



**Lancaster Baptist Church
Trustees' Annual Report
1 September 2024 to 31 August 2025**

Charity name and principal address:

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

Registered Charity number:

1146765

Charity Trustees:

David Babarinde
Kirstie Banks-Lyon
Daniel Churm
Emilian Cirtina
Christine Cuthbertson (to 13 July 2025)
James Ellershaw
Stephen Elliott
Stephen Green
Kevin Henderson (to 13 July 2025)
Peter Jones
Ann Williams (to 1 May 2025)
Martin Woolven

Property Trustee:

North Western Baptist Association.

Structure, governance and management:

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution adopted on 12 February 2012. The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting.

Post year-end event:

On 1 September 2025 all the assets, liabilities and activities of Lancaster Baptist Church (an unincorporated association – Registered Charity No: 1146765) were transferred to Lancaster Baptist Church (a Charitable Incorporated Organisation – Registered Charity No: 1213131). The unincorporated association charity will be closed in due course and an entry made on the Charity Commission's Register of Mergers.

Aims and purpose:

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church building at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

Objectives and activities:

The Charity Trustees and other members of the church and congregation desire that as many people as possible will worship at the church and become involved in its activities and, above all, be followers of Jesus Christ. The main worship services of the church are held each Sunday morning at 10:30 at Nelson Street. All worship services are open to the general public and all Sunday morning services include activities for children. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

Throughout the year Lancaster Baptist Church carried out its aims and purpose for the public benefit in line with its Constitution and in accordance with Charity Commission guidance where this is relevant. During the year the work of the church included:

- Public worship services both on Sundays and on other special occasions, notably Christmas and Easter. Worship services allow individuals to develop their knowledge of and trust in Jesus Christ.
- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes during the week, for prayer, Bible study and mutual encouragement.
- The provision of pastoral care for those connected with the church and others.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
- Providing opportunity for the church members and congregation to voluntarily give financially to support the church as it fulfills its aims and purpose.

Public benefit:

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church were carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

Achievements and performance:

The church's worship services are open to anyone who wishes to attend. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including Bible stories, memory verses, games and craft activities and generally these take place concurrently with the Sunday morning services. Once each month the children participate in a family service which includes all ages. There are also occasional 'parties' for children which take place during Sunday morning services; these follow a similar pattern to the annual holiday club and are designed for children who are not regular attendees as well as those who attend church regularly. All the leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked.

The church has a number of house groups, known as Connect Groups, most of which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. A men's group meets fortnightly and, in addition, has led a monthly Sunday prayer breakfast open to all which takes place before morning worship. These Connect Groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith.

The church's activities include a baby and toddler group, known as "Sing & Play", which meets each week during term time providing a safe environment for pre-school children and their parents/carers. This group is open to anyone with pre-school children and attendance at other activities of the church is not a pre-requisite for attendance. Parents/carers stay with their children throughout. Whilst the children play with the toys provided by the church their parents/carers are free to have conversations with each other and with members of the church's team of volunteers. The activities and refreshments are provided on a donation-only basis, without compulsion, so no-one feels excluded.

A holiday club for children aged 5 - 11 was held at the church in summer 2025. Activities at this four-morning club included games, crafts, Bible stories and memory verses. During the year there have been meetings on Friday evenings at the church for children aged ten and above as well as a regular Bible study group.

Throughout the year members of the church have continued to be involved with work amongst Ukrainian refugees who have settled in Lancaster following the Russian invasion of their country. The church provides its premises to this group without charge. A family Christmas party was held in December 2024.

A regular meeting for women is held each Tuesday afternoon at the church. This provides an opportunity for worship, prayer, teaching and mutual encouragement and is a support network for those attending.

A café known as Haven Café met on two Saturdays each month from September to June. The café is led by individuals from the church and is open to anyone who wishes to attend. Soup and hot refreshments are provided on a donation-only basis so that no-one feels excluded. Board games are available along with toys and activities for children and the café provides a safe space for people to drop-in to chat.

A number of Prayer & Vision Evenings have been held during the year. These are open to anyone to attend and provide an opportunity to consider and pray about the future direction and ministry of the church. Meetings for Church Members were held in October 2024 and January, May and July 2025 so fulfilling a requirement in the church's Constitution that there be at least four Church Members' Meetings each year.

There have also been monthly midweek prayer and worship evenings open to all, as an opportunity to engage in sung worship, Bible reading and sharing of testimony.

The church office acts as a communications hub for all church activities, which are publicised through weekly notice sheets, monthly newsletters and on the church's website. Each monthly newsletter includes a prayer calendar which members of the church and congregation are encouraged to use each day. The Church's Administrator (part-time employee) maintains the church diary and contact database and co-ordinates the various means of communication both within the church and externally.

Lancaster Baptist Church welcomes students from Lancaster University and University of Cumbria as members of its congregation. The church also welcomes students from Capernwray Bible School, who take part in worship and are involved in ministry areas including sung worship and children's work.

Pastoral care has been provided by members of the church and the minister who visit those who are ill or in need, including at home or in hospital. Comfort is given to the bereaved and those facing difficult life circumstances. Practical help has been given where needed.

Towards the end of the year work began to significantly upgrade the church's audiovisual system and the costs incurred to date (which represent the majority of the overall project costs) are included in the Accounts.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

At the year-end the membership roll comprised 68 individuals. Church attendance includes both members and non-members.

Mission in other parts of the world:

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time-to-time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides an opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and hospital. The church reflects to some degree the multinational nature of the city and welcomes those from all backgrounds and nationalities.

Ecumenical activity:

The church provides representatives to the local Churches Together in Lancaster group. In-person events organised by this group took place at Christmas 2024 and Easter 2025. An Ascension Day early morning service took place in Williamson Park, Lancaster.

The annual door-to-door collection for Christian Aid took place in May 2025. A number of individuals from the church acted as collectors.

Regular opportunities are given to contribute food items to The Olive Branch, a local Christian charity which administers a food bank. Collection points for donated goods are available at a number of locations across the city, including at the church.

Maintenance of the church buildings:

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups, including those with no direct association to the church, by agreement.

The church premises at Nelson Street are used each week under licence by The Friendship Centre, a local Registered Charity which provides activities, support and care for older people. The premises are also used each week by a ladies group "East meets West" which provides a drop-in service and lunch for refugee and asylum-seeking women from any nation who are living locally. All those who attend groups which use the church premises are welcome to attend church activities and services.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet when the minister or administrator (part-time employee) is available. The previous position of Caretaker (part-time employee) remains unfilled, and the church has relied on a team of volunteers to keep the building in a satisfactory state of repair and clean and tidy, alongside a cleaning contractor.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for 130 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings. During the year essential repairs to the church roof were undertaken by a specialist contractor. The costs were significant and are reported in the Accounts. Further repair works are recommended to be undertaken within the next few years and a designated reserve fund continues to be used to provide towards the costs.

During the year plans were being drawn up to fully refurbish and modernise the church kitchen, redecorate the Fellowship Room (the principal ground floor hall) and the church sanctuary. It is hoped that all three projects will be completed in the financial year to 31 August 2026. A Gift Day providing an opportunity for the members of the church and congregation to support these projects is expected to be arranged.

The church-owned residential property at Durham Avenue has continued to be let subject to an Assured Shorthold Tenancy agreement throughout the year.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. Because of the specific nature of the church building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church's financial position.

Pensions:

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to the

defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister is eligible to join the Scheme and has chosen to do so.

Financial review:

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The majority of the church's income (81% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns. The residential property is retained as the church manse although it is not used as such at present as the church's minister and his wife jointly own their own property locally, which serves as the manse.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church members, and more widely, from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church's Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments, to meet planned and unexpected future costs, including property repairs, and towards future, undefined, ministry opportunities. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church's charitable aims and purpose. As such these funds may be held for more than one accounting period. During the year the church received a legacy of £5,000 and at the year-end the unrestricted legacy funds held by the church amounted to £56,236. Reserves have not been called upon to meet general expenditure commitments in the last financial year.

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 the church's objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within 'Ministerial staff costs' and 'Ministerial property related costs'.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

Declaration:

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

Signed on behalf of the Charity Trustees.

DJC

SDG

Daniel J Churm
Church Secretary

Stephen D Green
Treasurer

3 November 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity name
LANCASTER BAPTIST CHURCH

Registered no.
1146765

Receipts and Payments Accounts

For the period
from

Period start date
01-Sep-24

To

Period end date
31-Aug-25

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 £
A1 Receipts					
Voluntary donations	88,689	415	-	89,104	88,483
Income tax recovered on gifts	15,681	-	-	15,681	16,648
Legacies	5,000	-	-	5,000	40,000
Use of church premises	8,742	-	-	8,742	7,760
Letting of Durham Avenue	11,400	-	-	11,400	11,400
Sundry income	4,699	-	-	4,699	3,256
	-	-	-	-	-
Sub total	134,211	415	-	134,626	167,547
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	134,211	415	-	134,626	167,547
A3 Payments					
Ministerial staff costs	37,366	-	-	37,366	36,177
Ministerial property related costs	8,981	-	-	8,981	8,725
Other general ministry expenditure	1,850	-	-	1,850	1,357
Children's/Youth work	1,337	-	-	1,337	1,398
Caretaking & supplies	2,802	-	-	2,802	2,571
Fire protection & safety	1,419	-	-	1,419	1,222
Heat, light & water	8,132	-	-	8,132	8,618
Insurance	5,223	-	-	5,223	5,057
Repairs and renewals	29,056	-	-	29,056	1,113
Sundry premises expenditure	2,255	-	-	2,255	2,086
Durham Avenue property costs	3,265	-	-	3,265	2,214
Administration	4,028	-	-	4,028	2,227
Audiovisual and IT	17,822	-	-	17,822	936
Staff and volunteer costs	7,273	-	-	7,273	3,052
Sundry expenditure	1,639	-	-	1,639	4,153
Grants made	19,617	385	-	20,002	15,992
	-	-	-	-	-
Sub total	152,065	385	-	152,450	96,898
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	152,065	385	-	152,450	96,898
Net of receipts/(payments)	- 17,854	30	-	- 17,824	70,649
A5 Transfers between funds	107	107	-	-	-
A6 Cash funds last year end	152,247	77	-	152,324	81,675
Cash funds this year end	134,500	-	-	134,500	152,324

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 £
B1 Cash funds	Bank accounts	134,319	-	-
	Cash in hand	181	-	-
	Total cash funds	134,500	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Debtor - tax recoverable on gifts	5,825	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Insured value	Current value (optional)
	Premises at Nelson Street, Lancaster	Restricted	6,248,943	-
	Furniture, fixtures, fittings & equipment	Unrestricted	161,627	-
	Property at Durham Avenue, Lancaster	Restricted	527,666	-
B5 Liabilities	Details	Fund to which liability relates	Estimated amount	When due (optional)
			-	
Signed by one or two trustees on behalf of all the trustees				
	Signature	Print Name	Date of approval	
	DJC	Daniel J Churm	03.11.25	
	SDG	Stephen D Green	03.11.25	

NOTES:

A3 Payments

Ministerial staff costs - includes stipend, employer pension contributions, council tax, allowances and expenses.

Ministerial property related costs - comprises manse rent and water rates.

Sundry premises expenditure - comprises service/maintenance contracts.

Administration - includes governance costs and other administration expenditure.

Sundry expenditure - includes catering, equipment, subscriptions, and miscellaneous expenditure.

B4 Assets retained for the charity's own use

The Charity is the beneficial owner (subject to the relevant trusts) of the church premises at Nelson Street, Lancaster and the church manse at 32 Durham Avenue, Lancaster the legal title to which is held by the church's custodian trustee the North Western Baptist Association.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

LANCASTER BAPTIST CHURCH

**On Accounts for the year
ended**

31 AUGUST 2025

**Charity no
(if any)**

1146765

Set out on pages

1 - 2

I report to the trustees on my examination of the Accounts of the above charity ("the Trust") for the year ended 31 August 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:

- the 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 this report in order to enable a proper understanding of the Accounts to be reached.

Signed: APA

Date: 22 March 2026

Name: Austen Paul Adams

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

Formerly F.C.A. (now retired)

Address:

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE