

MILTON BAPTIST CHURCH
UNAUDITED FINANCIAL STATEMENTS
PERIOD ENDED 31 DECEMBER 2025

Charity Number 1191696

MILTON BAPTIST CHURCH

PERIOD ENDED 31 DECEMBER 2025

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MILTON BAPTIST CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS

PERIOD ENDED 31 DECEMBER 2025

The church is registered with the Charity Commission Reference Number 1191696 and is governed by a Constitution dated 12 July 2020 .

Church Address

Milton Baptist Church
Baytree Road
Milton
Weston-super-Mare
BS22 8HJ

Trustees

Mrs Jill Bradley (Appointed 28th September 2025)
Mrs Elspeth Hamilton
Mr Roger Parker (Appointed 28th September 2025)
Mrs Yvonne Parker (Appointed 28th September 2025)
Mrs Alison Parsons (Resigned 28th September 2025)
Mr Paul Salmons (Resigned 1st November 2025)
Mr Mark Spence
Mr Jon Voyle
Mrs Sarah Voyle
Mr Steve Wotton

Property Trustees

West of England Baptist Trust Company Ltd
Little Stoke Baptist Church, Kingsway, Little Stoke, Bristol, BS34 6JW
Registered Charity Number 1092446
Company Limited by Guarantee Number 188973

Bankers

HSBC, 30 High Street, Weston-super-Mare, BS23 1JE

Independent Examiner

Mr Peter Needham

MILTON BAPTIST CHURCH

TRUSTEES' REPORT

PERIOD ENDED 31 DECEMBER 2025

The Trustees have pleasure in presenting their report together with the Receipts and Payment Account for the year to 31st December 2025, and the Statement of Assets and Liabilities at 31st December 2025.

Structure, Governance and Management

The Charity is governed by a Constitution (dated July 2020).

Members of the church are accepted in accordance with the Constitution which requires them to profess repentance towards God and, faith in Our Lord Jesus Christ and have lives that bear evidence of their Christian profession.

The Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to twelve Trustees usually for a period of three years, who together with the Minister (who is 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. For the election of Trustees the Constitution requires advanced notice to be given over two weeks then nomination close fourteen days before the election, with each person preparing a profile which is displayed two weeks prior to the election. At the election nominees must receive at least 51% of the cast votes to be elected. Trustees are encouraged to attend both regional and national activities to gain a wider understanding of the role.

Relevant matters may be submitted to the Members' Meeting by the Trustees for guidance, or may be raised by members for further consideration by the Trustees. Though the Constitution permits decisions to be made at Members' Meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks. The charity has a continual process of reviewing risk exposure, over recent years a formal Child Protection Policy has been prepared which is regularly reviewed and updated by the church. Policies relating to other vulnerable people are being considered.

The Trustees have complied with their duty under the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

Objectives and Activities

The principal object of the charity 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.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

The church vision is to: **LOVE GOD, LOVE EACH OTHER, LOVE WESTON**

Our Culture Statement and Discipleship Process seek to grow 'Disciples who make Disciples' as 'Family on a Mission'

MILTON BAPTIST CHURCH

TRUSTEES' REPORT

PERIOD ENDED 31 DECEMBER 2025

The church occupies premises which are held by West of England Baptist Trust Company Ltd, on trusts which are entirely compatible with the above object. In addition the church owns a residential property also held in trust by the West of England Baptist Trust Company (West) Ltd.

In order to achieve the principal objective which is set out above, the church provides a variety of opportunities for people to spend time with Jesus, become like Jesus and do what he did. This is open to those within and outside the membership. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday, normally at 10.30 a.m. There are also occasional services at other times which are advertised in the weekly bulletin, MBC News, and on the website www.Milton-baptist.org.uk. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church runs a series of Discipleship Groups for the growth of faith and discipleship in the church building or homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a Toddler Group which meets in the church premises on Wednesdays, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The church regularly runs Alpha courses for people interested in discovering more about Christianity. The church runs various events for young people and for those in later years. We host Free Film Nights, Coffee Stop and Cake and Crafting mornings for the community. We are in the process of launching a scheme in partnership with Mead Vale Primary School providing several hours a week of volunteers to hear children who are struggling to read.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately trained and vetted with regard to the Criminal Records Bureau. The shows the Baptist Union Level 1 safeguarding video each year during one of the services and Baptist Union Level 2 and 3 training is given to those involved with children and vulnerable adults.

The church leases a building in Worle which, in conjunction with some other Baptist Churches in Weston, it operates to providing a place where "it's ok not to be ok" in the form of "Renew 193".

During the year the Charity sold the old manse in Powis Close and purchased a new property in Hughenden Road. It was agreed that the purchase would take place ahead of the sale on that basis that Paul Salmons, one of the Trustees, agreed to provide an interest-free bridging loan of £495,000. The loan was provided in February, with £135,000 being repaid in March and the balance in November following the sale of Powis Close.

Other Related Party transactions during the year include donations of £54,780, reimbursement of expenses £127 and mission support of £360.

MILTON BAPTIST CHURCH

TRUSTEES' REPORT

PERIOD ENDED 31 DECEMBER 2025

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in how we are becoming more like Jesus and introducing Him to others. Whilst difficult to measure the Trustees recognise that 2025 was a year with really encouraging signs of growth within the church. Particularly in terms of Sunday attendance, conversions, baptisms, number of people attending discipleship groups and serving in the life of the church. It is with faith and excitement that we continue to embrace these missional purposes in 2026.

In 2025 13 people came to faith in Jesus, others returned to faith and more began to take part in the church community.

In 2025 net membership reduced from 112 to 108. 24 new members were added and 28 members left.

Financial Review

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The church is fully responsible for the stipend and housing costs of the Pastor, Revd Dr Louise Luft along with a Part Time Administrator and Temporary Part Time Children Youth and Family Administrator/Facilitator. These are all paid for by the church.

The church continues to maintain its membership with the wider Baptist family through the West of England Baptist Association and the Baptist Union of Great Britain. In the 12 months to 31st December 2025 it supported Baptist missionary work through donations amounting to £5,426 for Partnership in Mission (2024 £4,932) and £5,400 for BMS World Mission (2024 £4,938). In addition the church supports those from within the fellowship who are involved in a variety of mission fields throughout the world through agencies like BMS World Mission Action Teams and Youth With a Mission. The support during 12 months to 31st December 2025 was £11,196 (2024 £15,449). The Morgan family who worshipped at Milton before volunteering with YWAM being a receiver of most of this support via a payment into their Stewardship account.

The church is very fortunate in having people who are willing to give their time and talents to support its life and work. Whether it be leading Discipleship Groups, setting up and packing away for services and meetings, providing refreshments, making music, welcoming people into the life of the church in any other way - day by day. This is truly appreciated and the church wishes to record its thanks to all our members and friends for their support.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have adopted a Reserves Policy which requires 3 months of expenditure to be held in reserve. This will allow the Charity to continue operating for a minimal period of time should giving reduce. The value of reserves will be monitored on a regular basis in the light of current giving levels, items of expenditure, and annually, as part of the budget process. The Trustees believe that the reserves should be at least at a level to ensure the charity can run efficiently and meet the needs of the beneficiaries. At the Balance Sheet date the General Fund amounted to £66,481 (December 2024 £207,869) which is above the reserves policy requirement of £38,600 based on 2026 budget. The General Fund reduced significantly during the year with Funds being used to purchase the new Manse which is shown as an "Asset retained for the church's own use". The church continues to contribute towards the operation of the Renew Wellbeing Café in the community.

MILTON BAPTIST CHURCH

TRUSTEES' REPORT

PERIOD ENDED 31 DECEMBER 2025

The Trustees are satisfied that the Charity has sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

Statement of Trustees responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

Select suitable accounting policies and then apply them consistently;

Observe the methods and principles in the Charities SORP;

Make judgement and estimates that are reasonable and prudent;

State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



Trustee

22/2/.....2026

MILTON BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

PERIOD ENDED 31 DECEMBER 2025

Independent examiner's report to the Trustees of Milton Baptist Church

I report to the Trustees on my examination of the accounts of the Milton Baptist Church for the period ended 31st December 2025.

Responsibilities and basis of report

As the charity Trustees of the Charity 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 Charity'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have 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.



Peter Needham

Date: 12th March 2026.

MILTON BAPTIST CHURCH CIO
YEAR ENDED 31 DECEMBER 2025
RECEIPTS AND PAYMENTS ACCOUNT

	12 Months to 31 December			
	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
RECEIPTS				
Donations	131,503	28,719	160,222	126,225
Gift Aid Received	21,156	-	21,156	20,075
Charitable activities				
Room hire & Fees	10,298	-	10,298	7,079
Investments				
Letting income	1,450	-	1,450	11,700
Interest received	2,168	-	2,168	8,658
Sub Total	166,575	28,719	195,294	173,737
Asset sales and related loans				
Bridging Loan to purchase new Manse	495,000	-	495,000	-
Net receipt from Sale Powis Close	361,892	-	361,892	-
	856,892	-	856,892	-
TOTAL RECEIPTS	1,023,467	28,719	1,052,186	173,737
PAYMENTS				
Charitable activities				
Grants made				
Partnership in Mission	5,396	-	5,396	4,932
BMS World Mission	5,400	-	5,400	4,938
Mission and other donations	13,903	80	13,983	20,334
	24,699	80	24,779	30,204
Direct Costs				
Salaries	54,066	-	54,066	51,656
Pension Deficit Payments	-	-	-	10
Staff travel costs	1,942	-	1,942	1,773
Staff housing costs	10,853	-	10,853	13,480
Youthwork	1,195	-	1,195	7,217
Evangelism	1,371	-	1,371	663
Children's work	2,549	-	2,549	1,639
Other ministry costs	2,905	-	2,905	2,153
Support costs				
Renew 193 Building Costs	13,476	-	13,476	13,558
Heat and Light	10,053	-	10,053	15,471
Maintenance, repairs and cleaning	11,899	41,549	53,448	7,209
Equipment	33,745	-	33,745	11,926
Insurance	4,088	-	4,088	3,990
Training and Development	3,781	-	3,781	2,495
Office Costs	12,453	-	12,453	5,541
Bank charges	192	-	192	165
Governance costs	-	-	-	1,116
Sub Total	189,267	41,629	230,896	170,266
Asset purchases and related loan repayment				
Purchase of Hughenden Road	491,692	-	491,692	-
Bridging loan repayment	495,000	-	495,000	-
	986,692	-	986,692	-
TOTAL PAYMENTS	1,175,959	41,629	1,217,588	170,266
NET RECEIPTS/(PAYMENTS)	(152,492)	(12,910)	(165,402)	3,471
Fund Transfer	(13,050)	13,050	-	-
Cash funds 1 January 2025	232,023	1,232	233,255	229,784
Cash funds 31 December 2025	66,481	1,372	67,853	233,255

MILTON BAPTIST CHURCH CIO
YEAR ENDED 31 DECEMBER 2025
STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Cash Funds					
Bank and cash balances	66,481	-	1,372	67,853	233,255
Other Monetary assets					
Gift Aid not yet claimed	6,313	-	-	6,313	3,278
	6,313	-	-	6,313	3,278
Assets retained for the church's own use					
Church Building (at cost in 1999)	-	1,250,000	-	1,250,000	1,250,000
23 Hughenden Road (at cost in 2025)	-	491,692	-	491,692	-
7 Powis Close (at cost)	-	-	-	-	200,000
	-	1,741,692	-	1,741,692	1,450,000

FUND BALANCES AS AT 31 DECEMBER 2025

	Balance 1 January 2025	Receipts	Payments	Transfers	Balance 31 December 2025
Unrestricted funds					
Designated funds					
External giving	2,676	-	(2,676)	-	-
Powis Fund	3,974	-	(3,974)	-	-
Fabric Fund	6,504	-	(6,504)	-	-
Solar Fund	11,000	-	(11,000)	-	-
	24,154	-	(24,154)	-	-
General Fund	207,869	1,023,467	(1,151,805)	(13,050)	66,481
Total Unrestricted funds	232,023	1,023,467	(1,175,959)	(13,050)	66,481
Restricted funds					
23 Hughenden Road Repair		28,499	(41,549)	13,050	-
Barnabas Fund	1,232	220	(80)	-	1,372
	1,232	28,719	(41,629)	13,050	1,372
Total	233,255	1,052,186	(1,217,588)	-	67,853

Signed on behalf of the trustees on *RE Namkin*

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Trustee 22/2/2026