



**REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH**  
**(ALSO KNOWN AS BOURTON BAPTIST CHURCH)**  
**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025**

The Trustees present their report, together with the financial statements of the charity for the year ended 31<sup>st</sup> December 2025.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Address**

Bourton-on-the-Water Baptist Church  
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: [www.bourtonbaptist.co.uk](http://www.bourtonbaptist.co.uk)

**Charity Status**

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

**Managing Trustees**

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Susan Woodley
- Church Secretary: Post currently vacant
- Church Treasurer: Mr Timothy Newstead
- Deacons: Mrs Dawn Pike  
Mrs Barbara Whitlock

## **Principal Advisors**

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, West of England Baptist Network, Little Stoke Baptist Church, Kingsway, Little Stoke, Bristol, BS34 6JW

## **STRUCTURE GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5<sup>th</sup> June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA, burial ground at Cemetery Lane, Bourton-on-the-Water, Cheltenham and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

### **Recruitment and Appointment of Trustees**

Deacons, who are the managing Trustees of the charity, are chosen from among existing Church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote.

### **Organisational Structure**

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is held four times annually. In accordance with the Constitution, the members appoint Trustees (Deacons) who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the

church's work and witness, and the financial and legal aspects of the charity. The Deacons assist the Minister in her role and are also responsible for preparing the business for Church Members' Meetings. Following the resignation of the previous incumbent in July 2021, the responsibilities of the Church Secretary have been shared among the Deacons.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with minimal impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's charitable objective. Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. Our current minister, Rev Sue Woodley, was appointed in December 2022 for a period of 3 years, to be reviewed at the end of the second year. At a Church Members' meeting in December 2024, the Church Members voted unanimously that Rev Woodley be asked to stay at Bourton beyond the originally agreed end date and that no time limit be put on her appointment, but to leave it open-ended until the LORD, or Rev Woodley indicated otherwise; it was considered important that we keep an open heart to God's word.

### **Church Affiliations**

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and also makes regular monthly donations to the BUGB home mission through WEBNet's Partnership in Mission Fund and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - [www.baptist.org.uk/Groups/220484/Who\\_are\\_Baptists.aspx](http://www.baptist.org.uk/Groups/220484/Who_are_Baptists.aspx).

## **OBJECTIVES AND ACTIVITIES**

### **Aim and Purposes**

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Bourton Baptist Church deacons and members have the responsibility, along with the Minister, to promote the mission of the church through pastoral, evangelistic, social and ecumenical activities, within the community of Bourton on the Water and the nearby areas.

The Trustees and Members are also responsible for the maintenance of the Church building in Station Road, Bourton on the Water, the Manse (Minister's house) at 59 Roman Way, Bourton on the Water and for the burial ground adjacent to the village cemetery.

For Baptists the concept of a family is important. Bourton Baptist Church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us; this is why we exist. Our vision is to become 'The Water Church', taking living water to a thirsty world.

## **ACHIEVEMENTS AND PERFORMANCE**

Bourton Baptist Church has provided worship services every Sunday, with Communion of the Lord's Supper on a regular basis, as well as on major Christian festivals such as Easter and Christmas. In addition to Sunday worship services, weekly activities comprising our community drop-in day, Open4U, the 'Café Tots' toddler group and Bible study meetings have continued and have been well-received with many non-regular church-goers attending.

One person was baptised at our Easter Sunday morning service - a touching experience for all who were in attendance. Six people were received into church membership during the year having publicly affirmed their faith in Jesus Christ; sadly, four church members/friends died in 2025. At 31<sup>st</sup> December 2025 the membership stood at 29 (plus 5 non-resident members) compared to 28 the previous year.

Numbers attending services have remained stable, with 30-50 present on most Sundays, including families with children; very pleasingly, we have attracted a couple of additional families. As a significant tourist centre within the Cotswolds, our services are frequently attended by visitors – both national and international – throughout the year and we have been greatly encouraged – and are most thankful for – the many favourable remarks received from such folk. We are fortunate to have attracted some additional singers as members and friends and, thus, we have been able to increase further the occasions of live-music worship at our Sunday services; when musicians are unavailable we have continued to rely upon the use of projected music videos. A number of visiting speakers were welcomed to preach and lead our services during the year.

Our 'WaveMakers' children's group has continued twice a month on a Sunday morning, led by two volunteer children's leaders, each of whom completed the year-long West of England Baptist Network's Invest leadership training programme in 2025. We have been so grateful for the service of these two young leaders – it has been a very busy year for them including the celebration of their marriage together in the summer. At Easter and Christmas time we held two messy church sessions inviting families from the village to come and celebrate with us. They were both well attended and a lot of fun. Christmas time was exceptionally busy. We had a church family lunch at a local hotel attended by many church members and friends and sang carols there on a separate occasion. Invites to our carol service at the church were distributed in the village and it was good to welcome some new faces.

During the summer, a couple of open day craft sessions were held; many visitors, as well as local residents, came into the church to make beautiful crosses.

We enjoyed fellowship with our friends at St Lawrence Anglican parish church, joining together on a number of occasions: we met together for the Maundy Thursday Communion service followed by a Walk of Witness through the village on Good Friday and also for a United Service both at the village war memorial and then at the Baptist Church on Remembrance Sunday.

The 'Café Tots' toddler group, held each Wednesday morning throughout school term times, has been very successful, with a regular group of mums, dads, and grandparents continuing to bring children along and good relationships have been built with these non-church families. Many of the children and parents joined with us at the Easter and Christmas Messy Church sessions mentioned above.

Open4U, our weekly drop-in day, has provided friendship, company, and a warm space for members of the church family and the wider community throughout the year. Overall, numbers have remained steady, with new faces bringing new conversation and ideas to replace those older and infirm members who have been unable to join us. We have continued to hold monthly coffee mornings on a Saturday to raise funds for the church and local charities – these coffee mornings are often boosted by visitors to the village in the summer.

A Romans Bible Study held once a month after the service on a Sunday has been very uplifting and very encouraging. It has also been a time when a small group could have lunch together, listen to the teaching and then share thoughts together.

In our vision to build a house of prayer for the Lord we have been holding a 12 hour prayer day on the first Saturday of each month. Some people pray at the church others at home for which prayer notes have been provided. In May we participated in the 'Thy Kingdom Come' prayer initiative.

Two of the highlights of the year have been when we hosted the Watoto children's choir from Uganda and celebrated the church's 375th birthday. The Watoto choir performances were exceptionally well attended, and everyone was inspired not only by their singing and dancing but also by their faith. Personal testimonies brought tears to our eyes. In September we celebrated the church 375<sup>th</sup> anniversary and harvest together. A traditional harvest 'hymn-fest' was held, followed by a visit from the Cotswold Falconry. We had an open day with a football shootout, seed planting, craft, games and refreshments; the day was well attended by visitors and local people alike. The anniversary celebration service on the Sunday was followed by with a wonderful church family lunch.

Links to the wider local community have been greatly strengthened through the minister's contacts. She, together with the Anglican Priest in Charge have lead and grown the Christian Union at the Cotswold School – which has been most encouraging. During the year, together with the help of a youth worker, a Youth Alpha group was held using a teaching resource called Soul Stirrers. This school group has been well attended and has now split into two groups with the sixth formers meeting separately. Over the year we have been praying and raising funds to employ a chaplain for The Cotswold School and the

villages. Money has been raised and we are hoping that the chosen person will take up post some time during 2026.

Our minister attended Baptist Cotswold Cluster meetings at Cirencester once a month where up to 10 folk share news and pray together. In March the minister attended the annual Baptist Conference in Devon which is always a wonderful time of refreshment and rest. The minister also meets on a regular basis with the Anglican Priest-in-Charge at St Lawrence Parish Church, as well as continuing to act as a mentor for a minister in training at Bristol Baptist College.

Monthly coffee mornings at the church have raised funds for a number of local charities, through which further relationships have continued to develop. We also host the North Cotswold Foodbank (supported by the Trussell Trust) on a weekly basis.

The fabric and facilities at the church have continued to be maintained over the year. We are very grateful to everyone who has helped in further tidying up our estate inside and out – making best use of the storage space and ensuring that the building creates a good and welcoming impression to all those that visit. Two major works during the year were the refurbishment of the disabled toilet and replacement of the main church central heating boiler with a more efficient model. An additional task has been related to arranging pruning work by a local contactor to reduce low-hanging tree branches at the Baptist cemetery.

The valuable support of volunteers cannot be overstated - the Church simply could not function without them and we would like to thank all those who work so hard to make our church the friendly and welcoming community it is. The work that the volunteers undertake is wide-ranging, from leading worship services, running Bible Study groups, serving at Open4U and coffee mornings, to arranging flower displays, helping with the toddler group, assisting at church services and undertaking the numerous administrative tasks that keep the church functioning. We also recognise the invaluable support shown by members and friends to each other within the church family – a practical demonstration of Christian love in action which reinforces and encourages our faith. The Church deacons continued to meet regularly to pray and share support needs, and their faithful work during this period is commended.

## **FINANCIAL REVIEW**

### **Details of Any Funds Materially in Deficit**

The Charity has no funds which are materially in deficit.

### **Statement of the Charity's Policy on Reserves**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £33,500.

As at 31 December 2025, the church held total reserves of £65,076 of which £56,482 was Unrestricted, £5,642 was Restricted and £2,952 Designated for improving social facilities within the church building. Considering the uncertain long-term future of our church ministry, these funds will provide a buffer for the church as we seek to turn around the downward trend in church income. Moreover, it is the Trustees' wish to allocate funding to the refurbishment of the ladies' and gentlemen's toilets, the kitchen and other church facilities as well as possible upgrade to the church organ in due course.

### **Financial Status**

The welcome increase in attendance at Church services, together with improved contact with the local community, continued during 2025. While there has been some improvement in income, this has fluctuated throughout the year and has not yet stabilised into a steady state whereby income is keeping pace with expenditure. The Church's current resources from Unrestricted income is sufficient to meet its outgoings for at least the next year; however, the long-term financial future remains less assured.

The financial results for the year are set out in the accompanying Financial Statement below.

The 2025 accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully appraised each month as to the financial status of the church; Church Members receive regular updates through Church Members' meetings.

### **Principal Funding Sources**

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies and some limited rental income from the use of the church hall. The church membership is mainly retired and not wealthy. During 2025, the Church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by Church members, friends and visitors totalled £37,218; Gift Aid remuneration on offerings brought in an additional £8,741. Thus, offerings totalled £45,960 in 2025 – an increase of £2,944 (7%) over funds received in 2024.
- Legacies, Donations and Grants. Memorial gifts of £615 were received and additional unsolicited donations to the church general fund totalled £2,405. We also raised donations of £1,451 from a Gift Day towards the future refurbishment of the ladies' and gents' toilets. In addition, the church received a £800 grant from the Parish Council for the purchase of kitchen/catering equipment and £2,224 in refund of VAT from the Listed Places of Worship Grant Scheme following the installation of a new gas boiler in the church. Thus, a total of £7,495 was received in legacies, donations and grants compared with £12,181 in 2024.
- Investments. £1,733 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank plc, a decrease of £1,880 (52%) over interest received in 2024.
- Other Income. Additional donations totalling £4,801 were received from the missional activities of Open4U (£3,095), the church Christmas Lunch (£1,415) and church coffee mornings (£291). Rent from the hire of the Church Hall to external community groups raised £383. Feed-in-Tariff payments from solar panels installed at the Manse raised a further £701, together with £18 in refund following the change of broadband and telephone supplier at the Manse. Thus, the total Other Income received was £5,903 – an increase of £1,021 (21%) over that received in 2024.

## **Income**

Total receipts of Unrestricted funds were £57,132, of which £1,733 was investment income, plus £1,742 of designated funds. Restricted donations of £5,166 were raised for other causes as detailed in the Financial Statement below.

## **Expenditure**

Expenditure during the year amounted to £81,791 of which £2,200 was designated funds and £7,227 was Restricted monies. The cost of ministry, including stipend, Manse costs, visiting ministers' expenses was £35,489 in 2025. During the year, £14,679 (comprising £7,452 of Unrestricted funds and £7,227 Restricted monies) was spent on mission including gifts made to: Watoto Children's Choir, BU Partnership in Mission, BMS World Mission, DEC Myanmar Earthquake Appeal, the BMS Birthday Scheme, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), World Vision, Gloucestershire Historic Churches Trust, North Cotswold Foodbank, Kate's Home Nursing, Cobalt Health, Teams4U for their Shoeboxes appeal, Safe Families for Children and Sunflowers Suicide Bereavement Support. £29,644 was spent on the maintenance and upkeep of the church building and facilities; this included £13,345 on replacement of the church's ageing heating boiler and £2,200 on refurbishment of the disabled toilet. Energy costs increased by 23% from £3,946



in 2024 to £4,858 in 2025. Finally, £1,979 (2.4% of expenditure) was spent on administration.

### **Remuneration of Trustees**

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket expenses, necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity, are reimbursed at cost.

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church.

### **Assets & Liabilities**

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2025 stood at £3,358; this, together with the Business Instant Access savings account of £30,265 and the BUC accounts of £31,453, gave total cash and investment assets of £65,076, a reduction of £15,536 over the year.

### **Statutory Statements on Liabilities**

#### **Particulars of Outstanding Guarantee Given by the Charity**

The Church received a donation of £800 from Bourton-on-the-Water Parish Council in September 2025 for the purchase of kitchen equipment, which remains unspent.

#### **Particulars of Outstanding Debt**

The Church has no outstanding debts; however, the church holds £1,533 of Restricted funds raised in support on The Cotswold School Chaplain's Fund, a new venture which is planned to launch in Spring 2026.

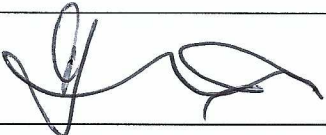

### **Financial Statement for the Year Ended 31 December 2025**

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

## DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full Name:	Tim Newstead	Dawn Pike
Position:	Church Treasurer	Church Deacon
Date:	30/04/2026	30/04/2026



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

Bourton-on-the-Water Baptist Church

On accounts for the year  
ended

31 December 2025

Charity no  
(if any)

1189877

Set out on pages

1-3

(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 **31/12/2025**

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

9.2.26.

Name:

KEVAN TAYLOR

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

FCA

Address:

Ashfield House, Clapton-on-the-Hill, Cheltenham GL54 2LG

GENERAL RECEIPTS AND PAYMENT ACCOUNT

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
<b>Receipts</b>						
Weekly/Monthly Offerings	1	£ 37,218.41			£ 37,218.41	£ 35,307.35
Income tax recovered on gifts (Gift Aid)		£ 8,741.22			£ 8,741.22	£ 7,708.27
Donations and other income	2	£ 9,439.91	£ 1,742.21	£ 2,215.28	£ 13,397.40	£ 17,064.43
Investment income	3	£ 1,732.67			£ 1,732.67	£ 3,612.45
Raised for other causes	4	£ -		£ 5,165.52	£ 5,165.52	£ 2,310.40
		<b>£ 57,132.21</b>	<b>£ 1,742.21</b>	<b>£ 7,380.80</b>	<b>£ 66,255.22</b>	<b>£ 66,002.90</b>
<b>Payments</b>						
Ministry	5	£ 35,489.34		£ -	£ 35,489.34	£ 34,734.81
Mission	6	£ 7,452.10	£ -	£ 7,226.50	£ 14,678.60	£ 10,422.15
Upkeep of church premises	7	£ 27,443.68	£ 2,200.36	£ -	£ 29,644.04	£ 23,479.18
Administration	8	£ 1,979.36			£ 1,979.36	£ 2,755.85
		<b>£ 72,364.48</b>	<b>£ 2,200.36</b>	<b>£ 7,226.50</b>	<b>£ 81,791.34</b>	<b>£ 71,391.99</b>
Surplus (deficit) for the year		(£ 15,232.27)	(£ 458.15)	£ 154.30	(£ 15,536.12)	(£ 5,389.09)
Balance brought forward		£ 71,714.44	£ 3,410.33	£ 5,487.42	£ 80,612.19	£ 86,001.28
Balance carried forward		<b>£ 56,482.17</b>	<b>£ 2,952.18</b>	<b>£ 5,641.72</b>	<b>£ 65,076.07</b>	<b>£ 80,612.19</b>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

					Total 2025	Total 2024
<b>ASSETS</b>						
Cash at Bank					£ 56,482.17	£ 80,612.19
<b>REPRESENTED BY THE FOLLOWING ACCOUNTS:</b>						
Baptist Union Corporation Deposit Accounts	9a	£ 31,453.43	£ -	£ -	£ 31,453.43	£ 55,891.62
Lloyds Bank PLC Business Instant Access Account		£ 21,670.68	£ 2,952.18	£ 5,641.72	£ 30,264.58	£ 22,143.72
Lloyds Bank PLC Current Account		£ 3,358.06		£ -	£ 3,358.06	£ 2,576.85
<b>Total</b>		<b>£ 56,482.17</b>	<b>£ 2,952.18</b>	<b>£ 5,641.72</b>	<b>£ 65,076.07</b>	<b>£ 80,612.19</b>
<b>OTHER MONETARY ASSETS</b>						
Debtors	9b				£ -	£ -
<b>NON-MONETARY ASSETS</b>						
Held for investment purposes	10a				£ -	£ -
Held for Church's own use	10b				£ 5,730,598.00	£ 5,406,222.00
<b>LIABILITIES</b>						
Current Liabilities	11a				£ 1,533.20	£ -
Long-term Loans	11b				£ -	£ -

NOTES TO THE ACCOUNTS

**Basis of accounts:** These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

**Funds held by the Church:**

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).  
Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.  
Restricted Funds: Funds which can be used only for particular specific purposes or projects.  
Comprising as at 31st December:

	2025	2024
Youth Work:	£ 2,844.01	£ 4,705.56
Legacies:	£ 444.51	£ 444.51
Special Offerings:	£ 1,533.20	£ 317.35
Kitchen:	£ 800.00	£ -
Organ Fund:	£ 20.00	£ 20.00
<b>Total:</b>	<b>£ 5,641.72</b>	<b>£ 5,487.42</b>

## RECEIPTS

### 1. Weekly offerings:

Gift Aided Offering  
Cash

Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
£ 23,752.34			£ 23,752.34	£ 26,210.00
£ 13,466.07			£ 13,466.07	£ 9,097.35
£ 37,218.41	£ -	£ -	£ 37,218.41	£ 35,307.35

### 2. Donations and other income:

Donations (net of fees)  
Grants  
Mission (Open4U & Church Christmas Lunch)  
Manse Income  
Legacies & Memorial gifts  
Rents and contributions for use of premises  
Catering donations  
Miscellaneous & Refunds  
Pastoral Fund  
Organ Fund

£ 2,405.13	£ 1,451.00		£ 3,856.13	£ 6,129.47
£ 2,224.12		£ 800.00	£ 3,024.12	£ 1,052.40
£ 3,095.14		£ 1,415.28	£ 4,510.42	£ 2,550.47
£ 700.89			£ 700.89	£ 572.71
£ 614.50			£ 614.50	£ 5,000.00
£ 382.50			£ 382.50	£ 440.00
£ -	£ 291.21		£ 291.21	£ 569.38
£ 17.63			£ 17.63	£ 750.00
£ -			£ -	£ -
£ -			£ -	£ -
£ 9,439.91	£ 1,742.21	£ 2,215.28	£ 13,397.40	£ 17,064.43

### 3. Investment income:

BUC 3-Month Notice Account NB016  
BUC 1-Year Fixed Rate Account G02B002  
Lloyds Bank Interest (Business Instant Access account)

£ 1,561.81			£ 1,561.81	£ 2,220.22
£ -			£ -	£ 1,031.27
£ 170.86			£ 170.86	£ 360.96
£ 1,732.67	£ -	£ -	£ 1,732.67	£ 3,612.45

### 4. Other causes:

Watoto Children's Choir  
BMS World Mission  
BU Home Mission  
DEC Myanmar Earthquake Appeal (Special Offering)  
BMS Birthday Scheme  
Baptist Colleges (£100 each to Regent's, Bristol and Northern)  
World Vision (sponsorship of Amza Sherka/Andrew Fonnle)  
Gloucestershire Historic Churches Trust (inc Coffee Morning)  
North Cotswold Foodbank  
Kate's Home Nursing  
Cobalt Health (Coffee morning Special Offering)  
Teams4U Shoe Boxes/Sunculs School Project  
Safe Families for Children  
Sunflowers Suicide Bereavement Support (Coffee Morning)  
CALM (Coffee Morning)  
The Cotswold School Chaplain's Fund  
World Vision Emergency Appeal - Middle East  
King Jesus Charity International, Nigeria

2025				2024	
Restricted Raised	Unrestricted Given	Restricted Given	Total Given	Raised	Given
£ 1,936.81		£ 2,254.16	£ 2,254.16	£ 317.35	£ -
£ 28.20	£ 2,191.80	£ 28.20	£ 2,220.00		£ 1,980.00
	£ 2,220.00		£ 2,220.00		£ 1,980.00
£ 515.89	£ 62.50	£ 515.89	£ 578.39		£ -
£ 470.00		£ 470.00	£ 470.00	£ 350.00	£ 350.00
	£ 300.00		£ 300.00		£ 300.00
	£ 225.00		£ 225.00		£ 225.00
£ 114.35	£ 100.00	£ 114.35	£ 214.35	£ 45.00	£ 195.00
£ 132.71	£ 50.00	£ 132.71	£ 182.71		£ -
£ 130.00		£ 130.00	£ 130.00	£ 267.35	£ 267.35
£ 120.20		£ 120.20	£ 120.20	£ 82.00	£ 82.00
£ 104.16		£ 104.16	£ 104.16	£ 635.00	£ 635.00
	£ 100.00		£ 100.00		£ -
£ 80.00		£ 80.00	£ 80.00	£ 95.50	£ 95.50
			£ -	£ 127.20	£ 127.20
£ 1,533.20			£ -		£ -
			£ -	£ 391.00	£ 413.50
			£ -		£ 100.00
£ 5,165.52	£ 5,249.30	£ 3,949.67	£ 9,198.97	£ 2,310.40	£ 6,750.55



**PAYMENTS**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
<b>5. Ministry:</b>					
Minister's Stipend	£ 29,574.96			£ 29,574.96	£ 28,599.96
Manse Council Tax	£ 2,776.51			£ 2,776.51	£ 2,641.80
Manse maintenance, repairs and expenses	£ 1,256.29			£ 1,256.29	£ 2,035.75
Manse Insurance	£ 553.82			£ 553.82	£ 522.48
Manse Telephone & Broadband	£ 548.35			£ 548.35	£ 471.32
Pulpit supplies (visiting Ministers' expenses)	£ 325.61			£ 325.61	£ 245.70
Minister's Travel	£ 430.80			£ 430.80	£ 217.80
Ministerial Book Allowance	£ 23.00			£ 23.00	£ -
Pension contribution	£ -			£ -	£ -
Youth Work	£ -			£ -	£ -
	£ 35,489.34	£ -	£ -	£ 35,489.34	£ 34,734.81
<b>6. Mission:</b>					
Given to other causes (as per Note 4)	£ 5,249.30		£ 3,949.67	£ 9,198.97	£ 6,750.55
Mission (Catering supplies / Christmas Lunch / Ministry items)	£ 1,822.80		£ 2,243.91	£ 4,066.71	£ 1,281.60
Conferences & Training	£ 380.00		£ 1,032.92	£ 1,412.92	£ 2,360.00
Pastoral Fund	£ -			£ -	£ 30.00
	£ 7,452.10	£ -	£ 7,226.50	£ 14,678.60	£ 10,422.15
<b>7. Upkeep of church premises:</b>					
Major Works/Expenditure	£ 13,344.72	£ 2,200.36		£ 15,545.08	£ 3,463.37
Electricity, Gas and Water	£ 4,858.40			£ 4,858.40	£ 3,945.69
Church Building & Contents Insurance	£ 4,394.61			£ 4,394.61	£ 4,145.86
Cleaning	£ 2,993.00			£ 2,993.00	£ 3,408.52
Church maintenance, repairs & expenses	£ 1,139.95			£ 1,139.95	£ 8,132.74
Organ/piano	£ 713.00			£ 713.00	£ 383.00
	£ 27,443.68	£ 2,200.36	£ -	£ 29,644.04	£ 23,479.18
<b>8. Administration:</b>					
Licences - TV, CCLI & EasyWorship software	£ 839.08			£ 839.08	£ 825.68
Subscriptions	£ 488.15			£ 488.15	£ 403.45
Church Telephone and Broadband	£ 392.13			£ 392.13	£ 393.76
WEBA Payroll fee	£ 205.80			£ 205.80	£ 198.00
Printing, stationery and postage	£ 48.13			£ 48.13	£ 184.96
Bank Charges	£ 6.07			£ 6.07	£ -
Miscellaneous & Refunds	£ -			£ -	£ 750.00
	£ 1,979.36	£ -	£ -	£ 1,979.36	£ 2,755.85
<b>9. Investment assets:</b>					
<b>(a) Term Deposits:</b>					
BUC 3-Month Notice Account NB016	£ 31,453.43	£ -	£ -	£ 31,453.43	£ 55,891.62
<b>(b) Debtors</b>					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
<b>10. Non-monetary assets:</b>					
<b>(a) Held for Investment purposes (eg Stocks and Shares):</b>				£ -	£ -
<b>(b) Held for the Church's own use:</b>					
Church (Insured value as at September renewal)				£ 4,608,711.00	£ 4,347,840.00
Church fixtures, furniture and equipment (Insured value as at September renewal)				£ 520,390.00	£ 490,933.00
Manse (Insured value as at September renewal)				£ 580,355.00	£ 547,504.00
Manse contents - fixtures & fittings (Insured value as at September renewal)				£ 21,142.00	£ 19,945.00
				£ 5,730,598.00	£ 5,406,222.00

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.

**11. Liabilities****(a) Current:** The Cotswold School, Chaplain's Fund

£ 1,533.20 £ -

**(b) Long-term loans:**

£ - £ -

The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2025 are as approved by the church deacons

Signed:

Name:

T J NEWSTEAD

Appointment:

Church Treasurer

Date:

14<sup>th</sup>

January 2026