

COLWELL BAPTIST CHURCH

Registered Address

Colwell Road
Freshwater
Isle of Wight
PO40 9NB
Registered Charity No 1202973

Trustees

Revd David Burton — Minister
Pam Bird - Secretary
Ann Eakins – Assistant Treasurer
Stephen Smith – Treasurer
Alison Phillips
Nigel Steady

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 BRT

Bankers

Lloyds Bank PLC
22 St Thomas' Square
Newport
Isle of Wight
PO30 1SQ

Independent Examiner

Mrs Elaine Cherry

Annual Report for 2025

The trustees present their Annual Report and financial statements for the year ended 31st December 2025.

Charitable Object

The Charity is governed by an Approved Governing Document 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 United Kingdom and/or other parts of the world.

The Church occupies premises which are held by the Baptist Union Corporation Limited as holding trustees on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Membership Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of the church. Persons seeking membership who have not been baptised in the manner described may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

Decision Making Process Members' Meetings are usually held six times each year and have responsibility for the overall policy making of the church. In accordance with the Church's Constitution, Members appoint Deacons for a three-year period of service, after which they may be re-elected by Members for a further period of three years. Deacons are collectively known as the Diaconate (two of whom are elected by Members to act as Church Secretary and Treasurer) and together with the Minister they are responsible for the day to day running of the church's work, witness and the financial and legal aspects of the charity. All Members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members in Church meeting for further consideration by the Trustees and Membership. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

The church is in membership with or works in partnership with:

- The Baptist Union of Great Britain
- The Southern Counties Baptist Association
- Churches Together in West Wight

Objectives and Activities

To achieve the principal objective, set out above, the Church provides a variety of activities both to its Membership and to the community. The Church's focus is set out as, "In all we do, we try to join in with the mission of God, in reaching out to make disciples and to make a difference in God's world. We want to be a church in the community, for the community." The Church holds public services of Christian worship on Sunday mornings supported by a varied group of musicians with groups for pre-school and primary-aged children (Colwell Kids) and for secondary-aged young people (Youthscape).

The Church also hosts or supports a number of activities, including Community Café, Dementia-Friendly Lunch-Club, monthly men's and ladies' groups, Connect (home) Groups and the Alpha Course.

The Church has adopted a safeguarding policy based on the Baptist Union's Model Safeguarding Policy and Procedures and publishes a policy statement on its website. All people working with children, young people and vulnerable adults are appropriately vetted regarding the Criminal Records Bureau. All Deacons and Trustees, together with the Designated Person for Safeguarding and their deputy have undertaken Level 3 Safeguarding training. All those working with children and young people have undertaken Level 2 training. Alison Phillips is the Deacon/Trustee with responsibility for overseeing and monitoring implementation of the policy and procedures on behalf of the Church's Trustees. The Church

has appointed a Member, Heather Smith, as the Designated Person for Safeguarding to take the appropriate action when abuse is disclosed, discovered or suspected and to advise the church on any matters related to the safeguarding of children and young people.

The Church has read the Charity Commission guidance on Public Benefit and is satisfied that the activities outlined above clearly demonstrate the Charity is providing a benefit to the public.

Achievements and Performance

Colwell Community Café The church had been hosting a weekly “warm welcome space” for what has become known locally as Colwell Community Café and once a month hosted a free community meal at the end of the usual Café session. In July 2025, the Community Café team reflected on what the goal and purpose of the weekly Community Café had been, as we also acknowledged some of the persistent and ongoing relational issues that exist between several of the individuals who attended. As a result, we decided to discontinue this weekly community drop-in for the time-being.

Dementia-Friendly Lunch-Club Once a month, the Church uses its hall to welcome people on the dementia pathway together with a carer or befriender, to have lunch together and to participate in an organised activity.

Open Space Work began in 2024 on improving the graveyard and planted areas of the church grounds, making a more welcoming communal area together with a community garden for growing fruit and vegetables. Seating has been placed in the graveyard to create a space where people can enjoy a time of peace. Since September 2025, the church has been advertising the private burial ground, which is adjacent to the church building, as an attractive and peaceful place to come and to sit and “just be”. Every Friday morning, we open the church hall and offer drinks and conversation to anyone who has come to enjoy the outdoor space, and who would appreciate some company. The project has had a slow start, partly due to very inclement weather, but we are hoping it will become well-known through advertising and being promoted by the local parish council “Community Connector”.

Alpha Course Ten guests joined two leaders each week from January 2025 through to Easter to explore together the HTB “Alpha Course”. A hot meal was provided for free on each evening of the course, and the social connections made between those who came have outlasted the length of the 15-week series. A number of those who had attended found that it strengthened their faith, a few have become regular members of the congregation, and one has been baptised as a result of doing the course.

With challenging personal circumstances affecting a significant number of the people who had cooked for our Alpha guests and who had led the discussion group at Alpha, we decided not to run an Alpha course at the start of 2026, but to give ourselves a “year off”.

Christmas Events At each of our Christmas “invitational services”, which took the form of an informal carol service, a family-friendly Christmas celebration, and two evening “Carols by Candlelight” services, we invited visitors to take a copy of Bear Grylls’ recently published

book, "The Greatest Story Ever Told". Thirty copies were taken as gifts from the church, and, in addition, dozens of copies were given to people by church members as Christmas gifts. A new feature of our Christmas programme in 2025 was a "Christmas Craft Afternoon", held on a Saturday a week before the end of the school term. Several families came to this event which was advertised in local primary schools and on social media. A number of new connections were made and a similar event is planned for Easter 2026.

Building Maintenance 2026 will celebrate the 190th anniversary of the building of the "Ebenezer Chapel" and a building of this age, together with the hall which probably dates from the 1970's, requires regular maintenance together with consideration of how to accommodate a growing congregation. The chapel interior has been refurbished (2022), a large window replaced together with major work to the exterior (2023), the exterior painted (2024) and the hall interior was redecorated in 2025.

In 2025, a Quinquennial Survey was carried out by the Goddard Partnership, detailing the state of the buildings and works required over the next ten years, in this, the church also needs to consider the needs of a growing congregation (see Attendance, below) and the congregation is spending time in 2026 seeking to know the Lord's will in how to address the recommendations of the report while also considering if these works should include increasing the capacity of the chapel.

During the year, we also re-carpeted the lounge and stairs of the manse together with flooring in the kitchen and replaced the electric oven.

Attendance Since the start of 2024, the church has regularly been full, with little or no capacity for more people - to accommodate more people, we began to hold two services each Sunday morning from September 2024, with the congregation meeting between services for tea and coffee. The two services are identical other than children and young people's groups being held during the second service. The decision to hold two services each Sunday has been difficult for lots of people from the church for a few reasons, but it has also facilitated and enabled ongoing growth. The decision to continue with this format, one year after it began, was confirmed at a church Members' Meeting in November – albeit with a recognised desire to explore the possibility of structural alterations to the chapel, which would increase the seating capacity of the church.

Connect Groups The church currently has seven small groups (made up of around nine or ten people), each of which meet fortnightly for prayer, friendship and Bible study.

2025 Year-End Accounts The year-end accounts show an overall surplus of £5,443, made up of £5,138 for the General Fund and a net surplus of £305 from the other four funds combined (Buildings £1,256, Benevolent £(550), Garden £(61) and Dementia Club £(340)).

Funds

The Church holds several funds, all of which are unrestricted funds in accordance with SORP (FRS 102). Funds, other than the General Fund are all 'Designated Funds'.

General Fund At the year-end, the balance of the General Fund stood at £37,180, while this is higher than the range set out in the Reserves Policy (see below), the balance is anticipated to be reduced during 2026 with a reduction to income as the BUGB Grant matured on 31st December 2025 and a further transfer to the Buildings Fund (see below).

Building Fund Following a Quinquennial Survey in 2025, the church is exploring the maintenance needs of the church buildings over the next ten years when significant expenditure will be likely; at the year-end, the fund stood at £39,377 and this is considered sufficient for our current needs.

Reserves Policy The General Fund is expected to be in the range of equal to three to six months' of average expenditure, that is, it is not expected to be less than or greater than this range. The basis for setting this range is to ensure the charity holds sufficient funds should there be a reduction in income for whatever reason, with the Covid epidemic being a case in point, or if there should be unexpected expenditure. In setting a range rather than a value, Trustees are better able to ensure that reserves are in line with current levels of expenditure.

2025 Budget/Forecast The Church prepares an annual budget/forecast which is updated at the end of each month to reflect actual income and expenditure to date plus a review of budgeted income and expenditure for the remainder of the year to produce a projection for the full year. At the time of this report, General Fund for 2026 is expected to break-even.

The Trustees' Report was approved by the Trustees on 26th March 2026.

Chairman

Secretary and Trustee

Revd David Burton

Pam Bird

Colwell Baptist Church

Financial Statement for the year ended 31st December 2025

		Fund							
		Note	General	Buildings	Benevolent	Garden	Dementia Club	2025	2024
Consolidated Receipts and Payments Account									
Receipts									
	Weekly offerings		45,339.00	-	-	-	-	45,339.00	64,520.52
	Donations and other income	2	5,016.51	2,661.02	-	50.00	451.20	8,178.73	1,649.66
	Income tax recoverable on Gift Aid		9,426.75	-	-	-	-	9,426.75	14,019.13
	Investment Income	3	1,774.49	-	-	-	-	1,774.49	2,071.10
	Rents and contributions for use of premises		780.00	-	-	-	-	780.00	600.00
	GUGB Grant		4,436.28	-	-	-	-	4,436.28	4,290.00
Total Receipts			66,773.03	2,661.02	-	50.00	451.20	69,935.25	87,150.41
Payments									
	Ministry	4	39,680.59	-	-	-	-	39,680.59	50,223.37
	Mission	5	11,687.25	-	-	-	-	11,687.25	11,613.36
	Upkeep of church premises	6	6,607.35	1,404.88	-	-	-	8,012.23	7,911.43
	Administration	7	3,560.02	-	550.00	111.27	790.49	5,011.78	3,615.60
	Audit		100.00	-	-	-	-	100.00	100.00
Total Payments			61,635.21	1,404.88	550.00	111.27	790.49	64,491.85	73,463.76
Net Receipts/(payments) for the year			5,137.82	1,256.14	(550.00)	(61.27)	(339.29)	5,443.40	13,686.65

Colwell Baptist Church

Financial Statement for the year ended 31st December 2025 (continued)

		Fund						
		Note	General	Buildings	Benevolent	Garden Dementia Club	2025	2024
Summary of Funds								
	Opening Balances		62,042.25	8,120.62	1,133.63	394.29 452.15	72,142.94	58,455.29
	Receipts		66,773.02	2,661.02	-	50.00 451.20	69,935.24	87,150.41
	Payments		(61,635.21)	(1,404.88)	(550.00)	(111.27) (790.49)	(64,491.85)	(73,462.76)
	Transfers		(30,000.00)	30,000.00	-	- -	-	-
	Closing Balances		37,180.06	39,376.76	583.63	333.02 112.86	77,586.33	72,142.94
Statement of Assets and Liabilities at 31-12-25								
Assets								
Bank and other cash balances								
	Lloyds Current Account						6,633.69	2,372.41
	Lloyds Instant Access Account						1,000.69	-
	BU 7 day notice						1,292.53	3,263.42
	BU 3 month notice						59,225.56	52,480.87
	Petty cash						7.12	7.12
Other monetary assets								
	Gift Aid claimed but not received						9,426.74	14,019.12
Total Assets							77,586.33	72,142.94
Liabilities								
							-	-
Net Assets							77,586.33	72,142.94

	Note	2025	2024
Other Assets			
Assets held for Church's own use - buildings	8	1,102,797	1,067,395
Assets held for Church's own use - contents	8	64,585	62,382

The accounts and statement of assets and liabilities set out on pages 1 to 3 relating to the year ended 31st December 2025 are as approved by the Membership.


Signed

26/03/2026
Date

Notes

- 1 These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

		Fund					2025	2024
		General	Buildings	Benevolent	Garden	Dementia Club		
2	Donations and Other Income							
	Donations to World Missions	766.00	-	-	-	-	766.00	300.00
	Donations to Home Missions	400.00	-	-	-	-	400.00	365.00
	One-off donations attracting Gift Aid	460.00	-	-	-	-	460.00	-
	One-off donations not attracting Gift Aid	-	2,661.02	-	-	-	2,661.02	-
	Ladies' Coffee Mornings	26.10	-	-	-	-	26.10	-
	Dementia Club	-	-	-	-	-	-	-
	Tear Fund	664.41	-	-	-	-	664.41	-
	Donations to support young people DTI costs	1,775.00	-	-	-	-	1,775.00	-
	Bear Grylls Book (members of congregation)	770.00	-	-	-	-	770.00	-
	Other Income	155.00	-	-	50.00	451.20	656.20	984.66
	Total Donations and Other Income	5,016.51	2,661.02	-	50.00	451.20	8,178.73	1,649.66
3	Investment Income							
	Bank Interest	1,774.49	-	-	-	-	1,774.49	2,071.10
	Total Investment Income	1,774.49	-	-	-	-	1,774.49	2,071.10
4	Ministry							
	Minister's Stipend	29,574.96	-	-	-	-	29,574.96	28,599.96
	Pension Contribution	3,731.64	-	-	-	-	3,731.64	3,621.24
	National Insurance	-	-	-	-	-	-	-
	Minister's Expenses	2,434.03	-	-	-	-	2,434.03	2,549.22
	Manse Costs	3,848.63	-	-	-	-	3,848.63	6,378.87
	Repayment of loan to develop Manse	-	-	-	-	-	-	8,713.34
	Visiting Preachers	40.00	-	-	-	-	40.00	139.36
	Other Ministry	51.33	-	-	-	-	51.33	221.38
	Total Ministry	39,680.59	-	-	-	-	39,680.59	50,223.37

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Notes	Fund					2025	2024
	General	Buildings	Benevolent	Garden	Dementia Club		
5 Mission							
BUGB Home Mission	3,028.00	-	-	-	-	3,028.00	4,250.00
BMS World Mission	3,394.00	-	-	-	-	3,394.00	4,640.00
Isle of Wight Youth for Christ	1,550.00	-	-	-	-	1,550.00	1,440.00
Holiday Bible Club	-	-	-	-	-	-	75.00
Churches Together	110.00	-	-	-	-	110.00	100.00
Tear Fund	664.41	-	-	-	-	664.41	142.50
Spurgeons	186.61	-	-	-	-	186.61	285.40
Alpha	554.10	-	-	-	-	554.10	402.86
loWYFC (supporting young people attending DTI)	1,775.00	-	-	-	-	1,775.00	-
Bear Grylls Book (Xmas gift for visitors)	217.36	-	-	-	-	217.36	-
Other	207.77	-	-	-	-	207.77	277.60
	11,687.25	-	-	-	-	11,687.25	11,613.36
6 Upkeep of Church Premises							
Lighting and Heating - Church and Vestry	1,167.89	-	-	-	-	1,167.89	579.87
Lighting and Heating - Hall	1,647.79	-	-	-	-	1,647.79	2,647.12
British Telecom (part)	807.47	-	-	-	-	807.47	885.38
BUGB Subscription	285.60	-	-	-	-	285.60	264.00
ICO (Data Protection)	47.00	-	-	-	-	47.00	35.00
Insurance	1,406.62	-	-	-	-	1,406.62	1,375.18
Purchase of Equipment	133.94	-	-	-	-	133.94	398.20
Repairs and Maintenance	54.90	17.08	-	-	-	71.98	209.20
Business Stream Water	440.00	-	-	-	-	440.00	270.00
Maintenance	281.94	-	-	-	-	281.94	431.70
PAT Testing	283.20	-	-	-	-	283.20	-
Repair/replace - Materials	-	130.38	-	-	-	130.38	1.00
Repair/maintain - Building Structure	-	1,257.42	-	-	-	1,257.42	688.44
Other	51.00	-	-	-	-	51.00	126.34
	6,607.35	1,404.88	-	-	-	8,012.23	7,911.43

Colwell Baptist Church

Notes	Fund					2025	2024
	General	Buildings	Benevolent	Garden	Dementia Club		
7 Administration							
CCLI Music Licences	675.69	-	-	-	-	675.69	743.37
Kitchen/Hall	535.07	-	-	-	-	535.07	731.56
SCBA Safeguarding	10.00	-	-	-	-	10.00	10.00
Wight Fire Services	501.13	-	-	-	-	501.13	263.74
Flowers	340.00	-	-	-	-	340.00	280.00
Laptop Computer	334.99	-	-	-	-	334.99	-
Tech and Audio	33.12	-	-	-	-	33.12	183.77
Church123:web site annual charge	243.00	-	-	-	-	243.00	243.00
Bear Grylls Book (members of congregation)	663.20	-	-	-	-	663.20	-
Other	223.82	-	550.00	111.27	790.49	1,675.58	1,160.16
	3,560.02	-	550.00	111.27	790.49	5,011.78	3,615.60

Colwell Baptist Church

Notes

8 Assets Held for Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

* Church and vestry at Colwell Road, Freshwater, PO40 9NB valued in the accounts at £452,831 (contents £32,776) based on insured value.

* Church hall at Colwell Road, Freshwater, PO40 9NB valued in the accounts at £271,695 (contents £27,533) based on insured value.

* A burial ground at Colwell Road, Freshwater, PO40 9NB. No meaningful value is available so it has not been included in the Statement of Assets And Liabilities

* Church manse at 7 Golden Ridge, Freshwater, PO40 9LE valued in the accounts at £378,271 (contents £4,276) based on insured value.

* The church also owns fixtures, furniture and equipment which is covered by insurance for the church and vestry and church hall, as noted above.

Colwell Baptist Church

Independent Examiners report

Report of the Independent Examiner to the Trustees of Colwell Baptist Church on the accounts for the year ended 31st December 2025.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church'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.

It is my responsibility to:

- o examine the accounts under section 145 of the Charities Act,
- o 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
- o to state whether particular matters have come to my attention.

Basis of independent examiner's statement

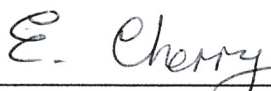
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

Independent examiner's statement

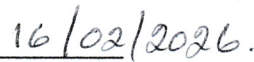
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- o accounting records were not kept in accordance with section 130 of the Charities Act or
- o the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed by the Examiner



Date

Colwell Baptist Church

Independent Examiners report

Report of the Independent Examiner to the Trustees of Colwell Baptist Church on the accounts for the year ended 31st December 2025.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church'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.

It is my responsibility to:

- o examine the accounts under section 145 of the Charities Act,
- o 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
- o to state whether particular matters have come to my attention.

Basis of independent examiner's statement

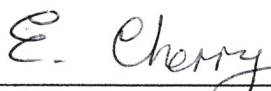
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

Independent examiner's statement

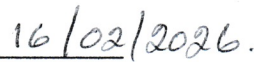
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- o accounting records were not kept in accordance with section 130 of the Charities Act or
- o the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed by the Examiner



Date