



**Report of the Trustees
and Unaudited Financial Statements
for the Year Ended 31 December 2025**

Registered Charity Number 1178089



**Contents of the Financial Statements
For the Year Ended 31 December 2025**

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Reference and Administrative Details
For the Year Ended 31 December 2025

Trustees	Mr Peter Walkingshaw Mr Gregg Paterson (Resigned 23 March 2026) Mr Andrew Heron Mr Nathan Coleclough Mr Andrew Guest (Appointed 31 March 2025)
Principal address	Warwick Square Carlisle CA1 1JN
Registered charity number	1178089
Independent Examiner	Dodd and Co FIFTEEN Montgomery Way Rosehill Industrial Estate Carlisle CA1 2RW
Bankers	Virgin Money 82 English Street Carlisle CA3 8HP

Report of the Trustees
For the Year Ended 31 December 2025

Structure, Governance & Management**Description of the Charity's Trusts**

Carlisle Baptist Church is a Charitable Incorporated Organisation (CIO) governed by a Conveyance document, Church Constitution and Church Rules. The church became trustee of its building on 31st December 2023.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects**The purposes of the Church are:**

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and

2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, are summarised by the single sentence "A Family on Mission".

This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Some key highlights from the year are as follows:

Building for growth:

This year we completed the purchase of a nearby property which will allow the church to continue to grow both on Sunday mornings and in what we can offer the community mid-week. This will allow us particularly to welcome more children for age-appropriate groups.

The purchase was part funded through donations to the church and part from borrowing (as explained in the Particulars of Any Outstanding Debt section below). The significant donations and expenditure related to this development are reported within the restricted reserves within the accounts.

We have commenced work to redevelop aspects of the property to allow the church to use it for all our meetings.

Regular meetings:

Sunday mornings: The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all.

This year we began to offer Sunday morning meetings at two separate times to enable us to serve more people. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. It has been encouraging to be able to welcome a number of new individuals and families – from the UK and overseas on Sunday mornings.

Serving retired people in the community: The church runs weekly gatherings for retired people both from within the church and from without, called "Connections". The aim is facilitating friendships, combating age-related loneliness and providing an opportunity for people to explore the Christian faith. In addition, we offer termly lunches with a free hot meal and a guest speaker.

Youth and children's work: Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16, including a weekly baby and toddler group, Little Sparks. Many of the children attending our mid-week groups are from the local community, and our groups are offered free of charge.

Prayer meetings: Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake, and saw another year of growth in attendance in 2025.

**Report of the Trustees
For the Year Ended 31 December 2025**

Community events:

We organise many other events in line with our charitable aims. In 2025, this included regular craft evenings, a quiz night and several Christianity Explored courses. We made use of the large street-facing windows at our new building to share the nativity story and make the community aware of our carols services.

This year we partnered with the Living Word conference exploring themes of mental health and how the church can support mental health within the community.

Financial Review

The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements. These offerings have once again increased compared to the previous year. Additionally, our Building for Growth fund has been well supported by the church family in our initial fundraising stage. Giving has truly been sacrificial as individuals and families have supported the church's vision for the future.

Alongside giving from people who attend the church, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, meet day to day expenditure, including rising utility costs, and in donations to several charitable organisations.

The financial figures for 2025 are summarised as follows:

Total income: £312,379 (2024: £379,083)
Total expenditure: £147,764 (2024: £136,324)
Surplus / Deficit: £164,615 (2024: £242,759)
Closing cash balance: £142,882 (2024: £309,114)
Free reserves: (£121,142) (2024: £73,975)

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2025 with the unrestricted fund balance at 31 December 2025 being £415,856 (2024: £78,439). We expect the sale of our current building to return us to having positive free reserves.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2025.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2025.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2025.

The charity took out an unsecured loan of £0.2m in 2025 which was utilised to purchase the property referred to in Activities, Achievements and Performance section above.

Declaration

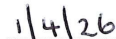
The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Mr Andrew Heron - Trustee



Mr Andrew Guest - Trustee



Date

Independent Examiner's Report
For the Year Ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 13.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

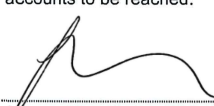
Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Joanne Thomlinson FCA
Dodd & Co Limited

01/04/2026

Dated

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

Statement of Financial Activities
For the Year Ended 31 December 2025

2025				2024			
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Income and endowments from							
Donations and legacies	2	136,160	172,985	309,145	125,822	252,238	378,059
Investments	3	3,234	-	3,234	1,023	-	1,023
Total Income		139,394	172,985	312,379	126,845	252,238	379,083
Expenditure							
Charitable activities	4	137,825	9,939	147,764	122,168	14,156	136,324
Total Expenditure		137,825	9,939	147,764	122,168	14,156	136,324
Net Income / (Expenditure) for the year							
		1,569	163,046	164,615	4,677	238,082	242,759
Transfers between funds		335,848	(335,848)	-	-	-	-
Net Movement in Funds							
		337,417	(172,802)	164,615	4,677	238,082	242,759
Reconciliation of Funds:							
Total Funds brought forward		78,439	238,082	316,521	73,762	-	73,762
Total Funds carried forward		415,856	65,280	481,136	78,439	238,082	316,521

Balance Sheet
For the Year Ended 31 December 2025

2025				2024			
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	9	536,998	-	536,998	4,463	-	4,463
		536,998	-	536,998	4,463	-	4,463
Current assets							
Debtors	10	8,030	1,403	9,432	4,706	3,863	8,569
Cash at bank		75,807	67,075	142,882	70,995	238,119	309,114
		83,837	68,478	152,314	75,702	241,982	317,684
Current liabilities							
Creditors	11	4,979	3,198	8,177	1,726	3,900	5,626
		4,979	3,198	8,177	1,726	3,900	5,626
Net current assets		78,858	65,280	144,138	73,976	238,082	312,058
Total assets less current liabilities		615,856	65,280	681,136	78,439	238,082	316,521
Long term liabilities							
Creditors	12	200,000		200,000	-	-	-
		200,000	-	200,000	-	-	-
Net assets		415,856	65,280	481,136	78,439	238,082	316,521
Funds	13						
Unrestricted funds				415,856			78,439
Restricted funds				65,280			238,082
				481,136			316,521

The financial statements were approved by the Board of Trustees and authorised for issue on11/4/26..... and were signed on its behalf by:


.....
Mr Andrew Heron - Trustee


.....
Mr Andrew Guest - Trustee

1 Accounting policies

Basis of preparing the financial statements

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011 Carlisle Baptist Church is a registered charity no. 1178089 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Expenditure

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

Fixed Assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

A full years depreciation is charged in the year of purchase.

Fixtures and fittings	33% Straight line
Furniture and equipment	25% Straight line
Land and building	Not depreciated

The charity does not depreciate its buildings as the trustees believe that the policy of continually maintaining the property means that any depreciation charge would be immaterial due to the property retaining a high residual value at the end of its useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Going concern

These financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Notes to the Financial Statements
For the Year Ended 31 December 2025

2 Donations and legacies

	2025	2024
	£	£
Offerings	100,679	91,456
Gift aid reclaimed on offerings	19,178	20,099
External funding individuals	5,373	5,768
Gift aid reclaimed on external funding	2,005	1,238
External funding churches, charities & other	1,783	975
Building for the future fund	148,749	205,421
Gift aid reclaimed on Building for the future fund	24,237	46,817
Residential weekends	4,968	5,567
Other donations	2,175	720
	<u>309,145</u>	<u>378,059</u>

3 Investment income

	2025	2024
	£	£
Bank interest	<u>3,234</u>	<u>1,023</u>

4 Charitable activities

	Direct Costs	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals	2024
	£	£	£	£	£
Church activities	130,845	14,891	2,028	147,764	136,324

5 Grants payable

	2025	2024
	£	£
Operation Mobilisation	3,600	2,925
Delhi Bible Institute	3,195	1,800
Fellowship of Independent Evangelical Churches	2,478	1,923
Arab World Mission	1,800	1,875
Fell Church Shap	1,000	-
Bethesda Evangelical Church	750	-
Tree of Life Ministries Carlisle	750	-
North West Gospel Partnership	600	600
Slavic Gospel Association	359	-
Nottingham University Christian Union	200	-
Thirtyone:eight	159	150
Buckley Church Plant	-	4,552
Unite Camp	-	800
	<u>14,891</u>	<u>14,625</u>

Notes to the Financial Statements
For the Year Ended 31 December 2025

	Governance costs 2025 £
6 Support costs	
Church activities	<u>2,028</u>

	2025 £	2024 £
Governance costs		
Independent examiners fee	<u>2,028</u>	<u>600</u>

	2025 £	2024 £
7 Trustees' remuneration and benefits		
Trustees' salaries	60,387	55,993
Trustees' social security	368	139
Trustees' pension contributions	7,359	6,901
Trustees' other costs	16,454	15,631
	<u>84,568</u>	<u>78,664</u>

No trustees received any remuneration or had any expenses reimbursed in respect of their position as trustees.

Mr Peter Walkingshaw and Mr Nathan Coleclough are employees of the CIO and received remuneration and expenses in respect of their employment as follows:-

Mr Peter Walkingshaw received remuneration of £45,190 (2024 - £42,870) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Peter Walkingshaw in the sum of £5,460 (2024 £5,175).

Mr Nathan Coleclough received remuneration of £31,651 (2024 - £28,755) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Nathan Coleclough in the sum of £1,899 (2024 £1,725).

	2025 £	2024 £
8 Staff costs		
Salaries	60,387	55,993
Social security costs	368	139
Pension contributions	7,359	6,901
Other costs	16,454	15,631
	<u>84,568</u>	<u>78,664</u>

The average monthly number of employees during the year was as follows:-
From April 2023 both staff members were trustees. See note 7.

	2025	2024
Charitable activities	2	2

No employees received emoluments in excess of £60,000.

**Notes to the Financial Statements
For the Year Ended 31 December 2025**

9 Tangible fixed assets

	Fixtures and Fittings £	Furniture and Equipment £	Land and Building £	Total £
Cost				
At 1 January 2025	8,707	1,762	1,767	12,236
Additions	-	-	535,875	535,875
At 31 December 2025	<u>8,707</u>	<u>1,762</u>	<u>537,642</u>	<u>548,111</u>
Depreciation				
At 1 January 2025	5,799	441	1,533	7,773
Charge for year	2,899	441	-	3,340
Eliminated on disposal	-	-	-	-
At 31 December 2025	<u>8,698</u>	<u>881</u>	<u>1,533</u>	<u>11,113</u>
Net book value				
At 31 December 2025	<u>9</u>	<u>881</u>	<u>536,108</u>	<u>536,998</u>
At 31 December 2024	<u>2,908</u>	<u>1,322</u>	<u>233</u>	<u>4,463</u>

10 Debtors: amounts falling due within one year

	2025 £	2024 £
Prepayments	4,335	2,919
Accrued income	5,097	5,651
	<u>9,432</u>	<u>8,569</u>

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued expenses	6,017	5,336
Deferred income	2,160	290
	<u>8,177</u>	<u>5,626</u>

12 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Loan	200,000	-
	<u>200,000</u>	<u>-</u>

The loan shall be repayable in full on the fifth anniversary of July 2025.

Notes to the Financial Statements
For the Year Ended 31 December 2025

13 Movement in funds 2025

	As at 01/01/2025 £	Net movement in funds £	Transfers between funds £	As at 31/12/2025 £
Unrestricted funds				
General fund	78,439	1,569	335,848	415,856
Restricted funds				
Building for the future fund	238,082	163,046	(335,848)	65,280
Total funds	<u>316,521</u>	<u>164,615</u>	<u>-</u>	<u>481,136</u>

Movement in funds - 2024

	As at 01/01/2024 £	Net movement in funds £	Transfers between funds £	As at 31/12/2024 £
Unrestricted funds				
General fund	73,762	4,677	-	78,439
Restricted funds				
Building for the future fund	-	238,082	-	238,082
Total funds	<u>73,762</u>	<u>242,759</u>	<u>-</u>	<u>316,521</u>

Building for the future fund - are funds restricted for the purchase and development of Fairview House.

The transfer between funds represents restricted funds received to purchase fixed assets. Once the assets are purchased the original restriction on the funds was met and the funds were therefore transferred to unrestricted, in line with the SORP.

14 Related party disclosures

Trustees and their families made total donations to the charity during the year in the sum of £43,763 (2024 £87,822), of which £22,400 (2024 £67,500) was donated to the restricted Building for the future fund.

The charity pays rent and utilities to Mr Peter Walkingshaw in the sum of £16,454 (2024 £15,631). These figures are included in the Trustees' other costs remuneration see note 7.

Notes to the Financial Statements
For the Year Ended 31 December 2025

15 Net assets by fund 2025	Unrestricted	Restricted	Total
	£	£	£
Tangible assets	536,998	-	536,998
Current assets	83,837	68,478	152,314
Current liabilities	(4,979)	(3,198)	(8,177)
Long term liabilities	(200,000)	-	(200,000)
Net assets	<u>415,856</u>	<u>65,280</u>	<u>481,136</u>

Net assets by fund 2024	Unrestricted	Restricted	Total
	£	£	£
Tangible assets	4,463	-	4,463
Current assets	75,702	241,982	317,684
Current liabilities	(1,726)	(3,900)	(5,626)
Net assets	<u>78,439</u>	<u>238,082</u>	<u>316,521</u>