

BROMHAM BAPTIST CHURCH CIO

Registered Charity: 1192819

Report and Accounts

For the year ending 31 December 2025

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

Statutory Information

Registered Address

Village Road
Bromham,
Bedford,
MK43 8LJ

Charity Registration Number 11923819

Trustees

Reverend Stephen Thompson	<i>(Chairman)</i>
Mr David Bell	<i>(Treasurer)</i>
Mr Brian Bennett	<i>(Appointed 29 June 2025)</i>
Mrs Jennifer Hudston	
Mr David Manu-Brooks	
Mr Jamal Masih	<i>(Resigned 21 September 2025)</i>
Mr Cyril Okafor	<i>(Appointed 25 January 2026)</i>
Mrs Lynda Dei-Omari	
Mr William Partridge-Underwood	<i>(Resigned 30 September 2025)</i>
Mrs Julie Skene	<i>(Appointed 25 January 2026)</i>
Mrs Rebecca Southern	<i>(Appointed 25 January 2026)</i>
Mrs Ester Thompson	<i>(Resigned 25 January 2026)</i>
Mr Ian White	

Secretary

Mr Andrew Ingrey-Senn

Bankers

HSBC, Cambridge

Independent Examiner

Mervyn Thomas

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

Report for 12 months to 31 December 2025

The Trustees present their Report and financial statements for the period ended 31 December 2025.

Charitable Object

The Church is governed by an Approved Governing Document, the Constitution, which states that the principal Purpose of the Church is “the advancement of the Christian faith according to the principles of the Baptist denomination”. The Church may also advance education and carry out other charitable purposes in the UK and other parts of the world.

The charitable object remains unchanged.

Organisational Structure and Decision-making processes

Members of the Church must accept the Beliefs of the Church and are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of the Church together with those who have been baptised and transfer from another Church. Those persons seeking membership who have not been baptised by full immersion can be accepted for full membership based on their own public profession of faith.

In addition to a list of Members, the Church also recognises those who are in regular fellowship with the Church and regard it as ‘their church’. In accordance with the Constitution, the Members recognise Elders and Deacons who, with the Minister, serve as Trustees and are responsible for the day to day running of the Church’s work and witness together with the financial and legal aspects of the charity.

Church Members’ Meetings ordinarily take place at least four times per year to consider and review routine matters associated with the life of the Church including issues related to Church membership, the appointment and dismissal of the Charity Trustees and the acceptance of the budget. The Meetings include opportunities for considering proposals from the Charity Trustees or other Church Members for the development of the Church and the advancement of its Purpose through its Activities.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the principal Purpose.

Relevant matters may be submitted to the Church Members’ Meeting by the Trustees for guidance or for decision making or may be raised by Members in the Church Meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church works by consensus wherever possible.

Neither the Church, nor its Trustees act as custodian trustees.

BROMHAM BAPTIST CHURCH CIO

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Public Benefit Statement

Membership of the Church is open to all who profess Jesus Christ as Lord and Saviour and accept the beliefs of the Church; the principle of Believers' Baptism by immersion is promoted among the membership.

The Church provides opportunities for Christian worship on a weekly basis to which all members of the public are welcome. In addition, a number of activities for people of all ages are offered that are open to the public and provide opportunities for the building of relationships and instruction in the essentials of the Christian faith.

The Church regularly runs mid-week courses to introduce and explain the Christian faith to the wider public. The Church premises are also used by outside organisations which are sympathetic to the objectives of the Church for the benefit of the local community. This includes the local school which has used the Church for assemblies and services.

Furthermore, the Church operates a food bank and is a registered 'warm welcome space' open to the local community.

The Trustees have considered the Charity Commission guidance on public benefit, and in particular the guidance on charities for the advancement of religion, and are satisfied that the activities outlined above clearly demonstrate that the charity is meeting its Purpose and providing a benefit to the public.

To provide these public benefits it is important that the fabric of the premises in which they take place and the Manse (which is the home provided to the Minister) are properly maintained.

Objectives and Activities

In order to achieve the principal Purpose set out above, the Church provided a variety of activities during the year for its membership and for the community generally. The aim was to worship Jesus, to show His love in both word and deed and to bring people into a closer relationship with Him as their living Lord and Saviour.

Central to the work and witness of the Church was the provision of regular public services of Christian worship. The focus was always to glorify God in praise, to seek Him in prayer and to teach and preach truth from His word, the Bible.

Pastoral support remained a crucial part of the work of the Church with regular telephone contact, greetings and message cards and, where possible, home and hospital visits. The Church ran a number of regular Discipleship Groups (house groups) for the growth of Christian faith and discipleship.

Church Members' meetings were held for updating the membership and for worship including the reading of scripture and prayer.

Everyone working with children and adults at risk of harm were appropriately vetted through the Disclosure and Barring Service (DBS) and had to abide by the Church's Safeguarding Policy and guidance.

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Achievements and Performance

The Church did not measure success only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but remained committed to the Church's principal Purpose through its vision to be a fellowship of Christ followers who Gather, Grow, Give and Go.

Children's activities included regular times of fun and Christian learning on Sundays, a summer Holiday Club, mid-week groups especially for pre-school children and a post-natal group for infants and their carers.

A team from the Church regularly visited the local school to present 'Open the Book' dramatised Bible stories.

Youth work incorporated term-time weekly gatherings for worship, teaching and fellowship plus the opportunity to attend Christian themed camps.

The 'Contact Ministry' among seniors continued through regular gatherings in the church including specially focussed worship services.

The Discipleship Groups remained the first point of contact for pastoral care in the Church with further support being available via the Elders. A 'food bank' provisioned by Church Members functioned throughout the period.

For the last 17 years, a Member of the Church together with her husband have been directing the work of building and operating an orphanage, a Christian High School and a Bible School together with a children's feeding programme in Utange, Kenya. A linked Vocational Training Centre was completed by the end of the year. Their work also includes preaching and teaching support for the local churches and the training of local church leaders. The Church has recognised the missionary nature of this work and continued to make a contribution towards the living costs of the Member and her husband.

For those interested in finding out more about the Christian faith, the Alpha course was available and open to all

The 'Gathering Grounds' café, together with a linked prayer space and wellbeing lounge, continued in popularity and it opened to the public for four days per week. This is a significant evangelistic outreach activity of the Church with members of the fellowship present to discuss the Christian faith with visitors. As a result, several visitors have started attending Church services regularly, joined an Alpha course and made confessions of Christian faith.

The café and related space is registered by the local council as a designated 'warm welcome space'. Art and crafts groups proved popular with the local community.

The Church's web site remained a primary source of information for the Church and was used to communicate details of services and activities etc to the community.

Volunteers

The above activities were largely led and staffed by volunteers, and the Church would have been unable to function without their commitment and often sacrificial giving of time. This meant that many activities were run without significant impact on the Church's finances. The Church operated a Volunteer Policy which incorporated Volunteer Agreements where appropriate.

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

Governance

Trustees met regularly during the period to review progress against the Church's principal Purpose and in particular the spiritual life, activities, finance and policies of the Church. Meetings always incorporated Bible readings and prayer.

The Church operated policies covering Children and Vulnerable Adults, Health and Safety, Finance including Reserves, Conflicts of Interest and Data Protection.

Financial Review

Income in the year, including Gift Aid, amounted to £197,275 which was £5,945 below expenditure. This overspend compared with a surplus of £3,279 in the previous year. Funds of £54,228 were held in the bank at the end of the year. The Church's finance policy calls for a reserve fund of £30,000 which was adequately covered at the year end.

The Church raised the incoming donations from within its own membership and congregation but also received generous legacy income contributing £9,416 in the year. The Church reclaims tax on donations via Gift Aid wherever possible. The Local Council and Parish Council very generously made grants to the Church respectively towards the cost of the 'warm welcome space' and some replacement glazing. There was no public wide appeal made for funds during the period.

The most significant expenditure related to the payment of staff: the Minister, the Associate Minister, the Administrator (part-time), the Children's Worker (part time) and the Gathering Grounds café manager (part time).

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose. The Church provided financial support towards the living costs of a Church member and her husband serving on Christian mission in Kenya.

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

The accounts for the period to 31 December 2025 follow.

Approved by the Trustees on 14 June 2026 and signed on their behalf.



A C Ingrey-Senn
Secretary

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

Independent Examiner's Report to the Trustees and Members of Bromham Baptist Church, Charity No: 1192819 on the accounts for the period to 31 December 2025

as set out on pages 7– 15.

Respective responsibilities of Trustees and Examiner

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

Independent Examiner's statement

It is my responsibility to:

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

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- 1) to keep accounting records in accordance with Section 130 of the Charities Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mervyn Thomas

Dated: 14 June 2026

128 Putnoe Lane
Bedford MK41 8LS

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds 2025 £	Total Funds 2024 £
Voluntary income		147,917	2,555	-	150,472	167,568
Activities for generating funds		6,555	-	-	6,555	1,690
Charitable Income		38,512	1,736	-	40,248	44,561
Total Incoming Resources		192,984	4,291	-	197,275	213,819
Resources Expended	4					
On raising funds		-	-	-	-	1,288
Charitable activities		198,929	4,156	-	203,085	209,252
Total Resources Expended		198,929	4,156	-	203,085	210,540
Net income/(expenditure)		(5,945)	135	-	(5,945)	3,279
Transfers between funds					-	-
Net movement in funds		(5,945)	135	-	(5,945)	3,279
Reconciliation of funds:						
Total funds brought forward		59,210	-	1,305,000	1,364,210	1,360,931
Total funds carried forward		53,265	135	1,305,000	1,358,400	1,364,210

BROMHAM BAPTIST CHURCH CIO

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BALANCE SHEET

For the year ended 31st December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds 2025 £	Total Funds 2024 £
Current assets						
Debtors (less than 1 year))	6	1,766	-	-	1,766	4,545
Cash at bank and in hand		54,228	-	-	54,228	61,941
Total current assets		55,994	-	-	55,994	66,486
Short Term Liabilities	7	(2,594)	-	-	(2,594)	(7,274)
			-			
Total Net Assets		53,400	-	1,305,000	1,358,400	1,364,212
Charity Funds	8					
Unrestricted Funds		53,265			53,265	59,210
Restricted Funds			135		135	-
Endowment Funds				1,305,000	1,305,000	1,305,000
Total funds		53,265	135	1,305,000	1,358,400	1,364,210

Approved by the Trustees
and signed on their behalf by:



David Bell

Dated: 14 June 2026

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

NOTES TO THE ACCOUNTS

1 BASIS OF PREPARATION

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The charity is a going concern. Income generation through members' donations is maintaining adequate reserves.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

2 ACCOUNTING POLICIES

2.1 Income

Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

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Trustees Report and Financial Statements for the period ending 31 December 2025

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

There are no performance-related grants.

Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants

The charity has not received any government grants in the reporting period.

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual income and performance-related grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance-related conditions.

Donated goods

The charity has not received any goods in the reporting period considered to be of material value. No donated goods have been monetised.

Donated services and facilities

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.

Support costs

The charity has not incurred expenditure on support costs.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

Income from membership subscriptions

No membership subscriptions are charged.

Settlement of insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Investment gains and losses

There were no investment gains or losses in the year.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

Basic financial instruments

The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

2.3 Assets

Tangible fixed assets for use by charity

The trustees policy is not to capitalise fixed assets additions except for site redevelopment.

Intangible fixed assets

The charity does not have intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights.

Debtors

(including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

BROMHAM BAPTIST CHURCH CIO

Trustees Report and Financial Statements for the period ending 31 December 2025

3 ANALYSIS OF INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Voluntary Income				
Bequests and legacies	9,416	-	9,416	-
Donations	116,867	-	116,867	139,400
Mission Direct Giving	-	2,555	2,555	1,101
Gift Aid	21,634	-	21,634	27,067
Total Voluntary Income	147,917	2,555	150,472	167,568
Activities for generating funds	-			
Facilities Income	6,555	-	6,555	1,690
Total Activities for Generating Funds	6,555	-	6,555	1,690
Charitable Income				
Cafe	30,492	-	30,492	33,337
Children's activities	2,183		2,183	1,604
Youth activities	-	1,736	1,736	1,776
Mission Events	2,292	-	2,292	6,012
Grants Received	2,842	-	2,842	995
Interest	703	-	703	837
Total Charitable Income	38,512	1,736	40,248	44,561
Grand Total Incoming Resources	192,984	4,291	197,275	213,819

BROMHAM BAPTIST CHURCH CIO

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4.1 ANALYSIS OF EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Expenditure on raising funds				
Fundraising	-	-	-	1,288
Total expenditure on raising funds	-	-	-	1,288
 Charitable Expenditure				
Payroll	91,833	-	91,833	90,313
Pensions	8,470	-	8,470	8,821
Pension Deficit Payments	-	-	-	10
Preaching Fees	39	-	39	400
Manse Costs	5,584	-	5,584	9,199
Training	52	-	52	726
Travel	581	-	581	1,272
Utilities	22,402	-	22,402	21,614
Building Maintenance and cleaning	7,744	-	7,744	21,093
Insurance	3,219	-	3,219	3,116
Administration	21,455	-	21,455	10,431
Cafe Costs	18,115	-	18,115	11,980
Independent Examiner	(152)	-	(152)	150
Pastoral	117	-	117	129
Welcoming, Integrating, Catering	1,025	-	1,025	2,738
Seniors Ministry	860	-	860	599
Children	1,044	-	1,044	1,152
Youth	1,017	1,736	2,753	3,091
Mission Events	2,768	-	2,768	7,152
UK Mission	3,970	510	4,480	4,669
World Mission	8,786	1,910	10,696	10,597
Total Charitable Expenditure	198,929	4,156	203,085	209,252
Total Expenditures	198,929	4,156	203,085	210,540

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4.2 Disclosures relating to employment and Trustees.

No employees received salaries or employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Three employees are also Trustees of the charity and were the Minister, the Associate Minister and the Children's and Family Worker, who are employed to maintain charitable activities. Their total remuneration, including salary, employer pension costs, employers national insurance contributions and manse provision was £93,288.

No Trustee received expenses in connection with Trustee governance responsibilities. Trustees made donations to the charity totalling £6,364 in the period.

5 TANGIBLE FIXED ASSETS

	2025 Church Building	2025 Manse
Cost or valuation	£	£
Brought Forward	1,025,000	280,000
Additions in the year	-	-
Carried Forward	1,025,000	280,000

6 DEBTORS AND PREPAYMENTS

Debtors less than 1 year	2025 £	2024 £
Gift Aid Receivable	1,766	4,545
Total	1,766	4,545

7 CREDITORS AND ACCRUALS

	2025 £	2024 £
Short term creditors and accruals	2,595	7,274
Total	2,595	7,274

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8 CHARITY FUNDS

Details of All Funds with movements during the CURRENT reporting period 2025

Fund	Opening	Income	Expenditure	Transfers	Closing
	Balance				Balance
Unrestricted General Fund	59,210	192,984	(198,929)	-	53,265
Endowment Fund	1,305,000	-	-	-	1,305,000
Restricted funds					
Youth		1,736	(1,736)	-	-
Mission Direct	-	2,555	(2,420)	-	135
Total Restricted Funds	-	4,291	(4,156)	-	135
Total Funds	1,364,210	197,275	(203,085)		1,358,400

9 RELATED PARTY TRANSACTIONS

Brian A Bennett has also served as a Trustee of Bridge Counselling CIO registered charity 1191150 since 21 October 2024 which, on 15 July 2024, had entered into a Memorandum of Understanding with this charity whereby Bridge Counselling receive the ongoing non-exclusive use of facilities and services from this charity without charge. During the year these arrangements were reviewed by the Trustees but no decisions were made by the Trustees which affected these arrangements.