



Showing the heart of Jesus, in the heart of Caversham

ANNUAL REPORT 2025



Caversham Baptist Church
Registered charity number: 1181257
South Street, Caversham, Reading RG4 8HY
Tel: 0118 954 5353 Email: office@cavershambaptistchurch.org.uk

OBJECTIVES AND ACTIVITIES

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. In fulfilling this objective, the Church engages in a range of activities, either on its own or in partnership with others. The main activities comprise worship services, prayer, Bible study and discipleship groups and supporting the local community.

In planning our activities, the trustees consider the Charity Commission's guidance on public benefit and ensure they fall within this guidance.

We support the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain and the Southern Counties Baptist Association and through our financial contribution to the Home Mission Scheme. We also support BMS World Mission financially and through prayer support for our link missionaries. We collaborate with other churches through Churches Together in Caversham and support other local, national and international organisations through grants and prayer support where that support will further our charitable objectives. An overview of all grants made in 2025 is in the note 8 to the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

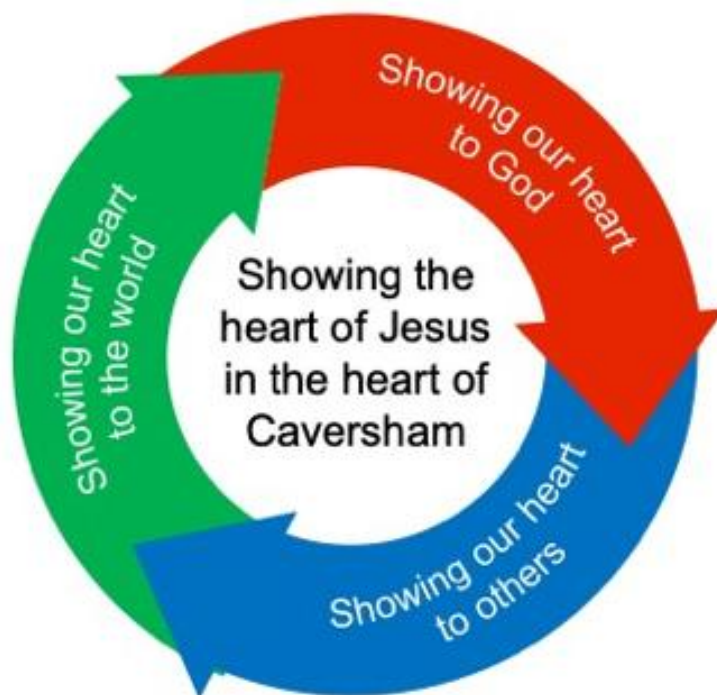
The Church is a Charitable Incorporated Organisation (CIO) governed by a constitution, in the form of the Approved Governing Document for Baptist Churches registered with the Charity Commission on 19th December 2018.

In line with its constitution, the Church operates under the authority of the Church Members Meeting, which is open to all Church members, and operates with a quorum of 25 per cent of Church members. The Church Members Meeting appoints trustees to oversee the running of the Church. The trustees are:

- The Minister, as appointed from time to time from the list of Accredited Ministers of the Baptist Union of Great Britain.
- The Church officers, namely the secretary and treasurer who are appointed annually by the Church Members Meeting.
- Up to six Leaders who are appointed for a three-year term by the Church Members Meeting. Leaders may only serve two consecutive terms after which they must stand down for at least one year.

Except for the minister, any individual must have been a member of the Church for a year prior to being eligible for appointment as a trustee. The trustees received no payment for their work as trustees, with the exception of the minister as authorised within the church constitution.

OUR STRATEGY



Since our church awayday in September 2021 we have been focusing on implementing the vision of living out the strapline on our church logo (see front page) “Showing the heart of Jesus in the heart of Caversham”.

So, we see ourselves “Showing our hearts to Jesus...” through worship, fellowship and ministry. Showing our heart to God, to others and to the world.



We call this Worship

Pointing our hearts and lives toward God. This is our major public gathering where we pool the majority of our resources in helping folks of all ages in their worship of God, in age-appropriate ways and settings.



We call this Fellowship

Small groups and newcomers groups. Where we do life together with other disciples. A bible-based group where disciples from our weekend worship activities meet to do life together, more intimate worship/Bible study. Once per term the groups would all engage in the same 4-6 week study leaving the rest of the term for the groups to pursue separate areas of study.



We call this Ministry

This is where we take all the stuff we have learned and put it into practice. Some of this will be in practical terms and may be covered by multiple different spheres. Other areas are those of youth work, soft evangelism, social gospel opportunities (ministry to the poor, needy, aged etc).

LEADERSHIP TEAM REPORT.

2025 has been another year of challenges for Caversham Baptist Church. We were pleased to see Revd Colin Baker continue his phased return from sick leave and build up to full time hours in May. However, he was subsequently called to the pastorate at Sheddingdean Baptist Church in Burgess Hill in September 2025, leaving us in a period of pastoral vacancy.

However, God has continued to provide for us and we are blessed by the continued support of Revd. Graham Coldman, a former member of the church who has retired to Newbury. His guidance and support have been invaluable to us during Colin's sick leave and now as moderator during our pastoral vacancy. We have also been blessed by several other outside preachers who have brought God's word to us.

Despite our lack of a full-time minister God is still at work in our church and community. Our Youth and Children's work continues to be a source of encouragement with the splitting of the under 11s into 2 age groups in early 2025 to better serve the needs of the different age ranges. We are blessed by the commitment of the volunteers who lead this work to staff the additional group. We are also encouraged to see the continued development of our ministry to Hong Kongers who have come to the UK in recent years.

We are disappointed that we have been unable to recruit a Children, Youth, Families and Community Worker, despite investing in external advertising which attracted some candidates, but none proved right for the role. Thanks to generous donations, we have the funding in place for this role and believe it will help us to develop our ministry in this area. The church has agreed not to do further external advertising whilst we assess our plans for future ministry but remain open to applications we may receive via our website.

The Leadership Team continue to meet every week on a Monday evening to pray together for the church, other than the first week of the month when we meet on a Tuesday evening for our formal business meeting. We value your prayers for us as we offer leadership to the church. We are particularly seeking new leaders who feel called to be part of our work.

As a church we look forward to continuing to serve God in Caversham in 2026 and beyond. We have a church weekend away planned for March 2026, where we hope to progress our vision for future ministry and pray that God will lead us into the next phase of ministry for Caversham Baptist.

David, Mabel, Richard, Rob, Roger, Rosemarie

REVIEW OF THE YEAR

The reports on the following pages detail regular activities and any one-off events that took place during the year.

MUSICAL WORSHIP 2025 (Tamsyn Wilson on behalf of those leading music ministry)

Psalm 95

1 Come, let us sing for joy to the Lord;
let us shout aloud to the Rock of our salvation.
2 Let us come before him with thanksgiving
and extol him with music and song.

The musicians at CBC have endeavoured to serve God and the congregation faithfully in worship this year. The number of musicians appearing on the rota has increased since last year and we have been pleased to welcome Samman (Sam) as a singer and Mani will make her debut on flute this spring.

The Youth Band has led us on multiple occasions under Joel's leadership, but the number of players is slightly smaller than last year owing to some young people heading off to university and therefore being away during term time.

Special events this year included Carols by Candlelight, organised by Pam Chilvers, where 9 musicians all played and sang together, and the Children's Nativity where acted scenes were interleaved by carols.

The musicians are grateful to be ably supported by our skilled and reliable AV team.

Thank you to those who volunteer their time and effort to share their gifts with the church in this important ministry. There is always room for more people to join the rota – please contact Tamsyn.

PRAYER CHAIN (Leader: Rob Sproule)

The Prayer Chain is a vital resource for those who wish to call others to join them in prayer and praise. Whilst we know the Lord hears all of our prayers, there is something special about God's people joining together, calling upon the Lord to work amongst us in mercy love and power.

The Prayer Chain only operates effectively because so many people are willing to pray - thank you all. If you would like to join the prayer chain, all you need is to have an email address and a willingness to pray - I encourage everyone to

get involved. To join the Prayer Chain, speak with Rob or email him on prayerchain@cavershambaptistchurch.org.uk.

We have indeed discovered that “effective and fervent prayer” has “availed much.”

SMALL GROUPS (Leader: Roger Horsman)

In accordance with our strap line: "Showing the heart of Jesus in the heart of Caversham ", we see the activity of small groups as being part of "Showing heart to others".

Centred around prayer, worship, bible study, relationships and mission, our groups have both a spiritual and social function for our church fellowship.

We currently have 6 small groups run by Rob Sproule, Pam Chilvers, Roger Horsman/ Rosemarie Bansair-Lemin, David Chan, Robin and Yeye Benwell and the ladies' fellowship.

The Central Caversham Homegroup run by Rob meets in the church lounge on Tuesday evenings (7.30 – 9 pm) during term-time. During the past year they have used a number of study guides from The Life builder Series

The Highmoor road group meet at 8 pm on Tuesdays at Pam Chilvers home. Tea, coffee etc are served on arrival followed by an informal chat about the week. They then usually take the message from the previous Sunday Service, go through the Bible readings and discuss how to apply all that into their lives today. There is also a time for prayer. They would warmly welcome new members into the group.

The Rotherfield way group was held at Colin and Alison's home until their departure, meeting on Wednesday 1- 3pm. Now meeting at the church and run jointly by Roger and Rosemarie. We are small in size and new members are always welcome.

Hong Kong Group meetings are held after the Service on the second Sunday of each month. The church continues to see new members in this group.

The Caversham Park Group meet on Thursdays at Robin and Yeye's home.

A new Ladies Group is meeting at the church once a month on a Thursday morning, having been formed in September 2025 for non-working members.

Small groups remain an important place for us all as we seek to grow and mature in our relationship with Jesus Christ and each other.

PASTORAL TEAM (Leader: Rosemarie Bansair-Lemin)

As a pastoral team we continue to visit and pray and provide support to church members who are sick and unable to attend church on a regular basis. The team offers communion to church members in their homes where they are unable to come to church. Members of the pastoral team visit those members who are sick in hospital to offer support and prayers and we offer assistance with transport to hospitals for treatment.

The Pastoral team also took the initiative to start a prayer meeting before our service on Sunday at 10am, to which all are invited. We use this time to uphold our services and those leading them in prayer.

The pastoral team will always continue offering prayer and practical support to our church family.

READING FESTIVAL (report by Julia Horsman)

Due to the significant lack of footfall in 2024 it was decided not to order the outside portable toilets for 2025 and to operate a smaller scale ministry. This proved to be a good move as sadly only a handful of festival goers turned up over the whole weekend. It would seem that the festival organisers had again directed anyone coming off site into Reading and Caversham was like a ghost town.

In light of this it was decided that we would not open as normal for the 2026 Festival. We need to prayerfully consider this move as a Church and any suggestions for the future would be welcome.

WARM WELCOME SPACE (Steve & Sue Cantwell and Rosemarie & David Lemin-Bansair)

The Warm Welcome Space (part of a nationwide initiative) was introduced in Caversham Baptist Church as a result of increasing energy costs and a desire of the members of the church to provide a warm, safe and welcoming environment to anyone from the local community.

In 2025, we continued to meet throughout the year apart from a break in August, as our visitors were keen to come even when the warmer weather arrived.

We invite a number of organisations to partner with us – our partnership with the local Co-op stores to collect food each week continued but during the year this became more formal with an agreement with Caboodle who administer the charity collections from the Co-op nationwide. The result of this meant

that we could only collect from one store on a Wednesday evening. This limited the type of food we could safely pass on the community so steps were taken to look into forming an alternative relationship with FareShare, an organisation that administers charity food collections from other supermarkets including Waitrose. Collections started in early 2026 from Waitrose on Thursday evenings.

We also partner with Churches Together in Caversham and Queen Anne's School (QAS) who both provide volunteers and some funds to help with running costs. Several girls from QAS volunteer each week as part of the Duke of Edinburgh's Award scheme, sometimes accompanied by a teacher. They generally help in the kitchen and interact with the visitors and other volunteers.

The Warm Welcome Space proves popular with a mix of people from the fellowship and a good number of the general public, often attracting 20 or more visitors. We chat, and some play board games, while hot drinks and refreshments are served, including a light lunch.

We open from 10.00 to 1.30 each Friday and provide home-made soup, cake and hot drinks. Numbers continue to rise and we enjoy spending time with members of the community as they sample the warm welcome, refreshments and spare food from local retailers. We also enjoy sharing our faith when people ask questions, and as a team we pray for any particular needs they share with us.

During the year, the church kitchen procedures were inspected by the Reading Borough Council and we were pleased to be given a 5-star rating.

Thank you to all who volunteer on a Friday including those who collect food in the evenings before Warm Welcome Space. We now have a rota of 4 or 5 members of the fellowship who provide this service. We also appreciate the regular members of the church who attend and engage with our guests, as we show the heart of Jesus in the heart of Caversham.

CHILDREN'S AND YOUTH WORK

Our Vision is:

To see the lives of children, young people and their families in the local community be transformed and for them to come into a relationship with Jesus Christ.

Our mission is:

- To provide a safe, secure, warm environment where all are welcome and have equal value.
- To be positive Christian role models and develop relationships built on love and acceptance.
- To reach out to children and young people in the local area and equip them to participate responsibly in the community.
- To provide an opportunity for children and young people to experience the love of God and learn about the Christian faith.
- To disciple children and young people in their relationship with Christ and encourage them to live differently and make a difference.

SUNDAY MORNING CHILDREN'S GROUPS (Tamsyn Wilson on behalf of the team)

Proverbs 22:6

"Start children off on the way they should go,
and even when they are old they will not turn from it."

The children's work at CBC has continued to be a source of blessing. We have now completed a year with split primary age groups. Children in Foundation to year 2 are known as "Little Lambs on Sunday" and meet in the downstairs room at the front end of the church. Children in school years 3-6 are called the "Pathfinders" and they meet in the upper hall.

Both groups have used the Energize material to study series such as "The Nature of God," "Bible Characters" and "Encounters with Jesus." The number of leaders for these groups has remained more or less constant and thanks must go to all those who have come forward to lead or help. The older children are regularly reading from the Good News Bibles for themselves. The Little Lambs on Sunday use stories from the Lion First Bible, and explore them through craft, drama and songs. Both groups appear back in church with their volunteer adults at the end of morning worship, with a brief recap of what they have learnt, to show the crafts they have made and to join with the congregation in a 'child-friendly' song with actions.

The Youth Group for secondary school age young people is dwindling somewhat in numbers after several young people left for university and are now away in term time. The group still continues to meet with a mix of adult leadership and leadership by the young people themselves.

Christmas was celebrated with a light-hearted and humorous play 'Hark the Harold Angels Sing' telling the traditional Christmas story against a backdrop of a choir rehearsal which goes wrong. The Harold Angels helped the choir members to understand the meanings of the words of traditional carols.

We thank again all of those who work with the children and young people at the Church. We are blessed with a good number of leaders and volunteers, all DBS checked. Without their support, help and dedication we would not be able to sustain this vital teaching and sharing of God's love; thank you.

During this time of ministerial vacancy, we have taken a pause in advertising pro-actively for a Children, Youth, Families and Community Worker, although the advert is still on our church website.

LITTLE LAMBS PARENT & TODDLER GROUP (Leader: Judith Lewis)

The Little Lambs and You group meets, during school term time, on a Monday morning 10.00am to 11.30am in the worship area and lounge. We have an online booking system with 25 places available each week. We serve refreshments throughout the session to parents and carers and provide an opportunity for the children, mid-way through the morning, to sit at a table together for a drink of water and a snack.

We set up the worship area as a free play space for the children, providing a varied number of toys, including a slide and climbing frame, sit-on vehicles, play kitchens, books etc as well as table-top activities including jigsaw puzzles, Noah's ark, play workbench tools, dolls house sets and craft activities.

In the lounge we create a quieter space with a baby corner with suitable mats, toys and baby bouncers as well as a car table and train set.

In the last 15 minutes of the session, we finish in the lounge with a short Bible story and sing nursery rhymes together.

We provide parents, carers and their children with an opportunity to make connections with each other in a dry, warm environment. We are also there to befriend, offer support and show God's love to those who attend.

CHURCHES TOGETHER IN CAVERSHAM HOLIDAY CLUB Joint ministry through Churches together in Caversham, CBC Representative: Tamsyn Wilson)

Churches Together in Caversham Holiday Club has completed its first year as a CIO and registered charity, with the stated aim being: the advancement of the Christian faith in Caversham and the surrounding areas, by the provision of holiday clubs, with Christian content for children (of all faiths and none), or other activities, with Christian content for children (of all faiths and none) as the trustees decide.

Holiday club ran from 28 July to 1 August 2025 for children in reception to school year 6 at St Anne's School. It was decided to keep numbers slightly lower than previous years with initial sales limited to 20 children per year group. Demand for tickets was very strong and every age group other than year 6 sold out with some selling out on the first day of ticket sales. Some additional tickets were released and eventually 147 were sold in total. There were also 25 Young Leaders who are of secondary school age. The holiday club ran successfully, despite some challenges with works being carried out on the school site at the same time as the club and some wet weather at times.

The holiday club made use of Scripture Union's Deep Sea Divers material which was well received. Each morning, we “dived” into a Bible story to learn about the life of Jesus and what it means for us. In the afternoons, children chose their activities from a wide range including crafts, sports, science and dancing. As always, highlights were Wet Wednesday and the Family Fun Friday open afternoon which featured a petting zoo for the first time.

We distributed a post-event survey to the parents of attendees with 34 responses received from parents of 51 attendees. Overall feedback was very positive with an average star rating of 4.8 out of 5 and a Net Promoter Score® of 88. The feedback from this survey will be used to help improve our future holiday clubs.

A separate annual report will be produced for the Charities Commission.

SAVE THE DATE: Churches Together in Caversham Holiday Club will return in 2026 running from Monday 27th July to Friday 31st July at St Anne's School. Please contact Tamsyn Wilson if you could volunteer with us in any capacity and for any part of that time.

CATERING (Leader: Rosemary Sproule)

The kitchen is used to support a range of church events including Friday Warm Space, Little Lambs toddler group and FAITH drop-in meal primarily for homeless people.

The catering team serve the church by providing refreshments after morning worship and on special occasions. Our fellowship lunches continue to form an intrinsic part of our bi-monthly church meetings and create a relaxed environment to enjoy fellowship with each other over food.

In March we catered for the church's 'Time Together' weekend – a 'takeaway' on Friday evening and a 'bring and share' after Sunday morning worship.

We enabled a 'bring and share' after the Harvest Festival service in September and provided food and refreshments after Thanksgiving Services for John Blackmore and Tony Hawke.

A big thank you to everyone who has helped over the past year. If you would like to join any of the teams that serve these events, or join our Sunday morning refreshment rota, please contact Rosemary on 07456 407718.

AUDIO VISUAL & COMMUNICATIONS (Rob Sproule on behalf of the team)

We serve the church every Sunday, enhancing our worship with audio-visual support.

During the year, we supported several external organisations who hired our main hall for large public meetings requiring audio-visual services.

Ben and Jackie lead on Communications, focussing primarily on developing the church website, our social media engagement and creating artwork and flyers to promote church events.

The website is our primary source of information for the external community; we keep the content current with recordings of talks from our Sunday worship and information of upcoming events. The church management area of the system is used to support the Prayer Chain.

Sue leads on our monthly newsletters to members and friends of the church. Currently this is done via Mailchimp, with a hard copy newsletter also provided for regular attenders without email, and to give to visitors and newcomers who are not on the mailing list.

We are keen to grow these teams. If you have an interest in serving God and the church family with AV or communications (website, social media, newsletters, noticeboards, creating artwork for use within the Church or on any of our communication channels) please discuss with any of us. All you need is passion and a desire to serve; we will provide the tools, training and support.

Our thanks to each member of these teams for their commitment

BUILDING REDEVELOPMENT & FABRIC (Rob Sproule on behalf of the team)

The team have continued to focus on maintaining and enhancing the buildings for both internal and external use. Highlights include:

- A fellowship Workday, where a good number of people from the church came together to carry out a range of maintenance and cleaning jobs.
- Refurbished the downstairs WC at the rear of the church building.
- Installing a 10-space cycle store in the church car park with upgraded security lighting
- Preparing the Manse for letting during our time without a minister

The fabric team continues to focus on routine maintenance and minor works. We hope to implement a small number of improvements to enhance the building's usability and appearance during 2026.

Thank you for all your help and support, whatever form that took – prayer, financial, hands-on and encouragement.

We very much miss John Blackmore, who went to be with the Lord in May. John gave many years' faithful service to the church, offering his extensive practical skills and advice in so many different ways – what a blessing he was to our team and the church, for which we give thanks!

Special thanks to the Fabric team - Steve Cantwell, Richard Wilson and Rob Sproule for their diligence, tenacity and commitment to serving the Lord and the fellowship in so many ways during this busy and challenging time.

ROOM HIRE (Steve & Sue Cantwell)

Many visitors to our building comment on how bright and welcoming it is, which was one of the aims when it was re-opened in 2022 after refurbishment. We quite often receive enquiries from people who have attended one event, seen inside the building and are interested in booking it for another event.

During 2025 the number of enquiries and bookings grew, although we always give preference to our own church activities - especially those aimed at

engaging with the local community. These include the Little Lambs & You toddler group, Warm Welcome Space and the Christmas Craft Fair. Other regular midweek church activities using the building include small Bible study groups and the monthly Prayer Meeting.

We have regular bookings from Caversham & District Residents' Association (CADRA), Caversham Horticultural Society, the Berkshire Beekeepers and other organisations and individuals have rented space. These have included book launches and a book festival for the local Fourbears Bookshop, birthday parties, AGMs and committee meetings for other organisations, and an escape room event for children. We have also shared our worship area and baptistery (baptism pool) with another church that has no baptistery of its own.

In September we partnered with CADRA and opened up the church as part of the national Heritage Open Days initiative. Colin created a wonderful display depicting the history of the church community and building, and we met a good number of people who were shown around the building by volunteers from the church.

The Steinway grand piano in the worship area (main hall) makes our building attractive for holding musical events including concerts.

2026 has started with a busy January for external hires, and there are more concerts and festivals booked in, as well as regular bookings from community groups.

We are delighted to be able to offer high quality space for hire in the heart of Caversham. Full details of the rooms available are on the Church website at https://www.cavershambaptistchurch.org.uk/Groups/382636/Book_our_Venue.aspx.

FAITH CAVERSHAM DROP IN (Ministry hosted by Caversham Baptist Church but operated by Faith Christian Group – Manager Myra Fowler)

The Drop In has continued to open every Wednesday between 12.00 and 2.00 p.m. We offer the same basic menu - sausages, fish fingers, chicken goujons, baked potatoes, chips, baked beans or tinned spaghetti. Dessert is still apple tart, fruit salad, ice cream or custard. We always have fresh fruit – grapes, bananas, oranges, sometimes apples or seasonal fruit. When people arrive we have sandwiches, biscuits, sometimes cakes available bearing in mind that for some people, perhaps the majority, this will be their first meal of the day. Our Christmas lunch this year was very well attended – we had 32 visitors and were able to give everyone a three course meal plus a gift bag to take away which contained toiletries and a selection of hats, gloves and socks and some

chocolates too. Lunch ended with us all singing Christmas carols accompanied by a volunteer who plays the guitar. It was a lovely time!

We are very grateful to our regular donors who have continued to provide biscuits, cakes and soft drinks but we do try to be as self sufficient as we can.

We continue to comply with all Environmental Health regulations and we had an inspection in the summer when we achieved a '5' which is the top mark.

In June this year Christian Community Action told us that they no longer wished to support us as they had decided to concentrate on the furniture and white goods side of their operation in these difficult times. This was a shock to us but we have been extremely fortunate that Faith Christian Group have taken us on board as part of their organisation. We very much appreciate the support they have given to us.

As always, our aim is to provide a friendly and welcoming place – no judgement and no questions. Many of our visitors have difficult lives for many different reasons and for that reason it is very important that we provide a calm and relaxed place to be, just for a couple of hours. We do not tolerate bad behaviour of any sort.

We are so grateful to the church for their support in so many ways.

CHURCH FINANCES

We are thankful that the church's finances are healthy and we are grateful to the Lord for his continued provision for our needs.

The General fund had a significant surplus of £9,796 in 2025 (2024: £13,176) and ended 2025 with a total balance of £63,011 up from £57,849 at the end of 2024. This comprised of fixed assets of £12,010, and cash and other current assets of £51,001.

General fund Freewill offerings and the associated Gift Aid increased to £80,810 from £77,337 in 2024 and total general fund income increased to £87,755 from £80,278. General fund expenditure increased significantly to £77,959 from £67,122 in 2024 due to the minister returning from sickness absence, although he then left in late September.

The Youth and Children's work fund retains a balance of £35,285 and we plan to use these resources to appoint a Worker in due course.

Overall income fell to £94,342 from £110,636 in 2024 following the large gifts to the Youth and Children's work fund in 2024. Overall expenditure increased to £81,152 from £70,655 in 2024.

The Restricted Building Redevelopment Fund now holds the interest free member loans that were used to fund the redevelopment project. Regular gifts of £6,588 (including Gift Aid) were received, down from £9,295 in 2024. £1,805 was transferred from the General Fund to ensure that the loan repayments of £9,091 were covered. The loan balances at year end were £83,636, down from £92,727 at the end of 2024. We are on track to clear the loans by the end of 2032.

The manse is valued in the accounts at £325,075 after a depreciation charge of £1,914 and improvements of £2,829 to prepare it for letting. The market value of the property is estimated to be over £500,000. The Grand Piano purchased following a specific gift in 2022 is valued at £23,408 after a depreciation charge of £1,064.

RESERVES POLICY

Caversham Baptist Church aims to hold sufficient reserves (including general and uncommitted designated funds) to ensure we can meet our obligations in the event of a deterioration in our finances, or a major cost (e.g. a building repair) arising. Our policy is to hold cash equivalent to three months of general running costs and an additional three month's staffing costs. This policy is

reviewed at each Annual General Meeting. The Trustees believe that, as of 31st December 2025, our reserves policy currently requires us to hold approximately £20,400 in unrestricted and designated cash reserves, whilst we actually held approximately £51,001. The church plans to appoint a Minister and a Children, Youth and Families Worker, which together would increase the level of reserves needed to approximately £60,000 so we are looking to build up our reserves with that plan in mind.

FINANCIAL AUTHORISATION POLICY

In order to maintain appropriate control of expenditure, the Church has adopted the following financial authorisations policy. Spending or spending commitments:

- up to £250 within budget may be authorised by Team Leaders
- up to £1,200 may be authorised by the Treasurer.
- up to £6,000 may be authorised by a vote of the Leadership team.
- in excess of £6,000 may only be authorised by a vote of the Church Meeting.

These limits are reviewed each year at the Annual General Meeting.

TRUSTEES AND LEADERSHIP TEAM

The following served as trustees and leaders between the start of 2025 and the approval of these accounts:

- Colin Baker, Minister (resigned 30 September 2025)
- Mabel Foye, Secretary
- Richard Wilson, Treasurer
- Robert Sproule
- Allan Roger Horsman
- Rosemarie Bansair-Lemin
- Fan Fai (David) Chan

LEGAL INFORMATION

Caversham Baptist Church (the Church) is a Charitable Incorporated Organisation, registered with the Charity Commission number: 1181257.

Church Address: South Street, Caversham, Reading, RG4 8HY

Bankers: Barclays Bank UK Plc, 1 Churchill Place, London, E14 5HP

Solicitors: Anthony Collins LLP, 134 Edmund St, Birmingham B3 2ES

Independent Examiner: Kate Andrews ACA

POLICY STATEMENT ON CHILDREN, YOUNG PEOPLE AND THE CHURCH

This statement was agreed at a church meeting held on 27/5/97 and amended at the AGM on 25/3/03. It will be read annually at the AGM where progress in carrying it out will be monitored.

1. As members of this church, we commit ourselves to the nurturing, protection and safekeeping of all, especially children and young people.
2. It is the responsibility of each one of us to prevent the physical, sexual and emotional abuse of children and young people and to report any abuse discovered or suspected.
3. We recognise that work with children and young people is the responsibility of the whole church.
4. We undertake to exercise proper care in the selection and appointment of those working with children and young people, whether paid or volunteer.
5. The Church is committed to supporting, resourcing and training those who work with children and young people and to provide supervision.
6. The Church is committed to following the Home Office Code of Practice: *Safe from Harm* and adopts the guidelines and procedures published by the Baptist Union of Great Britain in its booklet *Safe to Grow*. Each worker with children and young people must know the recommendations and undertake to observe them. Each shall be given a copy of the Church's agreed procedure and good practice guidelines.
7. As part of our commitment to the children and young people, the Church has appointed:
 - A Designated Person to advise the Church on any matters relating to the safeguarding of Children and young people and to take appropriate action when abuse is disclosed, discovered or suspected. Their role will be regularly explained to children and their names, addresses and phone numbers publicly displayed.
8. The Church will appoint a responsible person and administrator to see that this policy is implemented.

Children and young people are a part of—and belong to—church today. They have much to give as well as to receive. We will listen to them.

As we nurture them in worship, learning and community life, we will respect the wishes and feelings of the children and young people.

Designated person: Tamsyn Wilson, 7 Blenheim Road, Caversham, RG4 7RT

POLICY STATEMENT ON PHOTOS OF CHILDREN

Children and young people are a valued part of our church. In our use of photography, we seek to celebrate and communicate the life and activities of this church and to affirm the importance of all who are part of your church life, young and old. This policy is to ensure that such photography protects the safety of the children and young people in our care. It supplements our existing 'Safe to Grow' policy.

This policy statement will be read and confirmed at the AGM each year where the process of carrying it out will be monitored.

1. It is the responsibility of each church member to prevent misuse of photographs of children and young people and to report any misuse discovered or suspected.
2. We recognise that written parental/guardian consent must be given for the publication or display of a recognisable photograph of any person under the age of 18. Parents must be aware of which type of publication/display will be used. No consent is needed for photos of people whose faces are not recognisable.
3. Borderline cases will be decided by the designated person.
4. Photos by an individual of activities within or related to our church, which involve children and young people is only allowed with the permission of the leader of the activity.
5. Each leader, publisher and photographer will be given good practice guidelines on taking photos of children and young people, including being made aware of this policy.
6. We will exercise proper care ensuring children and young people will not be identified by name or other personal details in captions and accompanying text.
7. Data protection: Photos are to be stored in a safe and secure way, separated from personal details of the child or young person. Photos, negatives or computer images that are against parental consent must be completely destroyed. Others must be kept securely and, when no longer needed, destroyed.
8. As part of our commitment to children and young people, the Church has appointed a designated person to listen to children, young people and parental concerns.
9. The Church has appointed a responsible person as an administrator to see that the policy is implemented.

STATEMENT OF FINANCIAL ACTIVITIES

For the period 1st January 2025 to 31st December 2025

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Incoming Resources	Note	£	£	£	£	£	£
Donations and Legacies	2	80,810	-	6,588	-	87,397	107,694
Income from charitable activities	3	834	-	-	-	834	302
Other Trading Activities	4	4,491	-	-	-	4,491	2,559
Investment income	5	1,620	-	-	-	1,620	81
Other income		-	-	-	-	-	-
Total incoming resources		87,755	-	6,588	-	94,342	110,636
Resources Expended							
Raising funds		-	-	-	-	-	-
Charitable Activities	6	77,959	1,914	1,279	-	81,152	70,655
Other Expenditure		-	-	-	-	-	-
Total Resources Expended		77,959	1,914	1,279	-	81,152	70,655
Net Incoming Resources before Transfers		9,796	(1,914)	5,309	-	13,191	39,980
Incoming fund transfers	11	-	2,829	1,805	-	4,634	20
Outgoing fund transfers		(4,634)	-	-	-	(4,634)	(20)
Net Incoming Resources before other gains/losses		5,162	915	7,113	-	13,191	39,980
Gains and losses on revaluation of fixed assets	12	-	-	-	-	-	-
Actuarial (losses)/gains on defined benefit pension schemes	22	-	-	-	-	-	20
Net Movements in Funds		5,162	915	7,113	-	13,191	40,000
Funds brought forward		57,849	324,160	(30,169)	1,250,000	1,601,839	1,561,839
Funds carried forward		63,011	325,075	(23,056)	1,250,000	1,615,030	1,601,839

Please note figures are rounded to the nearest pound and therefore totals may not always match exactly.

BALANCE SHEET

As of 31st December 2025

	Note	As at 31/12/2025		As at 31/12/2024	
		£	£	£	£
Tangible Fixed Assets	13		1,610,493		1,612,475
Debtors	14		9,313		8,304
Bank and Cash	15		80,874		76,320
Current Assets			90,187		84,624
Current Liabilities					
Creditors: Amounts falling due within one year	16		(11,105)		(11,624)
Net Current Assets			79,082		73,000
Member Loans	17		(74,546)		(83,636)
Defined benefit pension scheme liability	22		-		-
Long Term Liabilities			(74,546)		(83,636)
Net Assets			1,615,030		1,601,839
Charitable Funds					
Endowment	18		1,250,000		1,250,000
Restricted	19		(23,056)		(30,169)
Designated	20		325,075		324,160
Unrestricted			63,011		57,849
Total			1,615,030		1,601,839

Please note figures are rounded to the nearest pound and therefore totals may not always match exactly.

Notes 1 – 23 on the following pages form an integral part of these accounts.
These accounts were approved by the Trustees on 3 March 2026 and signed on their behalf by

Treasurer



Secretary



NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011. Caversham Baptist Church is a registered charity, no. 1181257 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

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.

c Donations

Donations are accounted for gross when received.

d Legacies

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

e Investment Income

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

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized 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.

g Cost of raising funds

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

h Grants payable

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.

i Support costs

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings, they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt. The church premises are included in the balance sheet using a market valuation from a qualified surveyor. The Manse premises are initially recognised at cost.

k Depreciation

Depreciation has not been charged on the Church premises as they are revalued each year on the basis of the insured value. The Church manse has been depreciated based on 50% of the initial purchase value being land and 50% buildings. The land is retained at cost and the building depreciated on a straight-line basis at 1% of acquisition cost per annum. Depreciation on other fixed assets is on a straight-line basis over their expected useful life:

- IT and audio-visual equipment at 20% of acquisition cost per annum.
- Fixtures, Furniture and Equipment at 10% of acquisition cost per annum
- The piano is depreciated at 4% of acquisition cost per annum.

No depreciation is charged in the year of acquisition and a full year in the year of disposal.

l Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each designated fund is set out in the notes to the financial statements. 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 particular purposes. The costs 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. Endowment funds represent those assets which must be held permanently by the charity, principally the Church Building Reserve. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

m Employee benefits

The charity operates a defined contribution pension plan for its staff. 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.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan. Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 DONATIONS AND LEGACIES

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Freewill Offerings	67,208	-	5,290	-	72,498	88,888
Gift Aid	13,602	-	1,298	-	14,899	18,806
Legacies	-	-	-	-	-	-
Total	80,810	-	6,588	-	87,397	107,694

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Sale of assets	634	-	-	-	634	-
Other Activities	200	-	-	-	200	302
Total	834	-	-	-	834	302

4 OTHER TRADING ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Use of Premises	3,652	-	-	-	3,652	2,559
Manse Letting Income	839	-	-	-	839	-
Total	4,491	-	-	-	4,491	2,559

5 INVESTMENT INCOME

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Interest on cash	1,620	-	-	-	1,620	81
Total	1,620	-	-	-	1,620	81

6 CHARITABLE ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Ministry	37,496	-	215	-	37,711	20,851
Mission	9,865	-	-	-	9,865	9,705
Premises	30,598	1,914	1,064	-	33,576	40,100
Total	77,959	1,914	1,279	-	81,152	70,655

7 TOTAL RESOURCES EXPENDED

The following table summarises expenditure in line with our reporting categories.

	Charitable Activities	Grant Funding	Support Costs	2025	2024
Ministry	37,150	-	561	37,711	20,851
Mission	-	9,392	473	9,865	9,705
Premises	32,109	-	1,467	33,576	40,100
Cost of Generating Funds	-	-	-	-	-
Total	69,259	9,392	2,500	81,152	70,655

8 GRANTS MADE TO OTHER CHARITIES

	Unrestricted	Designated	Restricted	Endowment	2025	2024
BMS World Mission	3,852	-	-	-	3,852	3,850
Baptist Home Mission	3,996	-	-	-	3,996	4,000
CCA Caversham	-	-	-	-	-	-
Churches Together in Caversham	944	-	-	-	944	885
Zimbabwe Victims Support Fund	600	-	-	-	600	600
Total	9,392	-	-	-	9,392	9,335

9 SUPPORT COSTS

	Unrestricted	Designated	Restricted	Endowment	2025	2024
Bank Charges	64	-	-	-	64	70
Church Office Expenses	1,777	-	-	-	1,777	1,567
Subscriptions	436	-	-	-	436	436
Magazine & Publicity	64	-	-	-	64	33
Other Sundry Expenses	160	-	-	-	160	128
Total	2,500	-	-	-	2,500	2,234

Support Costs have been allocated to the Charitable activities in the general fund of the Church in proportion with their other expenses (included in note 7 above) as follows:

	2025	2024
Ministry	561	426
Mission	473	370
Premises	1,467	1,438
Total	2,500	2,234

10 STAFF COSTS AND TRUSTEE EXPENSES

		2025	2024
Salaries	Gross Salary	24,432	21,589
Pension Costs	Employer's Pension Contributions	2,931	6,056
Other Costs	Council tax, water, phone, expenses	9,000	8,366
Total		36,363	36,011

The average number of staff in the year was 1 (2024: 1). No employee received emoluments in excess of £60,000 during the year (2024: none).

Revd Colin Baker as Minister acted as one of the church's trustees in accordance with the church constitution from 1st April 2018 until 30th September 2025 and received a stipend in 2025 of £24,432 (2024: £21,589). He was also reimbursed out of pocket expenses and mileage (at the HMRC approved rate) of £180 (2024: £15). Contributions of £2,931 (2024: £6,056) were made to the defined contribution section of the Baptist Pension Scheme.

Until October 2024 the Church paid deficit contributions in relation to the service of past Ministers of the Church to the Baptist Pension Trust Limited, which was a final salary defined benefit scheme, which was not contracted out of the State second pension. There were no payments in 2025 (2024: £10). The scheme is a multi-employer scheme and it is not currently possible to identify the assets and liabilities of the scheme which are attributable to the Church. In accordance with FRS17 therefore, the scheme is accounted for as a defined contribution scheme. Further details can be found in note 22.

11 TRANSFERS BETWEEN FUNDS

The following transfers were made in 2024:

From Fund	To Fund	Amount	Purpose
General Fund	Manse Reserve	2,829	Funding for manse improvements
General Fund	Building Redevelopment	1,805	Covering shortfall in fund

12 GAINS AND LOSSES ON REVALUATIONS OF FIXED ASSETS FOR THE CHARITY'S OWN USE

The Church premises at South Street are recorded using a market valuation conducted by Haslam's Surveyors as of 31 December 2021. The valuation was not revised during 2025.

13 TANGIBLE FIXED ASSETS

	South Street Premises	Manse	Fixtures, Furniture & Equipment	AV and IT equipment	Piano	Total
Cost						
As at 01 Jan 2025	1,026,300	358,908	15,042	6,642	26,600	1,433,492
Additions in year	-	2,829	-	999	-	3,828
Disposals in year	-	-	-	-	-	-
As of 31 Dec 2025	1,026,300	361,737	15,042	7,641	26,600	1,437,320
Accumulated Depreciation						
As at 01 Jan 2025	-	34,748	5,783	2,057	2,128	44,717
Charge for the year	-	1,914	1,504	1,328	1,064	5,811
As of 31 Dec 2025	-	36,662	7,287	3,386	3,192	50,527
Gain/Loss on revaluation						
As at 01 Jan 2025	223,700	-	-	-	-	223,700
Change in year	-	-	-	-	-	-
As of 31 Dec 2025	223,700	-	-	-	-	223,700
Net Book Value						
As at 01 Jan 2025	1,250,000	324,160	9,259	4,585	24,472	1,612,475
As of 31 Dec 2025	1,250,000	325,075	7,755	4,255	23,408	1,610,493

The Church is the beneficial owner (subject to the relevant trusts) of two premises, the legal titles to which are held by the Church's custodian trustee the Baptist Union Corporation Ltd. These are the South Street Premises at South Street, Caversham and the Church Manse at 2a Rotherfield Way, Caversham. As per the Church's accounting policy stated in paragraph j of note 1, the value stated on 31 December 2021 for the South Street Premises is a valuation conducted by Haslam's Chartered Surveyors on 23 March 2022 estimating their market value. The cost for the Church Manse is the price paid when it was acquired plus the cost of subsequent capital improvements.

14 DEBTORS

	As at 31/12/2025	As at 31/12/2024
Accounts Receivable	4,385	4,937
Prepaid Expenditure	4,928	3,367
Total Debtors	9,313	8,304

15 BANK AND CASH

	As at 31/12/2025	As at 31/12/2024
Cash in hand	-	-
SumUp Card Account	101	228
Current Account	15,762	12,710
Baptist Union Deposit Accounts	63,461	61,840
Cash Pre-payment card balance	1,349	1,542
Total	80,874	76,320

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	As at 31/12/2025	As at 31/12/2024
Accounts Payable	1,427	1,319
Accrued Expenditure	587	1,214
Loan Repayments due within 1 year	9,091	9,091
Total Creditors	9,091	11,624

17 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

In 2021 and 2022 the church received four interest free loans of £120,000 from members.

Loan	Loan Amount	Balance at 31/12/2025	Repayments due in 2026	Due after 2026	Terms
A	10,000	10,000	0	10,000	Due for repayment by the end of 2032 with no repayments due prior to that date
B	10,000	10,000	0	10,000	
C	50,000	31,818	4,545	27,273	Repayable over an 11-year period in equal payments every 6 months from June 2022
D	50,000	31,818	4,545	27,273	
Total	120,000	83,636	9,091	74,546	

The church received the benefit of not paying interest on any of these loans. This benefit has not been recognised in the accounts. The repayment due in 2026 is recognised as an amount falling due within one year (see note 16) with the remainder recognised as falling due after one year.

18 ENDOWMENT FUNDS

	Balance at 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2025
Church Building Res.	1,250,000	-	-	-	-	1,250,000

The Church Building Reserve Fund represents the value attributed to the South Street premises.

19 RESTRICTED FUNDS

	Balance at 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2025
Fellowship Fund	-	-	-	-	-	-
Window Repair	1,825	63	-	-	-	1,887
Piano	24,472	-	(1,064)	-	-	23,408
Children & Youth Work	35,500	-	(215)	-	-	35,285
Redevelopment Fund	(91,966)	6,525	-	1,805	-	(83,636)
Total	(30,169)	6,588	(1,279)	1,805	-	(23,056)

The Fellowship Fund represents funds given to support church members suffering financial hardship.

The Window Repair fund has been initiated to gather resources to fund the long-term maintenance of the stained-glass windows in the South Street premises.

The Children & Youth Work fund has been established to support work with under-18s in the church.

The Piano fund was created following a gift from a member in 2022 of the funds to purchase a grand piano. This piano is the only asset within the fund.

The Restricted Building Redevelopment Fund represents the funds related to the redevelopment of the South Street Premises in 2021-2. This fund holds the interest free loans used to fund the project and the ongoing giving that funds the repayment of these loans.

20 DESIGNATED FUNDS

	Balance at 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2025
Manse Reserve	324,160	-	(1,914)	2,829	-	325,075
Total	324,160	-	(1,914)	2,829	-	325,075

The Manse Reserve Fund represents the value attributed to the manse.

21 ANALYSIS OF NET ASSETS AND LIABILITIES BY FUND

		Fixed Assets	Net Current Assets	Long-term Liabilities	2025 Total	2024 Total
Endowment Funds	Per note 18	1,250,000	-	-	1,250,000	1,250,000
Restricted Funds	Per note 19	23,408	28,081	(74,546)	(23,056)	(30,169)
Designated Funds	Per note 20	325,075	-	-	325,075	324,160
Unrestricted Funds		12,010	51,001	-	63,011	57,849
Total		1,610,493	79,082	(74,546)	1,615,030	1,601,839

22 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 assets of the Scheme are held separately from those of the Employer and the other participating employers.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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

Prior to 31 December 2011 the main benefit was provided through the Defined Benefit (DB) Plan. The Trustee and the Baptist Union formally triggered the wind-up of the DB Plan with effect from 31 March 2024. The church has been notified that from 31 October 2024 that it no longer held any liability to the scheme for past service and no further deficit payments would be collected. Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31/12/2025	31/12/2024
Balance sheet liability at year start	-	30
Minus deficiency contributions paid	-	(10)
Interest cost (recognised in SoFA)	-	-
Actuarial (gains)/losses on re-measurement of liability	-	(20)
Balance sheet liability at year end	-	-

The liability in the balance sheet represents the present value of deficit contributions agreed as at the accounting date.

23 RELATED PARTIES

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is 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, and the Southern Counties Baptist Association. The Church donated to the Baptist Union Home Mission Scheme via the Southern Counties Baptist Association as set out in note 8.

The total of all other donations received from Trustees and their spouses in 2025 was £28,383 (2024: £27,020). None of these donations came with conditions which might require the Church to alter its activities.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Caversham Baptist Church

On accounts for the year ended

31 December 2025

Charity no
(if any)

1181257

Set out on pages

21 to 30

(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:

Kate Andrews

Date:

28 February 2026

Name:

Kate Andrews

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

ACA

Address:

41 Wantage Road, Didcot, Oxfordshire



Caversham Baptist Church

Registered charity number: 1181257

South Street, Caversham, Reading RG4 8HY

Tel: 0118 954 5353 Email: office@cavershambaptistchurch.org.uk