

WORLE BAPTIST CHURCH

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2025

The Trustees present their report and the unaudited financial statements of the Charity for the period 1st January 2025 to 31st December 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity name:	Worle Baptist Church	
Charity registration number:	1198158	
Church address & registered office:	43 Rawlins Avenue Worle Weston-super-Mare BS22 7FN	
Trustees:	K Needham	(retired 1st March 2026)
	C Green	(resigned 2nd March 2025)
	C Hammond	(retired 1st March 2026)
	D Toomer	Treasurer
	S Toomer	
	B Tudor	(appointed 2nd March 2025)
	D Packham	Secretary (appointed 2nd March 2025)
	L Squires	Minister

The Trustees are appointed on the basis of qualification and experience relevant to the Charity's operations.

Independent examiner:	M Purnell
Bankers:	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ

The governing document of the Charity is the Constitution.
The Charity is constituted as a Charitable Incorporated Organisation.

OBJECTIVES AND ACTIVITIES

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.

In fulfilling the Purpose, the Church will engage in activities, either on its own or with others, that will vary from time to time, with initiatives being initiated, expanded or closed as appropriate.

The activities may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching
- Baptism, as defined in the Baptist Union's Declaration of Principle
- The Communion of the Lord's Supper, which will normally be observed at least once a month
- Evangelism and mission - locally and supporting regional, national and international initiatives
- The teaching, encouragement, welcome and inclusion of young people
- Nurture and growth of Chritian disciples
- Giving and encouraging pastoral care
- Encouraging relationships with and supporting Baptists and other Christians in our town

ACHIEVEMENTS AND PERFORMANCE

Worle Baptist Church has continued to gather to worship each Sunday morning, with a steady number of attendees.

In order to better support the Church's work, 3 groups have been formed to focus on particular areas of the Church's

work: Service and Administration; Pastoral and Prayer; Outreach and Mission.

We have continued to develop co-working with the other Baptist churches in our town, namely Milton Baptist Church, Clarence Park Baptist Church and Bristol Road Baptist Church.

The Church's main groups and activities outside of Sunday morning have been:

- | | |
|---------------------|---|
| Meeting Point: | A weekly session for the over 60's - an opportunity to get together and hear from a wide range of speakers and to do other activities together. |
| Toddler Church: | The weekly Toddler Church has now expanded to 2 sessions, supporting over 02 families (40+ children). |
| School links: | Our links with the 3 local schools have been deepened during the year, not least through Year 5 children coming to the "Experience" events, namely Experience Easter, Experience Christmas, and Experience Harvest. |
| Housegroups: | 4 housegroups meet on a weekly basis, with members enjoying fellowship time and bible study. |
| Breakfasts & cafés: | The Church holds regular fellowship breakfasts and community cafes, which have proved to be very popular. |

FINANCIAL REVIEW

During 2025 the Church completed the initial remedial works and refurbishment of the new manse. In addition, the generosity of the Church members has enabled us to make 2 additional partial repayments of the manse loan totalling £16k.

Regular giving to Church has continued at the same level as 2024, but rental income has fallen, with some hirers ceasing to use the Church's premises and facilities. Rental income will fall further in 2026, with the pre-school closing at the end of December 2025. The resulting income loss (£11k) will be offset in part by cost savings, and also by allowing reserves to gradually fall from the current level of over 6 months, to a level more in the 3 - 6 months range.

Total unrestricted reserves at 31st December 2025 (excluding funds for the new manse) were £48k (2024: £41k), equivalent to 6.7 months' of costs. The Church seeks to keep at least 3 months' of costs in unrestricted reserves at all times. These unrestricted reserves include £0.9k designated towards installing a community defibrillator, which is in the plan for 2026.

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;

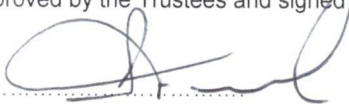
Make judgement and estimates that are reasonable and prudent;

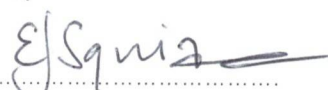
The Trustees are satisfied that applicable UK Accounting Standards have been followed in the preparation of these accounts.

The Trustees are satisfied that the Charity is a going concern, and that it is therefore appropriate to use the going concern basis of accounting in the preparation of these accounts.

The Trustees acknowledge their responsibility 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 constitution. 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


.....
Trustee

Section A Receipts and payments

		Designated Funds				
Notes	Unrestricted Funds £	New Manse £	Other £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
A1 Receipts						
Giving		59,667	9,266	-	68,933	153,551
Investment Income	2	95	-	-	95	5,349
Income Tax recovery		13,343	2,188	-	15,531	23,430
Rental income		17,818	-	-	17,818	21,521
Other Income	3	1,402	-	653	2,055	1,661
Total receipts		92,325	11,454	653	104,432	205,512
A3 Payments						
Ministry	4	51,877	-	-	51,877	30,384
Premises Expenditure	5	8,782	-	2,614	11,396	25,691
Giving	6	12,900	-	-	12,900	20,200
Governance Costs	7	1,824	-	-	1,824	2,347
Other Causes Payments		1,004	-	-	1,004	911
Other Expenditure	8	6,679	-	-	6,679	8,761
New manse costs	9	-	19,191	-	19,191	200,744
Total payments		83,066	19,191	2,614	104,871	289,038
Net of Receipts(Payments)		9,259	-7,737	-1,961	0	-83,526
A5 Transfers between funds		-638	388	250	0	0
A6 Cash funds last year end		37,085	8,499	3,902	49,986	133,512
Cash funds this year end		45,706	1,150	2,191	49,547	49,986

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

B1 Cash Funds

CAF Bank Account	44,845	1,150	2,191	500	48,686	49,918
Petty Cash	861	-	-	-	861	68
	45,706	1,150	2,191	500	49,547	49,986

B5 Liabilities

	31st December	
	2025 Amount due	2024 Amount due
15 year loan from the Baptist Union to purchase manse. The loan is on a repayment basis, and is secured on the manse. The loan interest is 2.5% above base rate. Additional loan repayments of £16k have been made during the year The Manse is held on trust for Worle Baptist Church by the West of England Regional Baptist Trust Company.	93,827	116,628

The notes on pages 2 and 3 form an integral part of these accounts
These accounts were approved by the Trustees on
And signed on their behalf by

A Dave Toomer - Trustee

B Liz Squires - Trustee

WORLE BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT FOR 12 MONTHS ENDED 31 DECEMBER 2025

Notes to the Accounts

1. ACCOUNTING POLICIES

These accounts are prepared on a 'Receipts and Payments' basis and accord with S.133 Charities Act 2011

2. Investment Income

	Unrestricted Funds	Designated Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
		New Manse	Other			
Bank Interest	95	-	-	-	95	5,349
	95	-	-	-	95	5,349

3. Other Income

Gifts to retiring minister	-	-	-	-	-	590
Gifts to leaving minister in training	-	-	-	-	-	100
Games night/fish n chips night	-	-	-	-	-	200
Harvest service offering re Foodbank	-	-	-	-	-	220
Offering re J Cook work in Thailand	-	-	-	-	-	50
Offering re Somewhere to Go	-	-	-	-	-	460
Offering to BMS in lieu of Christmas cards	10	-	-	-	10	41
Offering at Worle Wind Band concert	355	-	-	-	355	-
Offering at Eclectic Voices Concert	458	-	-	-	458	-
Offerings re Defibrillator (Carols in Car Park)	-	-	653	-	653	-
Offerings from Hoilday at Home	270	-	-	-	270	-
Foodbank (Harvest service)	253	-	-	-	253	-
Other misc amounts	56	-	-	-	56	-
	1,402	-	653	-	2,055	1,661

4. Ministry

Minister's pay & pension	34,239	-	-	-	34,239	23,008
Manse running expenses	4,461	-	-	-	4,461	2,816
Manse regular loan repayments	12,817	-	-	-	12,817	2,136
Visiting Speakers & other staff	360	-	-	-	360	2,424
	51,877	-	-	-	51,877	30,384

5. Premises Expenditure

Repairs, Renewals & Housekeeping	3,085	-	2,614	-	5,699	18,976
Lighting and Heating	4,266	-	-	-	4,266	5,255
Water And sewerage	791	-	-	-	791	914
Church Telephone	640	-	-	-	640	546
	8,782	-	2,614	-	11,396	25,691

WORLE BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR 12 MONTHS ENDED 31 DECEMBER 2025
Notes to the Accounts

	Unrestricted Funds £	Designated Funds		Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
		New Manse £	Other £			
6. Giving						
Drita E Botes	1,000	-	-	-	1,000	6,500
BMS	4,000	-	-	-	4,000	4,000
Partnership in Mission	4,500	-	-	-	4,500	4,500
Renew 193	2,500	-	-	-	2,500	3,000
CAP	-	-	-	-	-	1,200
Nepal Leprosy Trust	-	-	-	-	-	250
Street Pastors	-	-	-	-	-	250
Oxfam	-	-	-	-	-	250
Refugees Welcome N Somerset	-	-	-	-	-	250
Somewhere to Go	300	-	-	-	300	-
YMCA	300	-	-	-	300	-
Salthouse church plant	300	-	-	-	300	-
	12,900	-	-	-	12,900	20,200
7. Governance Costs						
Audit and accountancy	-	-	-	-	-	576
Insurance	1,824	-	-	-	1,824	1,771
	1,824	-	-	-	1,824	2,347
8. Other Expenditure						
Office Supplies/printing/training	4,363	-	-	-	4,363	7,062
Subscriptions	2,163	-	-	-	2,163	1,699
Audio Visual	153	-	-	-	153	-
	6,679	-	-	-	6,679	8,761
9. New Manse Costs						
Purchase price funded by Worle Baptist	-	-	-	-	-	159,000
Legal Fees & disbursements	-	-	-	-	-	1,688
Surveyor's fees	-	-	-	-	-	575
West of England Baptist Trust Company	-	-	-	-	-	1,380
Removal costs	-	-	-	-	-	3,150
Major remedial works	-	1,900	-	-	1,900	33,717
White goods,	-	1,058	-	-	1,058	320
Decorating, cleaning, misc costs	-	233	-	-	233	914
Additional loan payments	-	16,000	-	-	16,000	-
	-	19,191	-	-	19,191	200,744

The new manse cost £276,000. £117,000 was funded via a loan from the Baptist Union. The loan funds were paid direct from the Baptist Union to the property vendors. Worle Baptist is repaying this loan over a maximum of 15 years.

WORLE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

PERIOD ENDED 31st DECEMBER 2025

Independent examiner's report to the trustees of Worle Baptist Church

I report to the trustees on my examination of the accounts of Worle 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.



Martin Purnell

Date: 11th March 2026