

# Christchurch

## Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'**  
**Annual Report and**  
**Accounts 2025**

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## Statutory Information

### Registered Address

20 Tewin Road  
Welwyn Garden City  
Hertfordshire  
AL7 1BW

Website: [www.christchurchwgc.org.uk](http://www.christchurchwgc.org.uk)

### Charity Trustees

Andrew Hemmens – Senior Pastor  
Simon Cragg – Pastor (resigned February 2025)  
Ibi Olutoye – Treasurer  
Paul Tosswill – Administration (resigned April 2025)  
Tim Ottewell (resigned April 2025)  
David Horton (resigned April 2025)  
Matthew Rowe  
Nicola Redmond  
Amy Hollis  
Steve Hughes  
Tanya Willington (appointed April 2025)  
Andrew King (appointed April 2025)

### Property Trustee

Christchurch Baptist Welwyn Garden City CIO (charity number 1154616) is the sole holding Trustee of the following two properties, following a Deed of Variation signed in August 2017:

1. Christchurch Baptist Church, 110 Parkway, Welwyn Garden City, AL8 6HN registered at the Land Registry under Title Number HD495407 (held on trust for the benefit of the Church on trusts set out in a deed of Declaration of Trust dated 10 November 1937).
2. 15 Gresley Close, Welwyn Garden City, AL8 7QA registered at the Land Registry under Title Number HD290414 (held on trust on the Holborn Trusts which are the Baptist Model Trusts referred to in the Baptist and Congregational Trusts Act 1951 (“the Manse Trusts”))

Previously, The Baptist Union Corporation Limited had been the sole Trustee of both properties.

Christchurch Baptist Welwyn Garden City CIO is, similarly, the sole holding Trustee of the church building at 20 Tewin Road, Welwyn Garden City, AL8 1BW registered at the Land Registry under Title Number HD200837.

Annual Report for  
Christchurch Baptist Welwyn Garden City CIO  
Charity registration number: 1154616

## **Bank**

CAF Bank  
25 Kings Hill Avenue  
Kings Hill, West Malling  
Kent ME19 4JQ

## The Trustees Annual Report and Financial Statements for The Year To 31st December, 2025

### Charitable Objects

Christchurch Baptist Welwyn Garden City CIO ("Christchurch") is governed by a constitution which states:

*"The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world."*

The church has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road.

### Organisational Structure

Members of the church are accepted into membership in accordance with the Constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees ("Trustees" or "Leadership Team") appointed by church members in accordance with the Constitution originally approved in 2013 and subsequently amended in October, 2022 and November, 2023.

Decision making is also in accordance with the Constitution. The Leadership Team are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at a church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

### Recruitment and Appointment of New Trustees

Appointment of Trustees, the Treasurer and the Administration Trustee are set out in the Constitution of Christchurch. The Pastors are automatically Trustees for the duration of their tenure. Other Trustees are appointed from the membership of the church for a period of up to three years, after which they may stand down or be re-elected. Recommendations for new/re-elected Trustees are brought to the church members' meeting by the existing Trustees. They are normally appointed at the AGM via secret ballot and must receive an 80% majority of the quorum then present.

### Trustees Responsibilities

Charity law requires the Trustees to prepare accounts which give a true and fair view of the state of affairs of Christchurch and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;
- c) prepare the accounts on a going concern basis, unless it is inappropriate to presume that Christchurch will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. 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. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and that they comply with the above requirements and the charity's governing document (the Constitution). They have considered carefully whether it remains reasonable to presume that Christchurch will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

### Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a Trustee. Safeguarding training is also provided for Trustees.

### Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with Him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team with four Trustees taking responsibility for these five areas, in addition to others dealing with administration, property and finance.

### Objectives 2025

Last year we identified three strategic priorities with the following objectives:

- Building the Body
  - To say farewell and thoroughly bless Simon, Sam and the Cragg family as they move to Cambridge.

- To run 'Spring Connect', building on last year's successful 'June Connect' which gave opportunities for people to build relationships within the fellowship.
  - To replenish volunteers in core ministries where there have been recent changes.
  - To hold Deaf Awareness sessions and provide the opportunity for people to learn BSL Level 1.
- Looking forward
  - To appoint a new pastor for Christchurch to join the team.
  - To formalise and launch *Vision 100*, specifying what we believe God is calling us to be and do as we prepare to celebrate the 100<sup>th</sup> anniversary of Christchurch in 2028.
  - To gain planning permission to install solar panels at our Parkway site.
- Sharing Christ
  - To continue to offer Alpha courses and help people continue in their faith journey.
  - To ensure our community outreach activities remain healthy ways of serving and welcoming many people.

### How did we do?

- Building the Body
  - It was a fitting and grateful farewell to Simon Cragg and his family after more than 10 years serving Christchurch. Many church members also attended his service of induction at St Andrew's Street Baptist Church in Cambridge.
  - 'Spring Connect' activity groups gave opportunities for meeting and building friendships across the church – with thanks to all who led and hosted these groups.
  - One key volunteer change was the appointment of Jill Young to lead Harvesters and be a link for ensuring volunteers working with Seniors go through our safer recruitment process.
  - The Deaf Awareness session was well attended and helpful, and a BSL Level 1 began in Autumn 2025, which continues into 2026.
- Looking forward
  - We held 3 rounds of advertising and considering candidates for the second pastor vacancy but finished the year preparing to advertise again early in 2026.
  - *Vision 100* was launched with input sought from trustees and church members during the course of the year.
  - We were unable to gain planning permission to install solar panels at our Parkway site but spent the latter part of the year in detailed preparations for an application for solar panels on the flat roof there.
- Sharing Christ
  - We held two Alpha courses, and a majority of attendees are continuing their faith journey within Christchurch.
  - A Christmas Lights experience told the story of the first Christmas and explained how it impacts us today.

## Public benefit

The Leadership Team has given consideration to the Charity Commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord through worship, prayer, teaching, pastoral care, mission and social outreach work.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and, where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

## Summary Review of the Year

2025 was a year of challenge, especially following the departure of one of our two pastors. Yet overall, it was also a year of great encouragement as we started to think through what it is to be a beacon of light and hope in Welwyn Garden City and the surrounding area.

The Christchurch verse for 2025 was:

***14 'You are the light of the world. A city built on a hill cannot be hidden...let your light shine before others, so that they may see your good works and give glory to your Father in heaven.***

*Matthew 5:14 &16 NRSV*

For us as a church, this verse from Jesus' famous Sermon on the Mount was deeply challenging. Can we live as individuals and serve our community together in such a way that the light Christ can be seen by others?

We felt stretched for the vast majority of the year, yet, it was so encouraging to have so many people within the body of Christ who stepped in and played their part in bringing God's light to our neighbourhoods and kept the church functioning in healthy ways.

In the absence of a Fun Day originally planned for Peartree, a Christmas Lights experience enabled us to literally bring light to people passing the site. With people from both sites taking turns to host, we also introduced people to the glorious light of the Christmas story of God becoming a human baby in order to reach, teach and rescue human beings.

It has been pleasing to see the ways that different ministries have continued to make a difference in the lives of many. building up the faith of those who call Christchurch home and reaching out to others within the wider community.

Give thanks to God, pray for each area of the church's life and be open to ways you might get involved and deepen your own connection with God and with others.



## **FINANCE OVERVIEW 2025**

### **Background**

In 2025, Christchurch Baptist operated within a challenging socio-economic environment, shaped by ongoing cost-of-living pressures, unpredictable energy costs, and high interest rates for most of the year. The church's ministries and community activities were sustained by steady congregational giving, enabling the trustees to appropriate cost control, and risk monitoring.

As part of this approach, the trustees took the strategic decision to make a £50,000 lump-sum mortgage repayment during the year, reducing future interest exposure and strengthening the charity's long-term financial resilience.

### **Income**

Total income for the year was £482k (2024 £481k). Unrestricted income was £432k, up 4% year on year. Unrestricted giving was £307k (2024 £315k) down 3% year on year.

The Church continues to benefit from Gift Aid claims, Gift aid up 15% on 2024 with many regular givers using the scheme, alongside other tax-efficient giving arrangements, and retrospective claims.

Room hire was up 4% to £35k (2024 £33k), and income from car park rental matched 2024.

### **Expenditure**

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was £360k (2024 £381k) down 5% on 2024. Unrestricted expenditure was £329k (2024 £346k).

Our overall grant giving matched 2024 in restricted and unrestricted categories, reflecting our ongoing priorities and any one-off items in the comparative year.

Support costs for our staff were £142k (2024 £164k), reflecting agreed pay changes and resourcing needs.

The costs of our premises were £129k (2024 £125k), driven by utilities, maintenance, and consumables, reflecting a 3% cost increase consistent with the prevailing inflationary trends.

### **Commitment and Funding**

The church raises most of the funds needed to conduct its work from within the congregation and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services.

We involve the church members in key decisions including decisions about future strategy and approval of the annual budget.

### **Funds**

Designated and Restricted income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

**Designated funds** are monies that have been allocated to a particular use but remain available for the church to use for other purposes if required. The designated funds include individual organisations that are part of the church but run their own petty cash and/or bank accounts. The contributions to and payments from the Winter Family Fund are included as designated funds.

**Restricted funds** are set up when money is given to the church for a specific purpose. The main restricted funds held this year were for Solar panels for our church buildings (the Solar Fund), and a donation for a part-time Youth leader. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

### **Capital Expenditure**

Capital expenditure totalling £26k for the year, were mainly refurbishments works on fixtures and fittings.

### **Risks**

The Trustees are aware of the key financial risks facing the Church and believe that these remain unchanged in nature.

The principal risks are a reduction in significant giving and sustained inflation of expenses, particularly in relation to taxation, regulatory requirements, and general cost pressures. These risks are mitigated through regular monitoring of income and expenditure, careful expense management, and active engagement of church members in discussions and decisions about the future vision and direction of the Church. Individual circumstances can change rapidly, so the short-term focus remains on managing cash flow to meet regular commitments.

### **Reserves**

The Trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the Trustees retain that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income. Trustees are evaluating effective strategies, such as expediting the repayment of long-term debt, to ensure effective cash management.

Most the church's net assets are comprised of buildings, which are used to serve our communities.

**Ibi Olutoye**  
**Treasurer / Trustee**

Date: 31<sup>st</sup> March, 2026

## Vision & Future Plans

### Verse for the year 2026

*You, God, are my God  
earnestly I seek you.  
I thirst for you, my whole being longs for you,  
in a dry and parched land where there is no water  
Psalm 63:1*

### 2026 Objectives

For 2026 we have identified three strategic priorities with the following objectives based on the three strands of our Vision 100:

#### 1. To be led by Jesus

- To **grow in prayerfulness** as a whole church and in re-introducing prayer triplets supported by Sunday **teaching** series
- Fuelled by 3 **evenings of worship & prayer** – Seeking God
- And using a low-key relaunch of **mentoring** to help people discern how to maximise the grace of God in their lives.

#### 2. To live like Jesus

- **Relating like him** – with a focus on connecting over food at each site and across the church, both organised and informally arranged gatherings.
- **Growing as disciples** – especially helping people do life with others through Life Groups or prayer triplets.
- **Serving like Jesus**– reviewing current ministries that serve the church and community and helping people think through how they can get involved through a SHAPE course.

#### 3. To lead people to Jesus

- **Providing courses to explore faith** – 2 Alpha courses, a Youth Alpha & a BSL Alpha course
- **Reaching out through special initiatives** – with a Community Day at Parkway and a fresh look at Christmas Lights
- **Holding ‘Easy to Invite’ events or activities**

Our verse for the year reminds us how much we need God in our shared life, and how much we long for his leading and provision in the coming year.

We will continue to seek his will in all things, including the appointment of a second pastor for the team and in looking to have a full set of Trustees. We'd love to reinstate a toddler group at our Parkway site and continue to support those from other countries who in seeking

asylum also make the most of the opportunity to explore Christian faith and grow as disciples.

Yet more than all this, we seek God himself. We want to cultivate his presence and be a community who reflect his love and help others find life in Christ for themselves.

The one who we seek is God himself, who has made himself known to us personally. We will look to him in trust for, as Psalm 48:14 says, *“this God is our God for ever and ever; he will be our guide even to the end.”*

**Revd. Andrew Hemmens**  
**Senior Minister**

Date: 31<sup>st</sup> March, 2026

## **Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO**

I report to the Trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

### **Responsibilities and basis of report**

As the Trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

### **Independent examiner's statement**

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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 financial statements to be reached.

Javaria Sarmad BFP FCA

Date: 31<sup>st</sup> March, 2026

George Arthur  
Basepoint Business Centre,  
110 Butterfield,  
Great Marlings,  
Luton, LU2 8DL

## **Financial Statements and Notes to the Accounts**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Income from:									
Donations and legacies	2	382,634	250	20,523	403,407	369,074	0	37,342	406,416
Investments	3	2,790	0	0	2,790	1,679	0	0	1,679
Charitable activities	4	46,435	29,025	0	75,461	44,915	27,729	0	72,645
<b>Total</b>		<b>431,859</b>	<b>29,275</b>	<b>20,523</b>	<b>481,657</b>	<b>415,668</b>	<b>27,729</b>	<b>37,342</b>	<b>480,739</b>
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	0	0
Charitable activities	6	328,759	23,433	8,085	360,276	346,360	23,834	10,610	380,804
<b>Total</b>		<b>328,759</b>	<b>23,433</b>	<b>8,085</b>	<b>360,276</b>	<b>346,360</b>	<b>23,834</b>	<b>10,610</b>	<b>380,804</b>
<b>Net income / (expenditure)</b>		<b>103,100</b>	<b>5,843</b>	<b>12,438</b>	<b>121,381</b>	<b>69,309</b>	<b>3,895</b>	<b>26,732</b>	<b>99,935</b>
Gross transfers between funds	14	16,006	(3,506)	(12,500)	0	31,801	(6,905)	(24,896)	0
<b>Net incoming / outgoing resources before other recognised gains / losses</b>		<b>119,107</b>	<b>2,336</b>	<b>(62)</b>	<b>121,381</b>	<b>101,109</b>	<b>(3,010)</b>	<b>1,836</b>	<b>99,935</b>
Decrease/(Increase) in liability for DB pension scheme	16	0	0	0	0	30	0	0	30
<b>Net movement in funds</b>		<b>119,107</b>	<b>2,336</b>	<b>(62)</b>	<b>121,381</b>	<b>101,139</b>	<b>(3,010)</b>	<b>1,836</b>	<b>99,965</b>
Reconciliation of funds									
Total funds brought forward		1,857,291	15,467	24,773	1,897,531	1,756,151	18,478	22,938	1,797,566
<b>Total funds carried forward</b>		<b>1,976,397</b>	<b>17,804</b>	<b>24,711</b>	<b>2,018,913</b>	<b>1,857,291</b>	<b>15,467</b>	<b>24,773</b>	<b>1,897,531</b>

**BALANCE SHEET 31 DECEMBER 2025**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>Fixed Assets</b>									
Tangible assets	7	2,132,788	0	0	2,132,788	2,143,255	0	0	2,143,255
<b>Current assets</b>									
Debtors	8	22,496	50	0	22,546	14,846	0	0	14,846
Prepayments	9	2,271	0	0	2,271	3,179	0	0	3,179
Cash at bank / in hand	10	160,813	17,754	24,711	203,278	115,338	15,842	24,773	155,954
<b>Total Current assets</b>		185,580	17,804	24,711	228,095	133,364	15,842	24,773	173,979
Creditors: amounts falling due within one year	11	29,408	0	0	29,408	28,521	375	0	28,896
<b>Net Current Assets (Liabilities)</b>		156,172	17,804	24,711	198,687	104,842	15,467	24,773	145,083
Creditors: amounts falling due after more than one year	12	312,563	0	0	312,563	390,807	0	0	390,807
<b>Net Assets excluding pension liability</b>	13	1,976,397	17,804	24,711	2,018,913	1,857,291	15,467	24,773	1,897,531
DB pension scheme liability	16	0			0	0			0
<b>Net Assets</b>		1,976,397	17,804	24,711	2,018,913	1,857,291	15,467	24,773	1,897,531
<b>Funds of the Charity, divided into:</b>									
Unrestricted					1,976,397				1,857,291
Restricted	14				24,711				24,773
Designated	14				17,804				15,467
<b>Total Charity Funds</b>					2,018,913				1,897,531

The Cash Flow Statement and notes on the following pages form an integral part of these accounts These accounts were approved by the Trustees on *23rd March 2026* and signed on their behalf by

Ibi Olutoye - Treasurer

Date: 31st March 2026



**STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	Total Funds 2025 £	Total Funds 2024 £
<b>Cash Provided by operating activities</b>			
Net Income		121,381	99,965
Adjusted for:			
Depreciation		36,133	35,522
Change in DB pension liability		0	(30)
(Increase)/decrease in debtors		(6,791)	7,872
Increase/(decrease) in non-mortgage creditors		394	(36,863)
<b>Net cash provided by operating activities</b>		<b>151,117</b>	<b>106,465</b>
<b>Cash flows from investment activities</b>			
Fixed assets purchased		(25,667)	(34,968)
<b>Net Cash flows from investment activities</b>		<b>(25,667)</b>	<b>(34,968)</b>
<b>Cash provided from Financing Activities</b>			
Mortgage repayments		(78,126)	(24,278)
<b>Net cash from Financing Activities</b>		<b>(78,126)</b>	<b>(24,278)</b>
<b>Changes in Cash and cash equivalents in year</b>		<b>47,325</b>	<b>47,219</b>
<b>Cash and cash equivalents brought forward</b>		<b>155,954</b>	<b>108,734</b>
<b>Cash and cash equivalents at end year</b>		<b>203,278</b>	<b>155,954</b>

Mortgage interest paid in the year of £26,695 is included in net income

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies**

**a. Basis of preparation**

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts. Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102. The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

The Trustees have determined that there is no material uncertainty that casts doubt on the charity's ability to continue as a going concern; therefore, the financial statements have been prepared on a going concern basis.

**b. Donations**

Donations are accounted for gross when received.

**c. Legacies**

Legacies are accounted for when their receipt is certain and can be properly quantified.

**d. Investment income**

Investment income is included in the accounts in the year in which it is receivable.

**e. Fundraising and publicity costs**

The Church does not make formal appeals for funds and expenditure on these items is therefore not material.

**f. Grants payable**

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

**g. Fixed assets**

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

**NOTES TO THE ACCOUNTS  
 YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies...continued**

***h. Depreciation***

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% pa
Buildings	2.5%pa/ 40 years
Integral Features	5 %pa / 20 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

***i. Debtors***

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

***j. Creditors***

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

***k. Other expenditure***

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

***l. Fund Accounting***

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

<i>Income from</i>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>2. Donations and legacies</b>								
Planned giving - bank	299,883	0	0	299,883	284,969	0	0	284,969
Collections and one-off gifts	6,955	0	0	6,955	29,779	0	0	29,779
Income tax recoverable through Gift Aid	62,278	50	4,000	66,328	54,326	0	6,339	60,665
Other donations & misc income	0	200	16,523	16,723	0	0	31,003	31,003
Grants received	13,518	0	0	13,518	0	0	0	0
<b>Total</b>	<b>382,634</b>	<b>250</b>	<b>20,523</b>	<b>403,407</b>	<b>369,074</b>	<b>0</b>	<b>37,342</b>	<b>406,416</b>
<b>3. Investments</b>								
Investment income	2,790	0	0	2,790	1,679	0	0	1,679
<b>Total</b>	<b>2,790</b>	<b>0</b>	<b>0</b>	<b>2,790</b>	<b>1,679</b>	<b>0</b>	<b>0</b>	<b>1,679</b>
<b>4. Charitable activities</b>								
Church & Hall lettings	34,636	0	0	34,636	33,341	0	0	33,341
Car Park lettings	7,113	0	0	7,113	6,901	0	0	6,901
Contributions towards events and activities	4,686	0	0	4,686	4,673	0	0	4,673
Body & Soul Café	0	19,259	0	19,259	0	17,554	0	17,554
Income - individual organisations (Note 14a)	0	9,767	0	9,767	0	10,175	0	10,175
<b>Total</b>	<b>46,435</b>	<b>29,025</b>	<b>0</b>	<b>75,461</b>	<b>44,915</b>	<b>27,729</b>	<b>0</b>	<b>72,645</b>
<b>Total Income</b>	<b>431,859</b>	<b>29,275</b>	<b>20,523</b>	<b>481,657</b>	<b>415,668</b>	<b>27,729</b>	<b>37,342</b>	<b>480,739</b>

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**Expenditure on**

**5. Costs of generating voluntary income**

**6. Charitable Activities**

**a. Grants payable**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
	0	0	0	0	0	0	0	0
Beni & Irma Xhako (Albania)	2,456	0	0	2,456	3,529	0	1,250	4,779
BMS World Mission	5,226	0	0	5,226	5,148	0	0	5,148
Mission Aviation Fellowship	4,020	0	0	4,020	3,912	0	0	3,912
Paul Turner (Peru)	4,170	0	0	4,170	4,056	0	0	4,056
Ugandan Orphanage / Nicholas Ongamo	1,780	6,500	0	8,280	2,631	5,000	0	7,631
designated grants: Body & soul café see note 15a								
Baptist Home Mission	5,820	0	0	5,820	5,772	0	0	5,772
New Zion Food Bank	0	0	585	585	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Abby Murphy (Ecuador)	3,366	0	0	3,366	3,273	0	0	3,273
Isabel Hospice	0	0	0	0	0	20	0	20
St Francis Church WGC	0	0	0	0	0	20	0	20
	26,934	6,500	585	34,019	28,416	5,040	1,250	34,706

**b. Serving**

Children's work	4,211	0	0	4,211	4,118	0	0	4,118
Parish Nursing	1,270	0	0	1,270	1,434	0	0	1,434
Recognition	510	0	0	510	266	0	0	266
Church refreshments	2,299	0	0	2,299	1,704	0	0	1,704
	8,290	0	0	8,290	7,521	0	0	7,521

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**Expenditure on (continued)**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>c. Worship</b>								
PA & AV equipment	484	0	0	484	214	0	0	214
All age worship	35	0	0	35	11	0	0	11
Worship resources	482	0	0	482	427	0	1,860	2,287
Guest speakers	566	0	0	566	290	0	0	290
Signing	725	0	0	725	1,145	0	0	1,145
	<u>2,292</u>	<u>0</u>	<u>0</u>	<u>2,292</u>	<u>2,087</u>	<u>0</u>	<u>1,860</u>	<u>3,947</u>
<b>d. Relationships</b>								
Welcome team	141	0	0	141	267	0	0	267
Pastoral	640	1,440	0	2,080	419	1,380	0	1,799
BOB - men's ministry	583	0	0	583	361	0	0	361
	<u>1,364</u>	<u>1,440</u>	<u>0</u>	<u>2,804</u>	<u>1,047</u>	<u>1,380</u>	<u>0</u>	<u>2,427</u>
<b>e. Outreach</b>								
Alpha	487	0	0	487	133	0	0	133
Community Events - Peartree	1,685	0	0	1,685	0	0	0	0
Community Events - Parkway	0	0	0	0	760	0	0	760
Churches in Welwyn Garden City joint events	78	0	0	78	105	0	0	105
Body & Soul Café	0	7,908	0	7,908	0	7,429	0	7,429
Cost of activities - individual organisations ( Note 14a )	0	7,585	0	7,585	0	9,985	0	9,985
	<u>2,250</u>	<u>15,493</u>	<u>0</u>	<u>17,743</u>	<u>997</u>	<u>17,414</u>	<u>0</u>	<u>18,412</u>
<b>f. Discipleship</b>								
Sister Soul - women's ministry	609	0	0	609	657	0	0	657
Youth work	6,233	0	7,500	13,733	6,618	0	7,500	14,118
	<u>6,842</u>	<u>0</u>	<u>7,500</u>	<u>14,342</u>	<u>7,275</u>	<u>0</u>	<u>7,500</u>	<u>14,775</u>

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**Expenditure on (continued)**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>g. Support costs - Salaries &amp; manse</b>								
Salaries & Pensions	128,368	0	0	128,368	135,534	0	0	135,534
Manse costs	9,649	0	0	9,649	24,996	0	0	24,996
Minister's expenses	946	0	0	946	2,121	0	0	2,121
Leadership development	668	0	0	668	1,073	0	0	1,073
Recruitment	1,062	0	0	1,062	0	0	0	0
Training / conferences	1,410	0	0	1,410	595	0	0	595
	<u>142,102</u>	<u>0</u>	<u>0</u>	<u>142,102</u>	<u>164,320</u>	<u>0</u>	<u>0</u>	<u>164,320</u>
<b>h. Support costs - Church premises</b>								
Insurance	6,381	0	0	6,381	6,056	0	0	6,056
Gas	11,495	0	0	11,495	8,034	0	0	8,034
Electricity	22,993	0	0	22,993	17,373	0	0	17,373
Water	1,460	0	0	1,460	1,409	0	0	1,409
Depreciation	36,133	0	0	36,133	35,522	0	0	35,522
General Maintenance	9,857	0	0	9,857	10,568	0	0	10,568
Cleaning	9,240	0	0	9,240	10,680	0	0	10,680
Consumables	4,700	0	0	4,700	2,841	0	0	2,841
Mortgage Interest (Christchurch Peartree)	26,695	0	0	26,695	32,736	0	0	32,736
	<u>128,954</u>	<u>0</u>	<u>0</u>	<u>128,954</u>	<u>125,219</u>	<u>0</u>	<u>0</u>	<u>125,219</u>
<b>i. Support costs - Administration</b>								
Printing / copying	735	0	0	735	973	0	0	973
Publicity	247	0	0	247	32	0	0	32
Postage	12	0	0	12	12	0	0	12
Telephones	2,019	0	0	2,019	1,950	0	0	1,950
Subscriptions & fees	4,536	0	0	4,536	4,258	0	0	4,258
Stationery / Office equipment	306	0	0	306	452	0	0	452
Bank charges	85	0	0	85	60	0	0	60
Independent examiner	1,790	0	0	1,790	1,740	0	0	1,740
	<u>9,729</u>	<u>0</u>	<u>0</u>	<u>9,729</u>	<u>9,477</u>	<u>0</u>	<u>0</u>	<u>9,477</u>
<b>Total</b>	<u>328,759</u>	<u>23,433</u>	<u>8,085</u>	<u>360,276</u>	<u>346,360</u>	<u>23,834</u>	<u>10,610</u>	<u>380,804</u>

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**7. Tangible assets**

	Church Property	Buildings	Integral Features	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£	£
Cost at 1 January 2025	1,426,542	861,639	24,896	210,676	57,372	2,581,125
Additions during the year	0	0	0	21,963	3,703	25,667
Disposals during the year	0	0	0	0	(2,843)	(2,843)
Cost at 31 December 2025	1,426,542	861,639	24,896	232,639	58,232	2,603,948
Accumulated Depreciation at 1 January 2025	0	194,580	767	191,288	51,234	437,869
Charge for the year	0	21,541	1,245	10,225	3,122	36,133
Disposals during the year	0	0	0	0	(2,843)	(2,843)
Accumulated Depreciation at 31 December 2025	0	216,121	2,012	201,514	51,513	471,160
Net book value at 31 December 2025	1,426,542	645,518	22,884	31,125	6,720	2,132,788
Net book value at 31 December 2024	1,426,542	667,059	24,128	19,387	6,139	2,143,255
Additions during the year were:						
Parkway				14,225	1,318	15,543
Pear tree			0	6,748	2,386	9,134
Manse				990		990
Total	0	0	0	21,963	3,703	25,667

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Pear tree - Tewin Rd - land value	775,000
	<u>1,426,542</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.



**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>8. Debtors</b>								
HMRC Gift Aid receivable	14,596	50	0	14,646	12,023	0	0	12,023
Hall Lettings Debtors	6,181	0	0	6,181	1,261	0	0	1,261
Other Receivables	1,719	0	0	1,719	1,562	0	0	1,562
Total	22,496	50	0	22,546	14,846	0	0	14,846
<b>9. Prepayments</b>								
Other Prepayments	2,271	0	0	2,271	3,179	0	0	3,179
Total	2,271	0	0	2,271	3,179	0	0	3,179
<b>10. Cash at bank/in hand</b>								
CAF Bank	160,813	7,499	24,711	193,023	115,338	2,242	24,773	142,353
Individual organisations - bank balances	0	9,793	0	9,793	0	13,193	0	13,193
Individual organisations - petty cash	0	462	0	462	0	408	0	408
Total	160,813	17,754	24,711	203,278	115,338	15,842	24,773	155,954
<b>11. Creditors: amounts falling due within one year</b>								
Mortgage on Christchurch Peatree	23,997	0	0	23,997	23,879	0	0	23,879
Other creditors	5,411	0	0	5,411	4,642	375	0	5,017
Total	29,408	0	0	29,408	28,521	375	0	28,896
<b>12. Creditors: amounts falling due after more than one year</b>								
Mortgage on Christchurch Peatree	312,563	0	0	312,563	390,807	0	0	390,807
Total	312,563	0	0	312,563	390,807	0	0	390,807

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

<b>13. Analysis of Net Assets</b> <b>(exc. pension liability)</b>	Fixed Assets £	Current Assets £	Creditors over 1 year £	2025 £	2024 £
Restricted Funds (per note 14b)	0	24,711	0	24,711	24,773
Designated Funds (per note 14a)	0	17,804	0	17,804	15,467
Unrestricted Funds	2,132,788	156,172	(312,563)	1,976,397	1,857,291
<b>Total Net Assets (exc. pension liability)</b>	<b>2,132,788</b>	<b>198,687</b>	<b>(312,563)</b>	<b>2,018,913</b>	<b>1,897,531</b>

**14. Funds**

**a. Designated Funds**

	Balance 1-Jan-25 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-25 £
Parkway Crawlers	322	0	0	0	0	322
Fun4Families	298	165	(184)	0	(86)	192
Peartree Tots	293	828	(574)	0	(420)	128
Body & Soul Café	8,012	19,259	(7,908)	(6,500)	(3,000)	9,863
Harvesters	957	1,032	(396)	0	0	1,594
Reach Out	(21)	6,406	(5,169)	0	21	1,238
Seniors Pastoral	3,474	0	(13)	0	(21)	3,440
iPicture This	473	1,335	(1,250)	0	0	558
Individual organisations	13,809	29,025	(15,493)	(6,500)	(3,506)	17,335
Manse Kitchen Fund	0	0	0	0	0	0
Winter Family Fund	1,659	250	(1,440)	0	0	469
<b>Total Designated Funds</b>	<b>15,467</b>	<b>0</b>	<b>29,275</b>	<b>0</b>	<b>(6,500)</b>	<b>0</b>
						<b>17,804</b>

The individual organisations are part of Christchurch and therefore included within our accounts  
balances are designated for the work of these groups  
Contributions to the church from individual organisations are shown as transfers to unrestricted.

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**14. Funds**

**b. Restricted Funds**

	Balance 1-Jan-25 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-25 £
Solar Fund	24,711	0	0	0	24,711
Youth	0	7,500	(7,500)	0	0
Restricted - Mortgage	0	12,500	0	(12,500)	0
NZ Food Bank	62	523	(585)	0	0
	<u>24,773</u>	<u>20,523</u>	<u>(8,085)</u>	<u>(12,500)</u>	<u>24,711</u>

**15. Staff Costs and Trustees Expenses**

(included in note 6g Salaries)

	2025 £	2024 £
Salaries	115,751	119,034
Tax & NI costs	2,497	5,030
Pension payments	10,120	11,440
Pension deficit funding		30
Total	<u>128,368</u>	<u>135,534</u>

The average number of employees during the year was 6

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

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

**NOTES TO THE ACCOUNTS (continued)**  
**YEAR ENDED 31 DECEMBER 2025**

**16. Pension Scheme Liability**

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 2024 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 and previous financial year, pension provision for the Church's ministers and paid members of staff has been made through the Defined Contribution (DC) Plan of the Scheme. Under this arrangement, ministers participate in the Ministers Section of the plan and contribute 8% of their Pensionable Income, and the Church contributing 6% of the ministers' Pensionable Income into individual pension accounts. In addition, the Church 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. The other members of staff participate in the Basic Section of the Scheme. Under this section, the employees contribute 5% of Pensionable Income, and the Church also contributes 5% of Pensionable Income, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The income protection policy is insured by the Baptist Union of Great Britain with Aviva Limited, and the pension accounts are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd.

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 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.

In accordance with Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024

**NOTES TO THE ACCOUNTS (continued)**  
**Christchurch Baptist Welwyn Garden City CIO**

**17. Related charities**

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain

The Church made donations to Baptist Union World Mission and Home Mission Schemes as set out in note 6a.

**18. Related parties**

The wife of one Trustee, who began serving In Nov 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the church

One Trustee, the Associate Minister, employed until end of February, lived in housing rented by the church and owned by the Associate Minister. The church paid a rent of £1,350 per month for the two months.

No sums were reimbursed to the Trustees for their work as Trustees (2024 - nil)

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	39,995	5,068	45,063
Rev S Cragg (Associate Minister and Trustee)	5,388	715	6,103
C Rowe (Administrator and wife of Trustee)	11,060	553	11,613
Totals	56,442	6,336	62,779

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to trustees.

Donations received from Trustees amounted to £51,406 during the year (2024: £65,724).

**19. Independent Examiner**

A provision of £1,800 has been made in the financial statements in respect of independent examiner's fees