

Charity Number: 1199278

**Didsbury Baptist Church**  
**Annual Report and Financial Statements**  
**for the financial year ended 31 August 2025**

# **Didsbury Baptist Church**

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# Didsbury Baptist Church

## REFERENCE AND ADMINISTRATIVE INFORMATION

### Trustees

Sarah Chambers  
Bertha Chongwain (Appointed 24 November 2024)  
Aileen Doherty (Resigned 24 November 2024)  
Stephen Elliott  
Anitha Janjanam  
Elizabeth Marshall  
Sabrina Marshall  
Ian Sheldrake  
Ruth Sheldrake  
Anna Wright

### Charity Number in England and Wales

1199278

### Principal Address

School Lane/Beaver Road  
Manchester  
M20 6SX

### Independent Examiner

Steven Nixon BSc (Hons) FCCA  
Langers MN Ltd  
Chartered Certified Accountants and Registered  
Auditors  
8-10 Gatley Road  
Cheadle  
Cheshire  
SK8 1PY

### Principal Bankers

Baptists Together  
PO Box 44  
129 Broadway  
Didcot  
Oxford  
OX11 8RT

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

# **Didsbury Baptist Church**

## **TRUSTEES' REPORT**

for the financial year ended 31 August 2025

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 August 2025.

The financial statements are prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of Didsbury Baptist Church present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 August 2025.

### **Mission, Objectives and Strategy**

#### **Objectives**

The principal purposes of the Church are: -

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.

Nothing in this constitution shall authorise an application of the property of the Church for purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 or section 2 of the Charities Act (Northern Ireland) 2008.

### **Structure, Governance and Management**

The methods used to recruit and appoint new charity trustees.

Trustees are appointed at Church Members Meetings.

The policies and procedures for the induction and training of trustees.

Information for new Charity Trustees.

The Charity Trustees will make available to each new Charity Trustee, on or before his or her first appointment:

- a copy of the constitution and any amendments made to it;
- a copy of the Church's latest trustees' annual report and statement of accounts; and
- a summary of key issues that have recently been under consideration by the Charity Trustees with sufficient background information to enable the newly appointed Charity Trustee to gain an understanding of the ways of working among the Charity Trustees with the intention that a newly appointed Charity Trustee will be helped to understand the work of the Church and their responsibilities so as to contribute positively to Charity Trustees meetings as soon as possible after their appointment.

#### The charity's organisational structure.

The Church is governed in accordance with the constitution dated 27 March 2022.

Subject to any specific or general directions of the Church Members' Meeting and the provisions of the constitution the Charity Trustees are responsible for the control, management and administration of the Church save that the Charity Trustees are not required to do anything that would cause them to be in breach of the constitution or any trustee duty placed upon them as a result of this role.

#### How the charity makes decisions and how decisions are delegated.

The Charity Trustees may delegate any of their powers or functions to a committee or committees, and, if they do, they must determine the terms and conditions on which the delegation is made. The Charity Trustees may at any time alter those terms and conditions or revoke the delegation.

Notwithstanding any such delegation the Charity Trustees retain overall responsibility. This power is in addition to the power of delegation in the General Regulations and any other power of delegation

# Didsbury Baptist Church

## TRUSTEES' REPORT

for the financial year ended 31 August 2025

available to the Charity Trustees, but is subject to the following requirements:

- a committee may consist of two or more persons, but at least one member of each committee must be a Charity Trustee;
- the routine acts and proceedings of any committee must be brought to the attention of the Charity Trustees as a whole as soon as is reasonably practicable; and
- where any committee identifies a major difficulty in their area of work or an urgent matter affecting the life and work of the Church, they must tell the Charity Trustees without delay.

The Charity Trustees shall from time to time review the arrangements which they have made for the delegation of their powers.

### **Review of Activities, Achievements and Performance**

The main activities undertaken in relation to those purposes during the period.

In fulfilling the Purpose the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities 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 shall normally be observed at least once a month;
- 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;

The main activities undertaken during the period to further the charity's purpose for the public benefit.

The Church provides a weekly service of public worship every Sunday. It celebrates Holy Communion at least twice monthly and provides a Young Church activity for children and young people at least twice monthly. It provides a weekly drop-in coffee morning for the general public.

The Church gives a proportion of its income, and makes financial appeals, for mission and the humanitarian aid organisations it supports. It provides a collection point for food donations to local foodbanks and collects items for a local refuge at Christmas. The church makes its buildings available for the use of a variety of community and charitable organisations and activities, and as a polling station.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

The short term and longer term aims and objectives

The church's agreed aims are:

- 1 To follow Jesus by proclaiming the Kingdom of God in words and deeds in ways that are real and relevant to contemporary people and the society in which they live.
- 2 To invite people to respond to the Gospel of Jesus Christ in repentance, faith and commitment expressed through baptism and church membership and Christian service in the world.
- 3 To focus the church's mission and ministry by serving the people of Didsbury, while understanding and participating in God's wider mission.
- 4 To provide a Christian community in which all people, including those of other faiths and none, will be accepted, valued and welcomed as they are.
- 5 To provide a Christian community in which disciples of Jesus Christ have the opportunity to worship God, use their gifts and grow in their understanding and practice of Christian faith.
- 6 To be a church based on the order and principles of the Baptist denomination expressed in membership of the Baptist Union of Great Britain.
- 7 To be a church which recognises that it belongs to the one Church of Jesus Christ.

Grant making policies and how these contributed to the achievement of the charity's aims and objectives during the period

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations, and through which the Church meets its objectives. All Baptist churches are encouraged to make a regular donation to Home Mission and BMS World Mission; Didsbury Baptist Church has

# Didsbury Baptist Church

## TRUSTEES' REPORT

for the financial year ended 31 August 2025

observed this practice for many years and budgets to do so annually out of its income. It also supports Northern Baptist College as the local college for the training of Baptist ministers, with which it has had strong links for a long period.

### The main achievements and performance of the charity during the period

Since 14 April 2024 the church has been without a minister in pastoral charge and the deacons (trustees) have worked to maintain the life of the church through worship and other activities.

Under the guidance of the Moderator, Revd Neil Brighton, work began in September 2024 to develop a church profile using the Baptists Together Settlement Process guidance. The first step was to identify the answers to the questions 'what are we like as a church?' and 'where does God want us to go in mission and ministry?'; the second was to address 'what sort of ministry do we need to take us into the future?'. Special church meetings were held in September and November to consider these points, following which a profile was drawn up and agreed at the church meeting in January 2025. The church's details were added to the Pastoral Vacancy List on the secure area of the Baptists Together website at the end of February. At the end of the reporting period the church still has a vacancy.

### Worship and Prayer

Services of worship are held every Sunday morning, with additional services at Christmas and Easter, as appropriate. As reported last year, during the pastoral vacancy, the church has been served by visiting preachers, both ordained and lay from a variety of denominations, as well as members of the church. The services are livestreamed to a small but significant number of people. A Sunday morning Young Church activity is offered on the first and third Sunday mornings of each month.

The morning service on the Sunday prior to Christmas is always celebrated as a Festival Service in which the children and young people participate. On Christmas Eve we held the Carols by Candlelight service which has, traditionally, attracted members of the local community and is well attended. It has also been the practice to have a shared meal and Communion for the congregation on Maundy Thursday and this year was no exception.

### Pastoral Care

Some of our church fellowship are unable to attend services and activities due to sickness or age but join for worship via the livestream, and participate in church meetings on Zoom. Concern for members of the church and congregation is primarily the responsibility of the deacons, although the whole fellowship is also encouraged to look out for each other. Pastoral concerns are on the agenda of every deacons' business meeting.

The deacons have encouraged the church to maintain its spirit of community through a variety of events, including: shared lunches after Sunday worship, held approximately every two months; a church weekend away at Quinta at the end of April, and a programme of social activities during July and August.

Membership numbers remained stable. During the year under review we welcomed three new members, all of whom had been baptised previously by full immersion. At the end of the reporting period the number of members was 53.

### Mission

During the reporting year the church has continued to collect food items for the Chorlton and Didsbury Foodbank, collected items at Christmas for a local women's refuge, provided sandwiches for Barnabus (a local homelessness outreach charity), participated in Christian Aid appeals, and supported the work of BMS World Mission, Baptist Home Mission and Northern Baptist College.

Our weekly drop-in coffee morning activity, Friday Friends, met most Friday mornings in the sanctuary from 10.30am until 12.30pm. While all are welcome, the event largely attracts older people in need of company and social interaction. Between 10 and 15 people were usually in attendance.

### Ecumenical Relationships

Didsbury Baptist Church is a member of Didsbury and Burnage Churches Working Together, at which it is represented by one of the deacons. The church participates in events and services organised by the group, including the joint Advent and Good Friday services.

### The Church Building

In fulfilment of the church's aims to serve the people of the local area, the premises are used by many community groups and for a great variety of activities. The sanctuary regularly functions as a concert venue, rehearsal space, and day-conference site. It is also used as a polling station and as a hub for community gatherings.

The church owns a manse, which is held in trust (under the terms of the Holborn Trusts) for the use of the minister. By agreement, the previous minister remained in the house until November 2024. Initially it was planned to rent the property, but the Trustees proposed to the church that it should take the opportunity of having a pastoral vacancy to put the house on the market and, subsequently, look to purchase another one. A purchase price was agreed in June 2025 and passed by a special church meeting held on 6 July 2025. At the end of the reporting period, a date for completion was not confirmed.

# Didsbury Baptist Church

## TRUSTEES' REPORT

for the financial year ended 31 August 2025

The charity's relationships with related parties

The Church is affiliated to the Baptist Union of Great Britain (Baptists Together) and is a member of the North Western Baptist Association.

### Financial Review

#### General Fund

##### Receipts

Thanks to the continued generosity of members of the church and congregation £57,381 was received through general giving. The donations were made predominantly by standing order, a cash offering during Sunday worship services, and via the Charities Aid Foundation. Donations of £300 nominated specifically for the hardship fund were made.

Other receipts included:

- Lettings payments received during the period raised £30,581
- £13,423 resulting from a retrospective Gift Aid claim covering the period 6 April 2023 to 5 April 2024.
- Attendees at Friday Friends contributed £537 to cover the costs of refreshments and other items, such as birthday cards. The church benefits from a net surplus, with expenditure on Friday Friends totalling £126 (excluding heating and lighting).

##### Expenses

The cost of ministry – moderator's stipend, costs reimbursed to the moderator and fees for visiting preachers - was £4,175.

Premises costs relate to both the church building and the manse. As the owner, the church pays the council tax on the manse, plus the water rates and boiler maintenance. The church pays the buildings insurance for the manse, which was increased when the manse was unoccupied, plus the church's own insurance (including Employer's and Public Liability). The figure for cleaning and waste management includes purchase of supplies, waste disposal and window cleaning. The cleaner's pay is categorised elsewhere.

Budgeted donations of £7,026 were made to other causes (BMS World Mission, Baptist Home Mission and Northern Baptist College), plus additional receipts of £373 for BMS Birthday scheme and the Harvest appeal which were processed through the church account.

At 31 August 2025 the current account stood at £29,188.

#### Investment Fund

In May 2025 the decision to was taken to transfer £10,000 from the current account to the one month's notice deposit account, reversing the action taken in the previous financial year. In August, in light of the forecast year-end figures, the Trustees agreed to transfer a further £30,000 to the deposit account. The fund total at 30 June 2025 was £107,131.41; and at 31 August 2025, £137,131.41. It is anticipated that it will be necessary to draw on some of the undesignated funds in the deposit account when a new manse is purchased.

### Results

At the end of the financial year the charity has assets of £685,909 (2024 - £456,344) and liabilities of £3,007 (2024 - £2,878). The net assets of the charity have increased by £229,436. This increase is a result of the Manse revaluation, £180,000, and reduction in expenditure due to the pastoral vacancy.

### Reserves Position and Policy

Reserves are held to ensure that the church could manage a significant downturn in either rentals receipts or membership giving. Reserves have been set aside to cover around 50% of budgeted expenditure over a year (rounded down where activities could be postponed). This is reassessed annually by the Trustees and approval is sought from the members when a new budget is presented. For the financial year 2024/2025 the reserves were £50,000.

### Principal Risks and Uncertainties

The major risks to which the Church is exposed consist of potential buildings failures, loss of income, and potential harmful behaviour. Policies are therefore maintained for finance, human resources, safeguarding, data protection and health and safety.

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

### Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Didsbury Baptist Church subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

### Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

**Didsbury Baptist Church**  
**TRUSTEES' REPORT**

for the financial year ended 31 August 2025

12/11/2025

Approved by the Board of Trustees on \_\_\_\_\_ and signed on its behalf by:



\_\_\_\_\_  
**Stephen Elliott**  
Trustee



\_\_\_\_\_  
**Ruth Sheldrake**  
Trustee



**Didsbury Baptist Church**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
for the financial year ended 31 August 2025

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act 2011.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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. 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 Board of Trustees on 12/11/2025 and signed on its behalf by:



**Stephen Elliott**  
Trustee



**Ruth Sheldrake**  
Trustee

## **Didsbury Baptist Church**

# **INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF DIDSBURY BAPTIST CHURCH**

I have examined the financial statements of the charity for the financial year ended 31 August 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

This report is made solely to the charity's members, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might compile the financial statements that I have been engaged to compile, report to the Board of Trustees that I have done so, and state those matters that I have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members, as a body, for my work, or for this report.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011. The charity's trustees consider that an audit is not required for this financial year under Section 145 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under section 145(5) of the Charities Act 2011; and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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.

### **Independent examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Charities Act 2011
- the financial statements do not accord with those accounting records
- the financial statements do not comply with the accounting requirements of the Charities Act
- the financial statements have not been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

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 financial statements to be reached.



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**Steven Nixon BSc (Hons) FCCA**

**LANGERS MN LTD**

Chartered Certified Accountants and Registered Auditors

8-10 Gatley Road

Cheadle

Cheshire

SK8 1PY

**Date:** 13 November 2025

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# Didsbury Baptist Church

## STATEMENT OF FINANCIAL ACTIVITIES

for the financial year ended 31 August 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>Income</b>							
Donations and legacies	3.1	73,559	1,450	75,009	61,811	5,575	67,386
Charitable activities							
Baptist Church	3.2	16,966	-	16,966	12,626	-	12,626
Investments	3.3	19,917	-	19,917	19,464	-	19,464
Other income	3.4	793	-	793	710	-	710
<b>Total income</b>		<b>111,235</b>	<b>1,450</b>	<b>112,685</b>	<b>94,611</b>	<b>5,575</b>	<b>100,186</b>
<b>Expenditure</b>							
Charitable activities	4.1	60,789	2,460	63,249	89,447	6,230	95,677
Net gains/(losses) on investments		180,000	-	180,000	-	-	-
<b>Net income/(expenditure)</b>		<b>230,446</b>	<b>(1,010)</b>	<b>229,436</b>	<b>5,164</b>	<b>(655)</b>	<b>4,509</b>
Transfers between funds		(2,290)	2,290	-	(965)	965	-
<b>Net movement in funds for the financial year</b>		<b>228,156</b>	<b>1,280</b>	<b>229,436</b>	<b>4,199</b>	<b>310</b>	<b>4,509</b>
<b>Reconciliation of funds:</b>							
Total funds beginning of the year	14	451,681	1,785	453,466	447,482	1,475	448,957
<b>Total funds at the end of the year</b>		<b>679,837</b>	<b>3,065</b>	<b>682,902</b>	<b>451,681</b>	<b>1,785</b>	<b>453,466</b>

The Statement of Financial Activities includes all gains and losses recognised in the financial year.  
All income and expenditure relate to continuing activities.

**Didsbury Baptist Church****BALANCE SHEET**

as at 31 August 2025

		2025	2024
	Notes	£	£
<b>Fixed Assets</b>			
Tangible assets	8	500,000	320,000
<b>Current Assets</b>			
Debtors	9	19,465	14,994
Cash at bank and in hand		166,444	121,350
		185,909	136,344
<b>Creditors: Amounts falling due within one year</b>	10	(3,007)	(2,878)
<b>Net Current Assets</b>		182,902	133,466
<b>Total Assets less Current Liabilities</b>		682,902	453,466
<b>Funds</b>			
Restricted trust funds		3,065	1,785
Designated funds (Unrestricted)		50,000	50,000
General fund (Unrestricted)		629,837	401,681
<b>Total funds</b>	14	682,902	453,466

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on 12/11/2025 and signed on its behalf by



Stephen Elliott  
Trustee



Ruth Sheldrake  
Trustee

# Didsbury Baptist Church

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

### 1. GENERAL INFORMATION

Didsbury Baptist Church is a charity incorporated in England. The registered office of the charity is School Lane/Beaver Road, Manchester, M20 6SX which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### Statement of compliance

The financial statements of the charity for the financial year ended 31 August 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

#### Fund accounting

The following are the categories of funds maintained:

##### Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

##### Unrestricted funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.
- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

#### Income

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

##### Income from charitable activities

Income from charitable activities include income earned from the supply of services under contractual arrangements and from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income from government and other co-funders is recognised when the charity is legally entitled to the income because it is fulfilling the conditions contained in the related funding agreements. Where a grant is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income is received, it is accrued in debtors.

Grants from governments and other co-funders typically include one of the following types of conditions:

- Performance based conditions: whereby the charity is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the charity is meeting the core objectives of a grant agreement, it recognises the related expenditure, to the extent that it is reimbursable by the donor, as income.

# Didsbury Baptist Church

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

▪Time based conditions: whereby the charity is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the charity recognises the income to the extent it is utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and the amount can be reliably measured, grant income is recognised once the charity is notified of entitlement.

Grants received towards capital expenditure are credited to the Statement of Financial Activities when received or receivable, whichever is earlier.

### Expenditure

Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

### Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold - The Manse property is stated at valuation

### Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at financial year end, is included in debtors.

### Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

### Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

### Pensions

The charity contributes to the Baptist Pension Scheme, which since 1st January 2015 has been a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme. Prior to 1st January 2015 the scheme was a defined benefit scheme.

## 3. INCOME

### 3.1 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Donations and legacies	73,559	700	74,259	67,386
Grant income	-	750	750	-
	<u>73,559</u>	<u>1,450</u>	<u>75,009</u>	<u>67,386</u>

Restricted income in prior period; Donations and legacies £5,575.

# Didsbury Baptist Church

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

3.2	CHARITABLE ACTIVITIES	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £	
	<b>Baptist Church:</b>					
	Letting of property for charitable purposes	14,446	-	14,446	12,626	
	Church Weekend	2,520	-	2,520	-	
		<u>16,966</u>	<u>-</u>	<u>16,966</u>	<u>12,626</u>	
3.3	INVESTMENTS	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £	
	Income from letting and licensing of property for non charitable purposes	16,135	-	16,135	15,627	
	Bank interest received	3,202	-	3,202	3,402	
	Other interest received	580	-	580	435	
		<u>19,917</u>	<u>-</u>	<u>19,917</u>	<u>19,464</u>	
3.4	OTHER INCOME	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £	
	Friday Friends group	538	-	538	484	
	Sundry other income	255	-	255	226	
		<u>793</u>	<u>-</u>	<u>793</u>	<u>710</u>	
4.	EXPENDITURE					
4.1	CHARITABLE ACTIVITIES	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
	Travel and subsistence	170	-	-	170	45
	Ministers book allowance	-	-	-	-	109
	Assembly / conference fees	-	-	-	-	1,615
	Visiting Preachers	1,328	-	-	1,328	802
	Publicity	42	-	-	42	-
	Young Church	1,369	-	-	1,369	1,231
	Worship material	206	-	-	206	87
	Friday Friends group expenses	126	-	-	126	139
	Tea/coffee/flowers	170	-	-	170	89
	Home Mission	3,213	-	-	3,213	3,105
	BMS World Mission	3,586	-	-	3,586	3,527
	Northern Baptist College	600	-	-	600	480
	Gifts	571	-	-	571	6,030
	Salaries - administrative staff	4,380	-	-	4,380	3,602
	Other salaries	12,978	-	-	12,978	9,469
	Training / conference fees	244	-	-	244	585
	Rates and water charges	3,652	-	-	3,652	3,265
	Light heat and power	10,895	-	-	10,895	11,371
	Cleaning and waste management	2,406	-	-	2,406	2,126
	Premises repairs, renewals and maintenance	4,795	-	-	4,795	15,416
	Property insurance	3,210	-	-	3,210	2,552
	Telephone and broadband expenses	787	-	-	787	1,301
	Stationery and printing	95	-	-	95	88
	Subscriptions to periodicals	307	-	-	307	265
	Equipment, repairs, expenses and maintenance	518	-	-	518	962
	Licences & Permits	954	-	-	954	594

**Didsbury Baptist Church****NOTES TO THE FINANCIAL STATEMENTS**

for the financial year ended 31 August 2025

Officers expenses	12	-	-	12	-
Bank charges	62	-	-	62	62
Computer licences and expenses	367	-	-	367	851
Sundry expenses	68	-	-	68	54
Church weekend away	2,486	-	-	2,486	100
The North Western Baptist Association	730	-	-	730	730
Governance Costs (Note 4.2)	(16)	2,938	-	2,922	25,025
	<u>60,311</u>	<u>2,938</u>	<u>-</u>	<u>63,249</u>	<u>95,677</u>

The restricted expenditure is; Young Church £920 (2024 £880); Gifts £40 (2024 £5,250); Premises repairs, renewals and maintenance £750 (2024 £0); Church weekend away £0 (2024 £100).

4.2 GOVERNANCE COSTS	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Independent examiner's fees	-	1,932	-	1,932	1,860
Trustee remuneration	-	-	-	-	21,146
Trustees defined benefit pension costs	(16)	-	-	(16)	2,019
Legal and professional fees	-	1,006	-	1,006	-
	<u>(16)</u>	<u>2,938</u>	<u>-</u>	<u>2,922</u>	<u>25,025</u>

5. NET INCOME	2025 £	2024 £
<b>Net Income is stated after charging/(crediting):</b>		
Independent Examiner's remuneration:		
- independent examination services	1,932	1,860

6. INVESTMENT AND OTHER INCOME	2025 £	2024 £
Church lettings - full rate	16,135	15,627
Friday Friends group	538	484
Photocopier income	255	226
Bank interest	3,202	3,402
Other interest	580	435
	<u>20,710</u>	<u>20,174</u>



**Didsbury Baptist Church**  
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**7. EMPLOYEES AND REMUNERATION**

**Number of employees**

The average number of persons employed (including trustees) during the financial year was as follows:

	<b>2025 Number</b>	<b>2024 Number</b>
Administration	1	1
Cleaner	1	1
Clergy	1	1
	<b>3</b>	<b>3</b>

The staff costs (inclusive of trustees' salaries) comprise:

	<b>2025 £</b>	<b>2024 £</b>
Wages and salaries	17,358	34,217
Pension costs	(16)	2,019
	<b>17,342</b>	<b>36,236</b>

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

**8. TANGIBLE FIXED ASSETS**

	<b>Land and buildings freehold £</b>	<b>Total £</b>
<b>Cost or Valuation</b>		
At 1 September 2024	320,000	320,000
Revaluation	180,000	180,000
	<b>500,000</b>	<b>500,000</b>
At 31 August 2025	500,000	500,000
<b>Net book value</b>		
At 31 August 2025	<b>500,000</b>	<b>500,000</b>
At 31 August 2024	320,000	320,000

The Manse was valued 14 April 2025 by W T Gunson in accordance with RICS Valuation - Global Standards.

**9. DEBTORS**

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	193	610
Taxation and social security costs (Note 11)	15,365	12,445
Prepayments and accrued income	3,907	1,939
	<b>19,465</b>	<b>14,994</b>

**Didsbury Baptist Church**  
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<b>10. CREDITORS</b>	<b>2025</b>	<b>2024</b>
<b>Amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	553	510
Taxation and social security costs (Note 11)	45	108
Other creditors	20	20
Accruals and deferred income:		
Pension accrual	-	18
Other accruals	2,389	2,222
	<b>3,007</b>	<b>2,878</b>

<b>11. TAXATION AND SOCIAL SECURITY</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Debtors:</b>		
Income tax	15,365	12,445
<b>Creditors:</b>		
PAYE / NI	45	108

**12. PENSION COSTS - DEFINED CONTRIBUTION**

The charity operates a defined contribution pension scheme operated by the Baptist Union for its Ministers. The assets of the scheme are held separately from those of the charity in an independently administered fund. Pension costs amounted to £16 (2024 - £2,019).

The Church contributed to the defined benefit pension scheme operated by the Baptist Union for several of its previous Ministers. In recent years, the BU Pension Trustee increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it has contributed £33m to the pension scheme. This reduced the overall obligation for employer churches and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church. The additional monthly contribution is now £1.

In February 2024 a buy-out was agreed with Just Group, effective from 31 March 2024.

In November 2024 the Church was notified that the additional monthly contribution of £1 was no longer required.

**13. RESERVES**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
At the beginning of the year	453,466	448,957
Surplus for the financial year	229,436	4,509
At the end of the year	<b>682,902</b>	<b>453,466</b>

**Didsbury Baptist Church**  
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**14. FUNDS**

<b>14.1 RECONCILIATION OF MOVEMENT IN FUNDS</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
At 1 September 2023	447,482	1,475	448,957
Movement during the financial year	4,199	310	4,509
At 31 August 2024	451,681	1,785	453,466
Movement during the financial year	228,156	1,280	229,436
At 31 August 2025	<b>679,837</b>	<b>3,065</b>	<b>682,902</b>

**14.2 ANALYSIS OF MOVEMENTS ON FUNDS**

	<b>Balance 1 September 2024 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers between funds £</b>	<b>Balance 31 August 2025 £</b>
<b>Restricted funds</b>					
Hardship Fund	1,425	300	40	-	1,685
Impact Weekend Fund	360	400	920	1,540	1,380
Defibrillator Fund	-	750	1,500	750	-
	<b>1,785</b>	<b>1,450</b>	<b>2,460</b>	<b>2,290</b>	<b>3,065</b>
<b>Unrestricted funds</b>					
Strategic Reserve Fund	50,000	-	-	-	50,000
Unrestricted General	401,681	291,235	60,789	(2,290)	629,837
	<b>451,681</b>	<b>291,235</b>	<b>(60,789)</b>	<b>(2,290)</b>	<b>679,837</b>
<b>Total funds</b>	<b>453,466</b>	<b>292,685</b>	<b>63,249</b>	<b>-</b>	<b>682,902</b>

**Unrestricted Funds**

**Unrestricted Revenue Funds**

These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.

**Designated Revenue Funds**

Strategic Reserve Fund. Reserves are held to ensure that the church could manage a significant downturn in either rentals receipts or membership giving. Reserves have been set aside to cover around 50% of budgeted expenditure over a year (rounded down where activities could be postponed). This is reassessed annually by the Trustees and approval is sought from the members when a new budget is presented. For the financial year 2023/2024 the reserves were set at a level of £50,000; for the financial year 2024/2025 the reserves were £50,000.

**Restricted Funds**

**Hardship Fund**

The purpose of the Hardship Fund is to allow for financial help to be given to those in urgent need. This can be to members of the church and congregation, or members of the public who ask for assistance. It is usually given as a response to a pastoral need, which may be identified to and/or by the minister or a trustee.

**Impact Weekend Fund**

Funds to be spent on the Impact Weekend.

**Defibrillator Fund**

A grant to fund 50% of the cost of a defibrillator.

**Didsbury Baptist Church**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**14.3 ANALYSIS OF NET ASSETS BY FUND**

	Fixed assets - charity use £	Current assets £	Current liabilities £	Total £
Restricted trust funds	-	3,065	-	3,065
Unrestricted designated funds	-	50,000	-	50,000
Unrestricted general funds	500,000	132,844	(3,007)	629,837
	500,000	182,844	(3,007)	679,837
	<b>500,000</b>	<b>185,909</b>	<b>(3,007)</b>	<b>682,902</b>

**15. TRUSTEES' REMUNERATION**

	2025 £	2024 £
Remuneration including pension contributions	<b>16</b>	23,165

In accordance with the Constitution Minister or Ministers appointed by the Church are Charity Trustees they will be entitled to be paid an agreed and reasonable remuneration or stipend out of the funds of the Church provided that a majority of the Charity Trustees at any given time do not benefit under this provision.

In addition to the minister's stipend, the payments made to other Trustees were for the reimbursement of expenses lawfully incurred on behalf of the church.

**16. POST-BALANCE SHEET EVENTS**

There have been no significant events affecting the Charity since the financial year-end.

**17. ULTIMATE CONTROLLING PARTY**

The charity is under the control of its legal members.

If the Church is wound up, the members of the Church have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.