
Stratford-upon-Avon Baptist Church
Charity Number 1208100

Financial Statements

**For the year ended
31 December 2025**

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Stratford-upon-Avon Baptist Church

Year ended 31 December 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Rev A Rhodes (Minister)
C Voice
M McCulloch
H Frost (ceased 08/05/25)
M Barons
S Dartnall (ceased 30/09/25)
J Furlong

Treasurer

M McCulloch

Church Office:

Stratford-upon-Avon Baptist Church
Payton Street
Stratford-upon-Avon
Warwickshire
CV37 6UA

Independent Examiner

K R Moore
KLM Accountants
15 Shenstone Road
Great Barr
Birmingham
B43 5LW

Bankers

Co-operative Bank
1 Balloon Street
Manchester
M4 4BE

Stratford-upon-Avon Baptist Church

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REPORT OF THE TRUSTEES

The trustees submit their report and financial statements for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in January 2016 in preparing the annual report and the financial statements of the Church.

The trustees of Stratford-upon-Avon Baptist Church (unincorporated church, registration 1135844) have completed steps to incorporate the charity. The assets and liabilities of the unincorporated church (registered number 1135844) were transferred to the incorporated charity (registered number 1208100) on 1 January 2025.

Governance

All policy, strategic and financial decisions relating to the charity have to be formally approved by the Church's Leadership Team. The Trustees are appointed for a term of three years and are voted in by members at a Church Meeting. There is a finance sub-committee with its own limits of authority. Any sub-committee's recommendations must be ratified by the Leadership Team. The Leadership Team meets twice a month. The Church General Meeting is open to all and is held quarterly. Only members are able to vote.

Constitution, objects and policies and public benefit

Stratford-upon-Avon Baptist Church is constituted by Trust Deed and its objects are:

- To be witnesses to Jesus Christ and to seek first the Kingdom of God and His righteousness
- To offer salvation in Jesus Christ, wholeness and healing to the whole person, and
- As a church we seek to fulfil the royal law (James 2:8), which is "to love your neighbour as yourself"; this applies to Stratford-upon-Avon and further afield.

When planning the activities for the year, the Leadership Team have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The charity tries to enable ordinary people to live out their faith as part of the community through:

- Worship and prayer, studying the Bible and developing their faith and trust in Jesus
- Provision of pastoral care for the people in the community
- Missionary and outreach work.

Development, activities and achievements

2025 has seen a slight increase in attendance averaging at about 100, and we are pleased to see a spread of ages. Church Membership has stayed at about 75.

Usually on a Sunday, numbers of children average between 4-10. At our Christmas children's craft event there were about 15 children. Our Sunday children's work (G.L.O.W.) is split into two groups to cater for the different age groups: 4-7s and 8+. There has been an increased number of older children, and we will be looking at the possibility of a third group to cater for them.

An area of growth in attendance has been through our Christian Iranian asylum seekers worshipping with us. Many of them have not had the opportunity for discipleship or baptism, so it was a privilege to run some discipleship classes and baptism classes, resulting in the baptism of 10 people at baptism services in October and December.

We have 5 home groups, which provide the opportunity for Bible study, prayer and fellowship by meeting regularly twice a month, and around 50% of the church is part of a home group.

Our "Little Fishes" carers and toddlers group, open to all those in the community, ran weekly throughout term times, providing opportunities for those looking after children under the age of 5 to enjoy catching up with one another, whilst their children could enjoy play with other toddlers. As well as having suitable and fun toys available for the children to use, there have also been craft activities and story times.

Stratford-upon-Avon Baptist Church

Year ended 31 December 2025

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Another regular activity open to all has been our CAMEO social group (Come And Meet Each other) which met fortnightly throughout the year). This group runs for 2 hours, with the first half allowing people to chat and enjoy tea, coffee and cake together, whilst the second half involved an organised activity. As last year, during the winter months we have met earlier in the day, 1-3pm, so that we could provide lunches. These sessions have seen 20-30 in attendance. Some of the activities that we enjoyed were: talks on the work of Samaritan's Purse and Mission Aviation Fellowship; a visit from the Warwickshire & Solihull Blood bikes; talks about managing the Canada geese, being a magistrate and about the local Alms-houses; two performances from the local Rock Choir; indoor short mat bowls; as well as games and quizzes.

Another group which has run throughout the year is our Craft Club. Again, this group is open to all, providing those who come along with the opportunity to engage with a range of crafts. Added to this was a 'Creative Worship Workshop' held in January, and a 'Wreath-making Workshop' in November, which was a great outreach event.

Part of our endeavour to be active in the community has been to let our premises to community groups, so we were pleased to continue to accommodate Rock Choir and Paintbox (an art class) along with other one off lettings.

Being an environmentally-friendly church is important to us, and in December we changed our lighting to LED, in preparation to install solar panels in 2026. We also held an eco-themed service in November, and at one of our Cameo events we had a talk from a member of the town's Repair Café. Following a service focusing on Toilet Twinning with Tearfund we received donations to twin all 11 of our toilets.

The continuing financial support from the congregation has meant that the church has been able to maintain its support for Mission. It has continued its support for AMEN Trust, Kaniki Trust/Arise Kapumpe, Interserve and BMS Home and World Mission. An appeal and music concert helped raise funds for the Arise solar panels appeal in Zambia. One Church member continued her work with disadvantaged children in Romania and for a week we hosted the family from Pe Lunca she worked with. Another member continues to head the local town chaplaincy initiative.

Rev Amanda Rhodes also met regularly with other Church leaders as a member of Stratford Churches Together, and collaboratively, the churches in the town have: organised a Good Friday walk of witness, run an Alpha course (which was attended by about 30 people); been part of the town's Stratford Pursuits Festival (in May); held two ecumenical services (one in June and one in October, which was hosted by our church); and participated in the World Day of Prayer in March (which we hosted).

Rev Rhodes has also continued to visit the Croft School to take assemblies throughout the year.

At the end of 2025 we had a candlelight carol service. This was well-attended and provided a great opportunity to invite neighbours, friends and family to hear about the great news of the birth of Christ.

Financial Review

The Church had a surplus for the financial year ended 31st December 2025 of £43,054.

Regular offerings including gift aid were £90,942 (2024: £85,309), an increase of 6.6%. Total income excluding grants was £124,186 (2024: £98,710).

Expenses for the year were £97,732 (2024: £90,568). This included the commencement of maintenance work termed 'major works' to apply for permissions to install solar panels and installing LED lighting.

We are thankful to have received two grants from Benefact Trust £6,600 and Garfield Weston Foundation £10,000 to help fund planned 'major works' on church buildings in 2026.

Ministry costs were £41,302 (2024: £39,324). Expenditure on Mission was £26,480 (2024: £16,216), which was 21.3% of our income (excluding restricted fund grants) for the year. This included over £9,000 towards the Arise Kapumpe solar panels appeal and an additional £658 was paid direct to their bank account from the music concert.

The Church ended the year with reserves of £150,500 (2024: £107,446). This includes £16,600 of restricted reserves from grants in our buildings fund and £4,735 in our young people's fund, which is a legacy from years ago from having a separate Christian pre school charity called Tiny Hands. It is expected that over 50% of these reserves will be used in 2026 to fund one-off expenses related to building maintenance and the installation of solar panels.

Reserves policy

The trustees consider it prudent that unrestricted reserves should be maintained at a minimum level of £50,000 and this target has been met during the year. The level of reserves is monitored and reviewed by the trustees regularly.

Volunteers

The Trustees would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is.

Statement of trustees' responsibilities

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 charity's financial activities during the year and its financial position at the end of the year. In preparing those financial statements, the trustees should follow best practice and are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Make judgements and estimates that are reasonable and prudent;
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 12th February 2026 and signed on their behalf.



Rev A Rhodes
Minister and
Trustee



M McCulloch
Treasurer and Trustee

Stratford-upon-Avon Baptist Church

Year ended 31 December 2025

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Independent Examiner's Report to the Trustees of Stratford-upon-Avon Baptist Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 as set out on various pages.

Responsibilities and basis of report

As the charity's trustees 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 Act and in carrying out my examination, I have followed 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 under section 130 of the 2011 Act or
- 2) the accounts do not accord with those records
- 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 the report in order to enable a proper understanding of the accounts to be reached.

Keith Moore
6th February 2026

Keith Moore
KLM Accounts
15 Shenstone Road
Great Barr
Birmingham
B43 5LW

Stratford-upon-Avon Baptist Church**Year ended 31 December 2025****7****STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts						
Regular donations		73,101	-	-	73,101	69,854
Gift aid tax reclaim		17,841	-	-	17,841	15,455
Grants for building work		-	-	16,600	16,600	-
Raised for other causes incl. g/aid		-	12,167	-	12,167	4,771
Rental income		2,665	-	-	2,665	3,195
Bank interest		3,915	-	-	3,915	4,304
Church events		1,418			1,418	738
Little Fishes		279	-	-	279	393
Legacies		12,800	-	-	12,800	-
Total Receipts		112,019	12,167	16,600	140,786	98,710
Payments						
Ministry	2	41,302	-	-	41,302	39,324
Pastoral care and other ministry	3	2,370	-	-	2,370	1,419
Local outreach	4	1,726	-	917	2,643	2,205
Mission and special appeals	5	14,280	12,200	-	26,480	16,216
Maintenance of premises	6	19,638	-	-	19,638	25,924
Administrative expenses	7	5,299	-	-	5,299	5,480
Total Payments		84,615	12,200	917	97,732	90,568
Surplus/(Deficit) for the year	8	27,404	(33)	15,683	43,054	8,142
Balance at 1 January 2025		101,925	(131)	5,652	107,446	99,304
Transfer of funds		(164)	164			
Balance at 31 December 2025		129,165	0	21,335	150,500	107,446

Stratford-upon-Avon Baptist Church

Year ended 31 December 2025

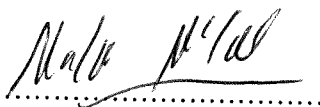
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STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

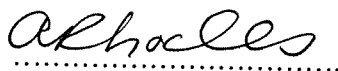
	Note	2025 £	2024 £
ASSETS			
Bank and building society balances		150,500	107,446
Total Assets		150,500	107,446
REPRESENTING BALANCES ON THE FOLLOWING CHARITABLE FUNDS:			
Unrestricted funds		129,165	101,794
Restricted funds			
Young People's Fund	9	4,735	5,652
Buildings Fund	9	16,600	-
Total Funds		£150,500	£107,446

The notes on pages 9-13 form an integral part of these financial statements.

These financial statements were approved by the Trustees on 12th February 2026 and signed on their behalf by



M McCulloch (Church Treasurer and Trustee)



Rev A Rhodes (Minister and Trustee)

NOTES ON THE FINANCIAL STATEMENTS

1. Accounting policies

(a) Basis of preparation

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

Stratford upon Avon Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(b) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. This includes monies raised from special appeals.

Restricted funds are funds given for a particular project or purpose.

(c) Grants received

Grants received are credited to the funds appropriate to the purposes of the grant.

(d) Administration and office expenses

This represents direct expenditure on the management of the Church. Volunteers carry out most of the management and administration without charge and this intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service. Expenses incurred by and repaid to volunteers are included in the relevant headings. Where salaries are paid, these are included in the relevant staff costs.

(e) Fixed assets and depreciation

The Church is the beneficial owner, subject to the relevant trusts, of the Church and Manse premises, together with their fixtures, fittings and equipment, the legal title to which is held by the Baptist Union Corporation Limited. The Church premises are considered to be inalienable historic fixed assets and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs that would be onerous compared with the additional benefit gained by the user of the financial statements.

A current valuation of the Manse premises would similarly incur onerous costs and in view of the nature of the trusts on which it is held it is considered not appropriate to include a current valuation in the financial statements. Depreciation has not been charged on the Manse premises because in the opinion of the Trustees the residual value of the assets is significantly higher than its original cost price.

All purchases of a capital nature are expensed in the year they are incurred.

Year ended 31 December 2025

NOTES ON THE FINANCIAL STATEMENTS

2. Ministry

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Stipend / salary	33,089	33,089	31,496
Pension contribution (church element)	4,091	4,091	3,869
Motor and travel expenses	302	302	179
Manse internet	342	342	322
Manse council tax & water	3,353	3,353	3,293
Conferences, study materials & events	125	125	165
Total	£41,302	£41,302	£39,324

3. Pastoral care and other ministry

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Outside speakers	300	300	-
Fellowship fund	-	-	-
Pastoral care	281	281	413
Training and other service/ministry expenses	1,789	1,789	1,006
Total	£2,370	£2,370	£1,419

4. Local outreach

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
CAMEO	1,268	-	1,268	988
Ladies breakfast	163	-	163	436
GLOW	-	485	485	361
Stratford Churches Together	65	-	65	115
Little Fishes	-	232	232	305
Youth events	-	200	200	-
Creative workshops	230	-	230	-
Total	£1,726	£917	£2,643	£2,205

Year ended 31 December 2025

NOTES ON THE FINANCIAL STATEMENTS

5. Mission and special appeals

	Unrestricted Funds £	Designated Funds £	Total 2025 £	Total 2024 £
Baptist Fellowship				
BMS Home Mission	4,752	-	4,752	4,152
BMS World Mission	3,344	-	3,344	3,621
	<u>8,096</u>	<u>-</u>	<u>8,096</u>	<u>7,773</u>
Mission Focus				
Pe Lunca (via AMEN Trust)	1,410	-	1,410	3,031
AMEN Trust	1,410	1,737	3,147	2,648
Kaniki Trust	1,260	9,063	10,323	1,617
Interserve	1,846	62	1,908	240
Tearfund Toilet Twinning	-	731	731	-
Stratford Food Bank	-	607	607	150
BU Jamaica appeal	258	-	258	-
Acorns Children's Hospice	-	-	-	657
Christians in Sport	-	-	-	100
	<u>6,184</u>	<u>12,200</u>	<u>18,384</u>	<u>8,443</u>
Total	£14,280	£12,200	£26,480	£16,216

6. Maintenance of premises

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Church			
Major works – building renovation/solar panels	5,350	5,350	-
General repairs and maintenance	2,933	2,933	4,161
Light, heat and water	4,046	4,046	2,589
Insurance	1,966	1,966	1,900
Cleaning	3,486	3,486	3,445
Items purchased	1,239	1,239	1,306
	<u>19,020</u>	<u>19,020</u>	<u>13,401</u>
Manse			
Repairs and maintenance	270	270	11,860
Manse insurance	348	348	328
	<u>618</u>	<u>618</u>	<u>12,188</u>
Welcombe Hall			
Repairs and maintenance	-	-	335
Total	£19,638	£19,638	£25,924

Year ended 31 December 2025

NOTES ON THE FINANCIAL STATEMENTS

7. Administration

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Printing, postage and stationery	262	262	200
Equipment rental and repairs	1,187	1,187	1,127
Internet	391	391	375
Copyright fees	453	453	441
Subscriptions	467	467	387
Independent examiner's fees	200	200	200
Legal work – CIO conversion	260	260	1,536
IT and website	1,843	1,843	853
Other expenditure	236	236	361
Total	£5,299	£5,299	£5,480

8. Movements on designated funds

	Mission & special appeals £	Total £
Balance at 1 Jan 2025	(131)	(131)
Raised for other causes	12,167	12,167
Expenditure and disbursements	12,200	12,200
Movement from unrestricted funds	164	164
Balance at 31 Dec 2025	0	0

9. Movements on restricted funds

	Buildings Fund	Young People's Fund £	Total Restricted Funds £
Balance at 1 Jan 2025	0	5,652	5,652
Income			
Grants received	16,600	-	16,600
Expenditure			
Local outreach (note 4)	-	917	917
Surplus/(Deficit) for the year	16,600	(917)	15,683
Balance at 31 Dec 2025	£16,600	£4,735	£21,335

NOTES ON THE FINANCIAL STATEMENTS

10. Staff Costs and Trustees' expenses

The average number of employees during the year was 1 (2024 - 1). No employee received emoluments in excess of £50,000 (2024 – 0).

The minister of the Church was appointed on 1st September 2019. She is an employee and a trustee and lives in housing wholly owned by the Church and received emoluments and necessary expenses as an employee and not as a trustee. The Church paid pension contributions for its minister to the Baptist Pension Scheme, a defined contribution scheme. No other trustee was paid during the year.