	16,714
Insurance	3,247	-	-	3,247	5,723
Telephone Costs	3,078	-	-	3,078	1,953
Pension Costs	14,673	-	-	14,673	12,273
Grants	18,648	10,232	-	28,880	30,795
<b>Sub total</b>	<b>195,335</b>	<b>14,205</b>	<b>-</b>	<b>209,540</b>	<b>205,580</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Assets	-	-	-	-	3,235
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,235</b>
<b>Total payments</b>	<b>195,335</b>	<b>14,205</b>	<b>-</b>	<b>209,540</b>	<b>208,815</b>
<b>Net of receipts/(payments)</b>	<b>(20,869)</b>	<b>1,294</b>	<b>-</b>	<b>(19,575)</b>	<b>(18,474)</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>56,354</b>	<b>16,880</b>	<b>-</b>	<b>73,234</b>	<b>91,708</b>
<b>Cash funds this year end</b>	<b>35,485</b>	<b>18,174</b>	<b>-</b>	<b>53,659</b>	<b>73,234</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at bank	35,485	18,174	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>35,485</b>	<b>18,174</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Garage conversion	General	19,857	-
	Chairs	General	11,920	-
	Sound, visual and music equipment	General	3,865	-
	Computer equipment	General	6,860	-
	Church equipment	General	3,235	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		J Burns	09/01/2026	

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## Signature 1

Signed by John Burns using authentication code YUp0XldUUHhXYVhF at IP address 86.11.82.110, on 2026/01/12 09:47:39 Z.

John Burns's e-mail address is: [finance@bbchurch.org.uk](mailto:finance@bbchurch.org.uk).