

Abergavenny Baptist Church
Trustees Report
For The Year Ended 31 December 2025

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2025

Reference and Administrative Details

Charity Number **1194889**

Address Frogmore Street
Abergavenny
Monmouthshire
NP7 7AL

Trustees

Rev M Orsmond	Minister
M Anderson	Treasurer
L W Anderson	resigned 19/03/2025
A I Wilde	Secretary
I Gilbertson	resigned 19/03/2025
K Kippax	
M Hayward	appointed 19/03/2025
P Eksteen	appointed 19/03/2025
J Nugent	appointed 19/03/2025
R Robinson	appointed 19/03/2025

Trustees for a Charity Baptist Union Corporation

Structure, Governance and Management

Abergavenny Baptist Church is an unincorporated charitable association. It is governed by constitution.

Charity Trustees are appointed by church members. Any person qualified to be a member of the church is eligible for election as a Charity Trustee (unless disqualified by statute) provided that they have been a member for at least 6 months and provided that, at all times at least 60% of the elected Charity Trustees shall be persons who have been baptised in accordance with the beliefs of the Baptist Union

Objectives and Activities

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 United Kingdom and/or other parts of the world.

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
 - baptism, as defined in the Union's Declaration of Principle;
 - the Communion of the Lord's Supper which shall normally be observed at least once a month;
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- evangelism and mission, locally, regionally, nationally and internationally;
 - the teaching, encouragement, welcome and inclusion of young people;
 - nurture and growth of Christian disciples;
 - education and training for Christian and community service;
 - giving and encouraging pastoral care;
 - supporting and encouraging charitable social action in the United Kingdom and abroad;
 - encouraging relationships with and supporting Baptists and other Christians.

Our weekly Sunday morning service has been well attended with many people of all ages attending in-person and some attending via Zoom. As a result, our membership has grown by two. The church also continues to hold a monthly prayer meeting on a Wednesday evening and a weekly Woman's fellowship on a Wednesday afternoon and a women's Bible Study on a Friday Afternoon. The church has six Life Groups (small groups) that meet fortnightly in members' homes, either in-person or a hybrid of both online and in-person, for Bible study and prayer. During the year, we had three funerals, two baptismal services (where three people in total were baptised) and one dedication service (with two children being dedicated).

This year the youth group has successfully maintained contact with an average of 16 young people attending weekly. We had a handful of year 6 pupils joining us after Easter. The sessions are now livelier with more energy since we made the move from Friday night to Sunday night. This year we have looked at the Gospel of Mark, used Scripture union The Grid session plans, covered The Identity Course and The Nua Series, and ended the year with the Old Testament from the Bible course. We held our annual youth camp weekend in mid-July which included a Kayaking activity again, after the success of this activity last year. We continue to promote Bethany House Party and supported 5 young people financially from the church to attend this week away. We held a fundraising car wash in October to help assist families financially to attend camp. At Christmas the youth helped to decorate the church, lead the worship in the nativity service and joined in the choir at the Carol service. We also introduced a barn dance this year which was enjoyed by all and will now be an annual event.

ABC Toddlers continues to run as a Faith based Toddler group, we now average 30 people, mums and toddlers each week. We have Mums, Grandmas' and paid nannies who attend with their little ones. Some of the grandmas' attended with their babies when they were young. We continue to receive many positive comments about the group, from past and present members with regular attendees inviting friends. Half of the people who attend are not connected to any church. Relationships are growing within the group we have been able to pray into situations or with mums many times. We read a bible book or story and say prayers before snack each week.

2025 has been a really good year for the Children's ministry in ABC. We have more than 30 children in total coming along either to our Sunday mornings or after school club, Dodgeball and Donuts.

Throughout the year we have held many larger events alongside our weekly activities. Through such events as Holiday Club, light party and multiple Christmas activities we have seen many new families coming along and beginning to regularly join us.

We have a fantastic team of volunteers who help with all these activities and without whom, many of these events just would not happen. It has been an exciting 2025 with 2026 already looking promising.

From 1 April this year, Abergavenny Foodbank distributed 1,700 emergency food parcels. Based on an average of three people supported per parcel, this equates to approximately 5,100 individuals, including an estimated 500 children.

The majority of referrals continue to be from households experiencing long-term financial hardship and repeat need. However, the Foodbank has also supported individuals and families facing short-term crisis, including those affected by illness, redundancy, or gaps in statutory support.

The Foodbank is supported by a committed team of volunteers from a wide range of backgrounds. Their contribution remains essential to the effective delivery of services.

Citizens Advice continues to provide advice services to Foodbank clients, supporting access to benefits, debt advice, and wider financial inclusion. This role has been funded through Trussell Trust financial inclusion funding, which is due to end. The trustees are actively exploring alternative funding options to ensure continuity of this service.

Income from donations remained strong during the year. The charity reduced the financial gap between income and expenditure, improving overall financial resilience. Trustees continue to seek to diversify income streams and increase engagement with local businesses and individual donors.

The Foodbank benefits from regular donations from community groups, including Gilwern Knit and Natter. Church giving remains consistent and reliable, with support from a range of denominations including the Methodist Church, United Reformed Church, Crossway Church, Gateway Church, Baptist Church, the Roman Catholic Church, the Church in Wales, Quakers, and the Salvation Army. Support has also been received from local schools across Monmouthshire and Powys. Individual donors and local businesses are too numerous to list but remain a vital part of the charity's support base.

Portico Lounge restaurant continued to provide regular fundraising income through Quiet Nights and sponsored fundraising events.

Following the loss of a previous social media account, a new social media presence was established, alongside the introduction of a monthly newsletter. By year end, the new platform had attracted 60 followers. Donation boxes located across the town continued to provide additional income.

Progress has been made on setting up a separate charity to operate the Foodbank and it is expected that this will take over in April of 2026 once all due diligence is completed.

Policy on reserves

The Church endeavours to keep reserves sufficient to meeting 12 months running costs and also complete any repairs recommended in the quinquennial report.

The Foodbank endeavours to keep a minimum of 6m running costs plus a contingency for other potential costs that may arise.

M Orsmond

Abergavenny Baptist Church

Independent Examiners Report to The Trustees and Members of Abergavenny Baptist Church

We report on the accounts of the church for the year ended 31st December 2025 which are set out on pages 2 to 4.

Respective responsibilities of trustees and examiners

The church's trustees are responsible for the preparation of the church accounts. The church's trustees consider that an audit is not required for this year under 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the 2011 act;
to follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
to state whether particular matters have come to our attention.

Basis of independent examiners' report

Our examination was carried out in accordance with the 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 you as 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.

Independent Examiners' statement

In connection with our examination no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

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Clare Lines

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Statement of Activity

Abergavenny Baptist Church

January-December, 2025

	2025	2025	2025	2024
Distribution account	General Fund	Restricted Funds	Total	Total
Income	£	£	£	£
Donations and legacies	100		100	650
Donations Home Mission/BMS		301	301	1,798
Donations Restricted		3,235	3,235	0
Donations Spurgeons etc		301	301	282
Donations Youth		573	573	844
FB Donations		44,588	44,588	45,331
FB Donations Gift Aided		5,360	5,360	5,030
FB Gift Aid Tax		1,338	1,338	1,154
FB Grant		27,918	27,918	24,996
Gift Aid Tax Refund	15,755		15,755	15,545
Hire of Church	400		400	95
Interest Received	5,370		5,370	8,341
Easy fundraising				15
Offering Cash	4,602		4,602	5,303
Offering Gift Aided	60,385		60,385	58,738
Offering Non Gift aided	4,710		4,710	6,305
Stewardship	3,301		3,301	7,561
Womens fellowship income	591		591	498
Total for Income	95,214	83,613	178,827	182,486
Direct costs				
FB purchases		31,781	31,781	41,732
FB Vouchers expended		530	530	10,095
Total for Direct Costs	0	32,311	32,311	51,827
Gross Surplus	95,214	51,302	146,516	130,659
Expenses				
Advertising/Promotional	46		46	0
Copier rental	594		594	475
Courses				139
Depreciation	355		355	355
Donations	6,970	478	7,448	6,927
Donations exp Restricted		413	413	
FB Advertising		246	246	
FB Bank Charges		92	92	110
FB Financial Inclusion Officer		22,137	22,137	21,876
FB Other		2,414	2,414	94
FB Pension		708	708	0
FB Staff Training and welfare		204	204	300
FB Stationery and printing		578	578	102

FB Subscriptions		257	257	
FB Telephone		152	152	144
FB Wages		17,802	17,802	13,354
Insurances	3,543		3,543	3,433
Internet	370		370	459
IT Equipment and Repairs	150		150	71
Light and heat				
Electric	2,041		2,041	1,855
Gas	1,735		1,735	1,510
Total for Light and heat	3,776	0	3,776	3,365
Manse Costs				
Manse Council tax	3,328		3,328	3,082
Manse Insurance	666		666	644
Manse Repairs	246		246	185
Manse water rates	721		721	589
Total for Manse Costs	4,960	0	4,960	4,500
Ministers Expenses	662		662	410
Office/General Administrative Expenses	113		113	
Payroll Costs Minister				
Employers NI minister	25		25	25
Pension - Minister	3,732		3,732	3,631
Salary Minister	29,575		29,575	28,600
Total for Payroll Costs Minister	33,332	0	33,332	32,256
Repairs and maintenance				
Cleaning	2,462		2,462	2,039
Minor repairs	2,064		2,064	3,331
Total for Repairs and maintenance	4,525	0	4,525	5,370
Salary Youth and Children				
Youth and Children's Pension	2,753		2,753	2,568
Youth and Children's Worker wages	27,550		27,550	25,677
Total for Salary Youth and Children	30,303	0	30,303	28,245
Stationery and printing	545		545	492
Subscriptions	1,808		1,808	1,920
Sundry	473		473	2,576
Visiting Speakers	400		400	400
Womens Fellowship expenses	304		304	164
Youth and Children's ministry	1,909	975	2,884	2,520
Total for Expenses	95,140	46,454	141,595	130,057
Net Operating Income	74	4,847	4,921	602
Transfers between funds	5,040	-5,040	0	0
Net income	5,114	-193	4,921	602
balance b/fwd	200,279	142,465	342,744	342,142
balance c/fwd	205,393	142,272	347,665	342,744

Statement of Financial Position
Abergavenny Baptist Church
As of 31 December, 2025

	2025	2024
Distribution account	Total	
Fixed Asset		
Tangible assets		
Office Equipment Cost	1,065	1,065
Office Equipment Depreciation	-710	-355
Total for Tangible assets	355	710
Cash at bank and in hand		
Baptist Union 1YR Fixed	0	136,725
Baptist Union 7 day Notice	31,714	31,392
BU 3M notice	140,903	0
Children's Worker Cash Float	108	24
Current	2,353	4,344
FB Current Account	136,907	139,129
FB Petty Cash	5	5
FB Vouchers	1,270	1,785
Petty Cash	432	176
Savings	32,818	28,000
Women's Fellowship	701	414
Youth Cash Float	100	40
NET CURRENT ASSETS	347,310	342,034
TOTAL NET ASSETS (LIABILITIES)	347,665	342,744
Capital and Reserves		
Retained Earnings	342,744	342,143
Net Income	4,921	601
Total for Capital and Reserves	347,665	342,744
GENERAL FUNDS	205,393	200,279
RESTRICTED FUNDS		
Eco Fund	3,125	0
Youth	647	1,049
Spurgeons etc	209	257
HM/BMS	110	240
Foodbank	138,182	140,919
	142,272	142,465
TOTAL FUNDS	347,665	342,744
Other Monetary Assets		
Held by The Baptist Union		
Bethany Chapel Trust Fund	29,972	30,058
Non Monetary Assets Held for Own use		
Church at Insurance value including Pipe Organ	4,249,719	4,110,003
Manse at Insurance value	551,054	528,841