

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2025

Purposes of the charity

Comberton Baptist Church exists for the advancement of the Christian faith according to the principles of the Baptist denomination.

The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Main charitable activities

In fulfilling the purposes, the Church engages in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

The activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- 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.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2025

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2025, Comberton Baptist Church had 64 Members. Average attendance in the final quarter of 2025 was around 74 people in the building and 15 online, broken down as follows:

Children	0-10	10
Young people	11-17	6
Young adults	18-30	8
Other adults	31-64	26
Seniors	65+	24
Online attendance		15

Sunday services

Sunday Services are normally held at 10.30am, followed by refreshments and a time of fellowship.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was “The Parables of Jesus”. The summer series to the end of July was entitled “Citizens of Heaven”, based on Paul’s letter to the Philippians. Finally, our autumn series, leading up to Christmas, was entitled “The Minor Prophets – part 1”.

Our teaching seeks to be relevant to modern day life, regularly asking the question, ‘so what?’

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Team, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month.

Activities for Children

Our children’s programme on Sundays is known as “Energize” and provides a combination of bible teaching, craft and other activities. Children stay in church for the first 15 minutes of the service and then leave for Energize.

We ran a successful holiday club for primary school aged children during the first week of the school summer holidays, attended by 40 children from the community.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide resources and activities for young people in the area. These have included a monthly youth service “Thirst”, a Weekend Away, and attendance at a summer festival ‘Satellites’.

On Sundays young people stay in the morning service for the first 15 minutes and then leave to follow their own programme.

EDGE Community Youth Club flourished during 2025, with up to 70 young people from the community joining each week, although attendance has fallen to about 40 for the current

academic year – from September 2025. Four of the youth workers who help at EDGE are funded by the local Parish Council. As a part of EDGE provide high quality craft activities which are a benefit for the young people's mental health.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School.

Our Minister also helped to deliver "It's Your Move" transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area. He has also been helping at the local secondary school with RPE lessons for Year 10 and 11. Over the course of the year these have looked at a range of topics including Christian views on: the environment; questions of war and peace; medical ethics; and relationships.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary's (Anglican) and the local Catholic Community we run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake.

We also ran the Oasis Holiday Club at the end of the school summer holidays – a mix of activities and talks with a Christian service, hot lunch and afternoon tea. There were around 30 attendees plus 15 helpers.

We held a Joint Sunday morning service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College.

Finally we hold regular meetings with other local Baptist Churches for a Cluster Tea and Celebration.

Serving the Community

In addition to those events already mentioned above there are several other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babies is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers.

Fabric & Yarns normally runs on a Tuesday afternoon. Fabric & Yarns encompasses a whole range of crafts including sewing, knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends.

The **Wellbeing Walking Group**, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Safeguarding

The Charity is committed to best practice in safeguarding of children and adults at risk. Policies are reviewed regularly, training by experts in the field is undertaken and advice taken from the Baptist Union and a specialist third party organisation.

Financial review

2025 was the eighth year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2025 were £60,445. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2025 were £84,611 and operating expenses £84,773. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Payments included the stipend of a full-time minister and salaries for a part-time administrator and a children's worker.

As a policy, the Charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the Charity gives 10% of its operating income to other relevant charities. In 2025 these included BMS World Mission, EBA (The Eastern Baptist Association), WCCYM (West Cambridge Christian Youth Ministries) and Tek Ura – a Christian Charity operating amongst the poor in Albania.

Towards the end of 2025 the Charity inherited a small house in Toft (a local village) with a sitting tenant. This provides an income of £850 per month, less maintenance, improvement and insurance costs.

The Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees all served for the entire period.

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- James Wrycroft
- Kitty Chan
- Steve Webb

Iris Hung was elected as a Trustee during 2025.

Contact information

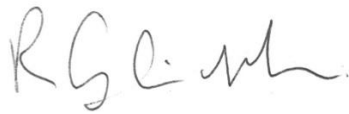
Comberton Baptist Church
Green End
Comberton
Cambridge CB23 7DU

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Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report and accounts for 2025.

Signed on 25th March 2026 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities
As at: 31 December 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	12,416	4,159	(1,734)	—	14,841	11,040
6505 : Bank Deposit account	21,271	—	—	—	21,271	20,929
6510 : Building Society Enabling Reserve	15,441	4,237	4,316	—	23,994	27,544
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	140	198	—	338	3,396
6590 : Cash in hand	—	—	—	—	—	42
Total	49,129	8,536	2,780	—	60,445	62,952
Liabilities - Agency accounts						
6699 : Agency collections	—	—	20	—	20	—
Total	—	—	20	—	20	—
Net total assets	49,129	8,536	2,760	—	60,425	62,952
Represented by						
Unrestricted - General	49,129	—	—	—	49,129	49,791
Designated - Christmas	—	90	—	—	90	100
Designated - Concert	—	17	—	—	17	17
Designated - Eco	—	2,634	—	—	2,634	2,634
Designated - Festival	—	13	—	—	13	154
Designated - FurnishFit	—	3	—	—	3	3
Designated - Passover	—	496	—	—	496	413
Designated - RentalProp	—	11	—	—	11	—
Designated - WarmHub	—	617	—	—	617	658
Designated - Capital	—	1,310	—	—	1,310	136
Designated - Manse	—	3,345	—	—	3,345	3,345
Restricted - Kitchen	—	—	198	—	198	3,261
Restricted - Acts2	—	—	820	—	820	570
Restricted - BumpsBabes	—	—	204	—	204	118
Restricted - Childrens	—	—	52	—	52	42
Restricted - Oasis	—	—	126	—	126	20
Restricted - HolidayCl	—	—	—	—	—	132
Restricted - EDGE	—	—	1,360	—	1,360	1,558
Total	49,129	8,536	2,760	—	60,425	62,952

Comberton Baptist Church
Receipts and Payments Account

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	80,528	1,816	507	—	82,851	82,111
Income from charitable activities	586	—	7,117	—	7,703	7,973
Investments	765	4	7	—	776	1,166
Other income	2,732	650	250	—	3,632	3,807
Total receipts	84,611	2,470	7,881	—	94,962	95,057
Payments						
Expenditure on charitable activities	83,707	1,894	11,888	—	97,489	93,587
Total payments	83,707	1,894	11,888	—	97,489	93,587
Excess of receipts over payments before transfer	904	576	(4,007)	—	(2,527)	1,470
Transfers						
Gross transfers between funds - in	—	500	1,066	—	1,566	2,787
Gross transfers between funds - out	(1,566)	—	—	—	(1,566)	(2,787)
Excess of receipts over payments before other gains	(662)	1,076	(2,941)	—	(2,527)	1,470
Net movement in funds	(662)	1,076	(2,941)	—	(2,527)	1,470
Reconciliation of funds						
Excess of receipts over payments at beginning of	49,791	7,460	5,701	—	62,952	61,482
Excess of receipts over payments for the year	49,129	8,536	2,760	—	60,425	62,952



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Comberton Baptist Church

On accounts for the year
ended

31 December 2025

Charity no
(if any)

1172657

Set out on page

1

(remember to include the page numbers of additional sheets)

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's trustees, 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 all 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 Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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: *Linda Trollip*

Date: 16 February 2026

Name: Linda Trollip

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

MAAT (Licence number 20217160)

Address: 38 Howes Avenue, Thurston, Bury St Edmunds IP31 3PY

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.