

Bethel Baptist Chapel
St John's Road, Bath, BA2 6PX
Trustees Report with Accounts and Independent Examiner Report

Bethel Baptist Chapel

Charity Registration Number 1192188

Trustees Annual Report

From 1st April 2024-31st March 2025

Bethel Baptist Chapel
St John's Road, Bath, BA2 6PX

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1. Reference and administrative details of the charity, its trustees and advisers

Charity Details

A) The Charity Name: Bethel Baptist Chapel.

B) The Charity registration number: **1192188**

C) The address of the principal office of the charity: Bethel Chapel, St John's Road, Bath BA2 6PX.

D) Names of Trustees

Mr John Gaskell – Trustee

Mr John Benjamin Gaskell - Trustee

Pastor Bill Goodman – Pastor and Trustee

2. Structure, governance and management

Bethel Baptist Chapel as a fellowship of baptised Christian believers has been in existence since 1890. The original trust deed of the church specified that all members and officers must accept the articles of the Gospel Standard Trust. In 2008 the pastor and membership felt unable to continue to accept these articles, and so rightly entered a lease with Gospel Standard Trust to retain the use of the building. In the light of this, the Gospel Standard Trust have charged a small amount as the annual rent. The Church finally registered as an independent charity with the Charity Commission in October 2019. A statement of faith differing from the Gospel Standard Articles was adopted by all the membership. The Second London Baptist Confession of Faith of 1689 adopted as the guide to all public teaching in the church. The Church has a defined membership of believers, who are baptised by immersion. A list of the current membership is available on request.

The Church Meetings of Bethel Baptist Chapel are the properly constituted means for conducting all the business and affairs of the Church. The minutes of these meetings are private. Some examples of matters arising at our Church Meetings are: The appointment of Trustees, the election of Church Officers, applications for Church membership, financial matters and reports, planning of activities, allocation of funds for missionary support, Sunday School, Sunday and Midweek worship services.

The principal object of the Charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in Schedule 1.

3. Financial Review

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Our main source of income is derived from regular gifts of the Membership and congregation. The primary areas of expenditure are: The maintenance of premises, support of our Pastor for ministry work, grants to overseas ministries, and remuneration for visiting ministers. At present we do not hold any special reserves. This year we have put new flooring in the kitchen, mens and ladies toilets and the corridor between them. We have also repainted the external woodwork.

4. Funds held as custodian trustee on behalf of others

The Trustees do not act as custodians.

5. Objectives and activities

(Charities that are not subject to a statutory audit requirement may limit their disclosures within this section to a summary of the charity's objects as set out in its governing document and to providing a brief summary of the main activities undertaken in relation to those objects)

The objective of Bethel Baptist Chapel Charity is the spread of the Christian Religion. The main activities are: Sunday worship Services, Midweek Services, Sunday School for Children, Open Air Ministry and regular evangelistic outreach work, raising money to support missionary work and gospel evangelism.

6. Achievements and performance

In addition to our Sunday morning and evening worship, and Midweek service, this last year by God's help and enabling we have been able to maintain our support to a number of important Christian charities and organisations in the United Kingdom. We have continued to support a full-time evangelist in Ethiopia. We have begun this year to support missionaries in Kenya, Roger and Shireen West, who are also in membership at the church. The Church has decided to move the weekly Sunday School from the afternoon to the morning to run concurrently with the morning service. We have organized one Saturday Special open to all children in March and we hope to run these on a regular basis throughout the following year. The Open-Air ministry continues on a weekly basis. 1000 Scripture verse calendars have been distributed to all care homes in Bath, and to many shops and cafes. We take monthly meetings in local sheltered housing.

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7. Charity Accounts

	Unrestricted funds	Total funds 2024-25	Last year 2023-24
Receipts			
Giving	33,338	33,338	30,860
Parking	4,610	4,610	4,050
Gift Aid	6,005	6,005	16,287
Refund			11
Error	175	175	320
Sub Total	44,128	44,128	51,528
Asset and investment sales.			
Total receipts	44,128	44,128	51,528
Payments			
Church Activities	33,738	33,738	47,854
Grants to support external work	11,958	11,958	6,622
Error	175	175	320
Total	45,871	45,871	54,796
Net of receipts/(payments)	(1,743)	(1,743)	(3,268)

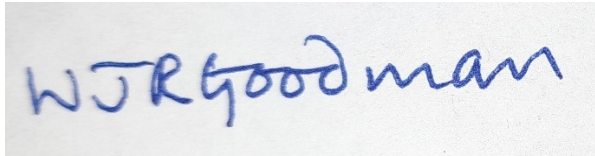
Categories	Details	Unrestricted funds	Total 2024-25	Total 2023-24
B1 Cash funds	Current Account	7,131	7,131	8,877
	Total cash funds	7,131	7,131	8,877
B3 Investment assets	Scottish Widows	14,799	14,799	14,582
	Total Investment assets	14,799	14,799	14,582
B4 Assets retained for the charity's own use	Electric piano	400		500

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Liabilities - There are no outstanding liabilities. The annual rent for the use of the building is not large and is met by cash payment each year.

Signed by one or two trustees on behalf of all the trustees. Signature



Trustee

Date: 29th December 2025

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8. Breakdown of Receipts and Payments

Receipts	2024-25	2023-24
Voluntary Giving	33,338	30,8605
Gift Aid	6,005	16,287
Parking	4,610	4,050
Error	175	320
Refund	0	11
Totals	44,128	51,528
Payments	2024-25	2023-24
Pastor's stipend	18,598	17,225
Building maintenance	5,166	22,229
Ethiopia evangelist support	4,806	2,560
Kenya	2,240	0
HMRC	1,987	1,623
Gas and Electricity	1,657	1,195
Visiting Preachers	1,605	920
Outreach (leaflets, calendars, books)	1,308	947
Open Air Mission	1,254	1,099
Trinitarian Bible Society	1,254	1,099
Insurance	1,153	1,081
Barnabas Fund	642	1,099
Slavic Gospel Association	544	0
Online Services	530	630
Nepal	500	300
Gospel Standard Trust (Rent)	500	250
Independent Examiner	400	375
Romania Ministries	268	250
Sunday School	263	0
Somerset Gospel Outreach	250	0
Web site	234	189
SDHS	200	0
ThirtyOneEight	189	214
Error	175	320
Bank Charges	84	77
Advertising	44	579
Stationery	20	0
Totals	45,871	54,797
Difference for the year	(1,743)	(3,268)

9. Independent Examination Our Accounts have been independently examined by Hans Duodu FMAAT (pages attached)

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Schedule 1

The Church's Statement of Faith

We believe in:

1. The full and verbal inspiration of all the Old Testament and New Testament Scriptures, and of these alone: their being in themselves the Word of God, without error, and wholly reliable in both fact and doctrine; their *sole* authority and perpetual sufficiency in all matters of faith and practice.
2. The unity of the Godhead and the divine co-equality of the Father, the Son and the Holy Spirit; the sovereignty of God in creation, providence, and redemption.
3. The total depravity of human nature in consequence of the fall, and the necessity for regeneration.
4. The true and proper deity of our Lord Jesus Christ, his virgin birth; his real and perfect manhood; the authority of his teaching and the infallibility of all his utterances; his work of atonement for sinners of mankind by his substitutionary sufferings and death; his bodily resurrection and his ascension into Heaven; and his present priestly intercession for his people at the right hand of the Father.
5. The justification of the sinner solely by faith in our Lord and Saviour Jesus Christ.
6. The work of the Holy Spirit as essential for a true and spiritual understanding of the Scriptures: for regeneration, conversion, and for ministry and worship.
7. The universal Church, the body of which Christ is the Head, embracing all the redeemed, called by God through the Gospel, born of the Spirit and justified by faith; the local church, comprising such believers as the expression of the universal Church, and fellowship between such churches, manifesting the unity of the body of Christ.
8. The ordinances of Baptism and the Lord's Supper as being instituted by our Lord Jesus Christ, but not in Baptism as conveying regenerating grace, nor in the Lord's Supper as being a sacrifice for sin or involving any change in the substance of the bread and wine. The ordinance of Baptism is for believers only and by total immersion.
9. The personal return of the Lord Jesus Christ in glory. The resurrection of the body; the judgment of the world by our Lord Jesus Christ, with the eternal blessedness of the righteous and the eternal punishment of the wicked.

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This brief statement summarises the doctrines that all church members believe. In the Baptist Confession of Faith of 1689 these truths are amplified. The teaching of the church will reflect the doctrines of the 1689 Confession, to which the Pastor and all other Officers are required to give assent.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Bethel Baptist Chapel	No (if any) 1192188
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Receipts and payments accounts

CC16a

For the period from	Period start date 4/1/2024	To	Period end date 3/31/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Giving	33,338	-	-	33,338	30,860
Parking	4,610	-	-	4,610	4,050
Gift Aid	6,005	-	-	6,005	16,287
Error	175	-	-	175	320
Refund	-	-	-	-	11
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	44,128	-	-	44,128	51,528
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,128	-	-	44,128	51,528
A3 Payments					
Church activities	33,738	-	-	33,738	47,854
Grants to support external work	11,958	-	-	11,958	6,622
Error	175	-	-	175	320
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	45,871	-	-	45,871	54,796
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	45,871	-	-	45,871	54,796
Net of receipts/(payments)	- 1,743	-	-	- 1,743	- 3,268
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,874	-	-	8,874	12,145
Cash funds this year end	7,131	-	-	7,131	8,877

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current Account	7,133	-	-
		-	-	-
		-	-	-
	Total cash funds	7,133	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Scottish Widows		-	14,799
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Electric Piano		-	400
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

Bethel Baptist Chapel
St John's Road
BATH
BA2 6PX

23rd December 2025

Dear Sirs,

RE – INDEPENDENT EXAMINATION OF BETHEL CHAPEL'S ANNUAL ACCOUNTS YEAR ENDING 31 MARCH 2025

I am pleased to inform you that your independent examination for the annual accounts of year ending 31st March 2025 has been satisfactorily completed and I am therefore able to attach my unqualified examination report.

INTERNAL CONTROLS

I wish to commend the Charity's management for maintaining high quality accounting records, annual return & accounts reports and adhering to good internal control procedures.

Special note includes the continued use of payment authorisation forms for all payments including minister's stipend.

RECOMMENDATIONS/MATTERS ARISING

A couple of minor observations where improvements could be made are as follows:

i) Short – Medium Term Financial Sustainability

The Charity Commission (CC32 Direction 9) expects the Independent Examiner to form a view of the financial viability of the Charity twelve months beyond the reporting date (31/03/2025), having regard to governance processes such as the use of cashflow forecasting, reserves policy etc.

I was given some assurance that management regularly reviews the Charity's bank account to ensure it has sufficient funds. This is good practice and additional efforts need to be made to ensure there is proper and auditable documentation of these monitoring processes by all trustees.

ii) Reimbursement of Trustees

Trustees for reasons outside their control are obliged to make payments on behalf of the Charity for routine purchases and sometimes facilitating gift aid payments.

The Charity should increasingly look at ways to limit these reimbursement instances as such practices inherently compromise internal controls.

Another observation made was that reimbursements were overlapping financial periods, which can lead to errors when preparing and auditing year end accounts. Management/Trustees should kindly take steps to avoid this in future.

Conclusion

We are particularly encouraged that management has indicated their readiness **to implement the above-mentioned controls before the financial year ending 31 March 2026.**

I wish to take this opportunity to thank you for your kind co-operation.

Yours sincerely,



Hans B Duodu (FMAAT)
(Independent Examiner)