



ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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Eden Baptist Church

1 Fitzroy Street

Cambridge CB1 1ER

01223 361250 | office@eden-cambridge.org

www.eden-cambridge.org

Eden Baptist Church is a registered Charitable Incorporated Organisation

No: 1210138 (Registered in England & Wales)

Eden Baptist Church

Trustees' Annual Report 2025

The Trustees present their report and the accounts for Eden Baptist Church (Eden) for the period 20 September 2024 to 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts, and comply with Eden's governing documents (its Constitution and Church Handbook), the Charities Act 2011 and the document 'Accounting and Reporting by Charities: Statement of Recommended Practice', which guides charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102).

The accounts have been prepared as merger accounts for two legal entities, one being the Charitable Incorporated Organisation Eden Baptist Church, registered charity number 1210138 ("the CIO" or "Eden" in this report), which is the charity for which the Trustees' report has been produced, and the other being the Charitable Unincorporated Association Eden Baptist Church, registered charity number 1137296 in England and Wales ("the CUA" in this report), which no longer operates, its activities continued by and its assets transferred to the CIO. This report reflects the continuing activities of the two entities throughout the calendar year 2025, as there was no activity for the CIO in 2024.

Statement of Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year giving a true and fair view of the state of affairs of Eden and of its surplus or deficit for that year. In preparing accounts, the Trustees should:

- (i) Select suitable accounting policies and apply them consistently.
- (ii) Make judgements and estimates that are reasonable and prudent.

- (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that Eden will continue to meet its objectives.

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, Eden's financial position and to enable them to ensure that the accounts comply with charity law and Eden's Constitution.

The Trustees are also responsible for safeguarding Eden's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objectives and Activities

This section explains how Eden Baptist Church aims to fulfil its legal purposes by, first, setting out its principal object and describing our priorities to achieve it, and then by summarising the activities undertaken during the reporting period (the calendar year 2025) in pursuit of those objects and priorities. This section also summarises the Trustees' plans for the future, our grant-making policy and activities, our reliance on volunteers for much of our work, and the significant 'public benefit' of Eden and its activities.

The **Principal Object** of Eden, as defined in its Constitution, is the advancement of the Christian faith in accordance with our Basis of Faith (which is stated in Appendix 1 of the Constitution), primarily within Cambridge and the surrounding neighbourhood. The Constitution provides that Eden may also carry out other charitable purposes in the United Kingdom and / or other parts of the world, provided they are consistent with the principal object.

Our **Vision** is that we desire to be a family, rooted in the Word of God and prayer, whose love for Christ and for one another overflows in joyful sharing of the Gospel with all, especially with those friends, neighbours, students and internationals whom God has given us a unique opportunity to reach.

Eden shares many characteristics with other Christian churches. We are a community of people who are committed to following Jesus Christ, and we believe that a right relationship with God is possible only through Jesus. We believe that God's written word, the Bible, is true and tells us how to know God and live for Him. Our convictions can be described as 'evangelical, reformed and Baptist' and are explained in our Basis of Faith and Doctrinal Distinctives set out in the Church Handbook. Our mission arises both from these convictions and from our understanding of the time and place in which we live.

Eden's **Vision Statement**, also set out in the Church Handbook, then sets out our mission, describing our priorities within that Principal Object. The priorities are summarised below, together with a brief explanation of the main activities we undertake to achieve each one.

- **Community**

We believe that relationship with God brings about new family relationships between Christian believers. In a world of broken relationships and fractured communities, we desire to demonstrate the truth of the gospel by our care for one another. The moving population of Cambridge provides us with a challenge, but we seek by God's grace to become a loving community where both long-term members and those who are passing through the city for a shorter time are encouraged and strengthened as Christians. We want each member of the body, of whatever age or life-situation, to be valued and to use the gifts that God has given them to build up the body.

We gather weekly for church services, on Sunday mornings and evenings, which provide opportunities for the whole church family to be together. Smaller gatherings happen throughout the week – including centrally in our church building, home groups in the homes of church members, one-to-one care for those in particular need, and so on. We have retained the use of online media such as YouTube and Zoom in tandem with some of our in-person activities, originally introduced during the Covid pandemic in 2020, recognising the opportunities these provide in reaching people who, for whatever reason, may be unable to attend in person.

We help to build a wider community through a number of events run week-by-week. Our Tiddlywinks group provides an opportunity for parents / carers to bring babies and toddlers along for a mid-week morning of activities, stories and friendship-building. Our International Women's Group meets each Friday, providing an opportunity for women from around the world to meet in a friendly environment, learn more about each other's cultures and explore Cambridge life together. Our student ministry welcomes in students from around the world, many of whom are living away from home and familiar culture for the first time. In each of these areas, our aim is to help those who are perhaps in need of support (e.g. as new mothers, visiting students, etc.), to provide opportunities for relationship building, and to share something of our faith.

We also allow our building to be used by other Christian groups whose work looks to build community in this area, such as language classes, international 'café' gatherings and student groups.

- **Teaching and learning**

We want to see Jesus exalted through biblical preaching that declares his Lordship over all of life. We acknowledge our own need to grow in godliness, so we are committed to learning regularly from the Word of God as a community, in order that he would transform us by his Spirit. We want to apply what God teaches us in practical daily living and active concern for the society and world in which he has placed us, becoming 'doers of the Word' and not listeners only. We are also committed to providing biblical teaching for the children and young people of the church family.

Our Sunday morning and evening services provide the main opportunity for teaching each week, as the church family gathers together. This includes groups for children and youth, and Sunday evening 'Student Supper' groups for undergraduates studying in Cambridge. During the week, teaching continues in mid-week home groups, member training sessions, sessions specifically for students, and so on.

- **Prayer**

We believe that in prayer we enjoy the relationship with God that Christ has won for us, and express our dependence on God. Prayer is foundational to all that we undertake in God's service as God's servants. We therefore seek to be a praying community whose members are supported by intercessions that also embrace the needs of the church worldwide, our nation and the world. We want the habits of prayer and worship to be central to every aspect of our corporate life, whether in small groups or in meetings of the whole church.

Prayer is an important part of our Sunday gatherings. We also meet on the first Thursday of each month for a whole church prayer meeting, praying for the needs of the church and the world. Prayer is also a key ingredient of home groups, one-to-one meetings and various other support groups and activity-related meetings. The Elders and members of church staff meet with Church Members and others in need of prayer.

- **Evangelism, international ministry and church planting**

We believe that God is glorified when the gospel is faithfully communicated, and that it is through the gospel that God's Spirit awakens faith. We therefore want to be equipped and active in sharing the gospel with our friends and neighbours. We want to be good stewards of the location of our meeting-place in a busy city centre. We also desire that God would raise up people from Eden to take the gospel to others in Britain and overseas, whether returning to their own country or being sent and supported as expatriate workers. We desire to support these men and women through our prayers, practical care and financial giving. Recognising God's purpose to reach the world through local churches, we seek to support church-planting in the UK and overseas and to be a church-planting church in Cambridge and further afield.

During 2020 funding was offered to Eden specifically to enable the employment of a Church Evangelist for four years to train, equip and encourage the wider church to engage in sharing our faith, and Mike Hood, a church member, held this role from September 2021 to August 2025, when he was appointed as the new Pastor in Training.

We run Engage, a series of Sunday lunchtime talks, each exploring a contemporary issue with an expert speaker from within or outside of the Eden community, and Ask Anything, a termly Sunday lunchtime event in which attendees are invited to submit questions about the Christian faith to a panel for discussion. In March we ran a series of three evening events named 'Festival of Hope', with a meal, group discussion and short talks on the subjects of rest, kindness and belonging. In October we ran a community outreach day as part of the church's 200th anniversary celebrations. We continue to maintain a strong partnership with the Foundations Trust in organising further outreach activities. We also hold various 'one-off' events, such as guest services, outreach events and Christmas carol services (including two 'Campfire Carols' services in All Saints Garden in the centre of Cambridge and 'Carols by Candlelight' in the church building).

In relation to international ministry, we continue to support a number of cross-cultural workers overseas (financially and through prayer) and individuals in training for overseas international work or exploring the possibility of such work. Active consideration of church planting opportunities in or near to Cambridge resumed in 2024, with a small group of Eden members moving to Christ Church Trumpington (another local church with whom we have strong ties) to strengthen that church, when our Associate Pastor Graham Higson departed to take up the position of Senior Pastor there.

- **Students and Internationals**

A large number of students and young professionals from many different nations attend Eden. We believe that part of our fulfilment of the Great Commission is to evangelise, teach and train them so that they will be equipped to live for Christ when they leave Cambridge. We seek to integrate our student and international ministries into the life of the whole church so that we can learn from them and they from us, and demonstrate that Christian faith must be lived out in commitment to a local church.

Our student ministry involves many Eden members in different ways – leading study groups, teaching theology courses, preparing meals for student suppers, inviting students into family homes so that they feel integrated into and supported by the church family, and so on. Many

of our students are also involved in volunteering, e.g. in music ministry or the children and youth groups.

Grant-making policy

Eden makes grants in accordance with our charitable purposes.

In deciding to support international partners (all of whom will have been members of Eden) we follow our International Policy. This includes an in-depth assessment of a potential international partner's suitability for the specific work, assessing the spiritual and theological maturity of the candidate, and ensuring proper support networks are in place, at home and overseas.

The funding of our international partners is channelled through suitable sending agencies who are better placed than we are to provide the guidance, support structures, overseas local contacts, etc. needed for the international partner to be properly trained, supported and protected. We work with a small number of sending agencies with whom we have long-standing relationships and meet regularly with representatives of those agencies to maintain a good working relationship and to ensure proper care is given to the overseas workers.

In addition, Eden also distributes an 'external giving' budget each year. In 2025 this totalled £16,000, being 2.6% of our core budgeted income. When allocating grants from this, we follow our External Giving Policy which gives preference to individuals, groups and organisations that further the cause of evangelical Christianity and which have strong links with Eden – for example because Members of the church (past or present) are directly involved. This gives us much more information about the work, as well as fostering on-going links which go beyond the financial support, e.g. in prayer. So, for example, we often support current and past Eden members working for the Universities and Colleges Christian Fellowship.

Other provisions exist for issuing welfare grants to individuals in the church community who are in financial hardship, with allocation of grants at the discretion of dedicated contacts appointed for the purpose. Additional miscellaneous grant-giving takes place from time to time at the discretion of the Elders / Trustees, with approval from the wider church membership where appropriate.

Volunteers

Like most churches, Eden is heavily dependent on volunteers to carry out our activities. Home group leaders, musicians, refreshment servers, stewards, livestream and AV operators, Sunday School teachers, Deacons, Trustees / Elders, etc. are almost all volunteers. We encourage all our Members to get involved in areas of church life where they feel gifted and equipped – and most do, some in multiple areas. As a church, we see it as a key element of membership to use one's God-given gifts and skills, time and resources for building one another up.

For some areas, ministry leaders or team leaders assess the competency of potential volunteers before inviting them to serve. For other areas, there are strict checks and training undertaken before volunteering may begin – for example, our Children's Safeguarding Policy defines clear requirements for volunteers working with under-18s. We seek to ensure that all volunteers are properly supported and trained, have access to the resources / equipment they need, and are well-managed by team leaders with recourse to an Elder / Trustee if required. Our Volunteer Management Policy codifies our approach to these matters.

Public Benefit

In preparing this report, and in their ongoing oversight of Eden's activities, the Trustees have had regard to the Charity Commission's guidance on public benefit as it relates to Eden's objects, and remain entirely satisfied that Eden continues to operate within that guidance.

Achievements and Performance

Summary of main activities

Many of our activities have already been described under 'Objectives and Activities of Eden Baptist Church', above. Our main activities are described more fully in this section.

- **Sunday Services:** The church meets each Sunday morning and evening at our building for worship, teaching and fellowship. Our central location on a street front means that there are frequently visitors who join us. Our main auditorium seats approximately 360 and, during university term time, we are regularly full at morning services (often having to accommodate late-comers in overflow seating) and see around 200-250 people at our evening services. We continue to broadcast our morning service to YouTube, but the vast majority of our regular congregation attend in person.
- **Children and Youth Work:** We welcome (on average) around 85 under-18s each Sunday, and run a range of midweek activities too. We put on very popular Christmas events for pre-schoolers and, during the Easter holidays, a large annual Holiday Club for Primary School children. Many children who don't often come to church attend these special events.
- **Students:** Our work with university students continues to attract undergraduates and postgraduates from the University of Cambridge and Anglia Ruskin University. They enjoy a full programme of both large group activities and small group/individual mentoring and support. We are extensively involved in the befriending, support and mentoring of undergraduates, providing a wide range of ways for students to integrate with the long-term resident church community. We currently engage with around 95 students through our student ministry.
- **Over-65s:** We host a regular daytime fellowship and Bible study group for the over-65s, meeting fortnightly on Thursday mornings. We also organise occasional tea parties, lunches and other gatherings for the over-65s, attended by a mixture of regular church attendees and others with whom we are in contact.

- **Midweek Events:** We organise or play host to a wide range of activities that benefit church members, regular attendees and those outside the church. These activities include parent & toddler groups, our 'Refresh' support group for new mothers, language classes for internationals, Cambridge-wide student events, local Christian organisations and international agencies holding meetings and events in our building.
- **Evangelism:** Highlights in 2025 included Festival of Hope, Engage and Ask Anything, summarised above.
- **Pastoral Care and Home Groups:** The Trustees, as Elders of the church, are committed to the pastoral care of Eden's Members, attendees and others in need as they come into contact with us. In addition to one-to-one meetings, one of the ways we care for each other is through mid-week evening home groups. We currently operate 17 such groups around Cambridge to share fellowship, Bible teaching and meals together, containing around 215 people between them. The home groups form the backbone of our broader network of pastoral support, augmented by systematic efforts by staff, Elders and other volunteers to ensure none of our members are overlooked.
- **Special Services:** In a typical year, we hold services for the baptisms of believers, infant thanksgivings, weddings and funerals. During 2025 we had 13 baptisms, a cause for real celebration among the church family, in addition to four weddings and four infant dedications. Additionally, in 2025 the church marked its 200th anniversary with a series of special services, a community outreach event and an offsite Day Away fellowship in October.
- **International Outreach:** Cambridge's large international population is served through a weekly international women's group, and international Bible study groups. Additionally, we support Friends International financially for their employment of Cambridge Team Staff Worker Katie Pipe, an Eden member, as part of our international budget.
- **Eden Café Outreach:** The church building is located on a busy pedestrian shopping street in central Cambridge. Twice a month on Saturdays we hold coffee mornings for passers-by. A wide range of people pop in. These include a number of 'regulars', some of whom are lonely or have mental health needs.
- **Supporting Overseas International Partners:** Eden is also committed to the financial and prayer support of Christian workers and organisations working in the UK and overseas. We

support our five international partners financially, and a number of others through prayer, and pastorally.

- **Online resources:** Our sermons, along with other resources, are available through our website for download, and are used by Eden's regular attendees and others from outside Eden's church community. Since we began live streaming and pre-recording services, videos of Sunday morning services have been available on YouTube throughout the day on which they are broadcast, in addition to which several selected resources, such as guest services, have remained available to view on our YouTube channel.

Almost all Eden's activities are open to all, including those for children and young people, except insofar as there are requirements relating to membership or Christian commitment. In particular, services and other outreach events are open to the public to come in at any time, free of charge.

Trustees' review of our main activities

In summary, the Trustees praise God for the work He has given us and equipped us to do, and for the many ways we see that work bearing fruit. We are immensely grateful to our volunteers who have been wonderfully committed to serving one another – and those outside the church family.

We are satisfied that Eden's activities remain appropriate and productive in furthering its objects. Each is carried out in pursuance of the priorities set out in our Vision Statement and the Trustees consider good progress continues to be made in that regard. Most of this work is on-going as we continue to see new students, internationals and longer-term Cambridge residents engaging with Eden and its activities – and we with them.

The Trustees are encouraged by the impact they have seen Eden's work having over the past year. As a church, we are concerned less with absolute numbers of attendees (although this itself has been cause for encouragement) and more with the spiritual growth of our Members and those we interact with each week. We rejoice that God continues to work through Eden Baptist Church in the lives of so many people.

Eden aims to equip all Christians who participate in the life of the church to proclaim and live out their commitment to Christ in their own daily life and spheres of influence. Eden's advancement of Christianity for the public benefit thus extends beyond its own activities to encompass the transformed lives and Christian witness of all of those in whom God has been at work through its ministries.

Membership

At the start of 2025 there were 254 church members. With the addition of 24 members and the loss of 26 members (including one death) during the course of the year, this gave a total (on 31 December 2025) of 252 members, a net loss of two members since the end of 2024.

Staffing

At the time of writing, the church has 11 staff. Eleanor Pietroni joined as a Church Apprentice for 12 months from September 2025, with Inyoung Baek concluding his time on that programme in August 2025. Sophie Anderson was appointed as Interim Operations Coordinator in January 2025 when our Operations Manager, Joanne Funk, commenced maternity leave, with Joanne having since left our employment and Sophie's contract being extended into 2026. Our Associate Pastor, Graham Higson, left to take up the position of Senior Pastor at Christ Church Trumpington in July 2025, while Mike Hood concluded his term as Evangelist and took up a new role as Pastor in Training in September 2025. Andrew Harland concluded his term as Student Worker in July 2025 to begin studying at Oak Hill Theological College, with Nick Butcher commencing as our new Student Worker shortly beforehand, in June 2025.

The church is currently recruiting for the new role of Associate Pastor which, unlike previous Assistant and Associate Pastors who have routinely served for a few years as a development role prior to taking up a more permanent position in another church, would be a permanent role. The church members approved the establishment of this role in 2025.

Further information on staff is provided in the Structure, Governance and Management section.

Engagement with other charitable organisations

During 2025, many Eden Members were involved as staff, volunteers or trustees of other Christian organisations, including the Foundations Trust, Tyndale House, the Faraday Institute, the Universities and Colleges Christian Fellowship, Edward Connor Solicitors, the Association of Church Accountants and Treasurers, Tearfund, Cambridge Inter-Collegiate Christian Union, Anglia Ruskin Christian Union, the Evangelical Alliance, Cambridge Christian Graduate Society and United for the Gospel Europe.

We are committed to supporting people being trained for Christian ministry. We began supporting Andrew Harland studying at Oak Hill Theological College in September 2025. We also support our Pastor in Training and Trainee Female Pastoral Worker in part-time courses of theological study as part of their respective roles, and our Church Apprentices study one day a week on the TEAM training course, run by the Cambridgeshire Gospel Partnership and hosted in the Eden building.

Fundraising

Eden does not engage in any material fundraising activities to support its operations, other than to periodically inform the Members of Eden's financial state via the Church Members' Meetings, to facilitate giving for anyone who approaches us about the subject, and to encourage Members to prayerfully consider financial support of the church as a part of broader Christian discipleship. Financial performance, including voluntary income, is considered in more detail in the Financial Review section of this report.

Financial Review

Eden's charitable funds and budgeting process

All figures are quoted to the nearest whole number of pounds. This may result in apparent discrepancies in totals where total figures reflect the sum of unrounded figures.

Eden operates the following funds:

- The General, or Unrestricted fund.
- The Building Fund – a designated fund used to provide for emergency and major repairs to the church buildings, and other major projects involving the fabric and fittings.
- The Friends of Eden Fund – a restricted fund supporting Eden's student ministry.
- The Ministry Training Fund – a restricted fund supporting the training of individuals from Eden to train towards full time ministry.
- The Evangelist Fund – a restricted fund supporting a dedicated staff Evangelist position.
- The Trainee Female Pastoral Worker Fund – a restricted fund supporting a dedicated Trainee Female Pastoral Worker staff position.
- Miscellaneous restricted funds – for support of specific individual ministries and projects (e.g. international partners, special collections, hardship grants).
- An Endowment Fund containing the two church buildings.

Most of Eden's activities fall within the General Fund, which is the principal focus of Eden's annual budget. This is prepared on behalf of the Trustees by a subcommittee during the autumn and approved at a Church Members' Meeting in November for the following calendar year. The budget for the General Fund is divided into a 'Church Funded' part, consisting mostly of voluntary contributions; and an 'Other Funded' part, which includes costs of activities met by income generated by those activities (e.g. attendance charges).

Reserves policy

The Trustees recognise the need to hold funds as a reserve to meet any unexpected expenditure, or to meet planned expenditure in the event of an income shortfall. Our current policy is that this amount should be equal to two months' operating costs based on the Church Funded budget for that year. The Reserves are defined as the accounting balance of the General Fund after excluding tangible fixed assets, liabilities, programme related investments, and any other amounts held for future commitments not provided for as a liability in the accounts.

In the event that the Reserves level is below that required towards the end of a given year, the Trustees will take this into account in the budget for the following year. If the Reserves level is above that required following the end of a given year, the Trustees will in due course consider how to apply the additional funds towards Eden's charitable purposes.

2025 budget and start of year financial position

The 2025 Church Funded budget, approved in November 2024, was £612,956, a 3.7% increase from the 2024 budget of £587,359. The Other Funded part was budgeted to break even, with estimated income and expenditure of £15,950 in 2025. Thus, Eden's target Reserves level for 2025 was £102,159. At the start of 2025, Eden held Reserves of £154,939 in its General Fund, £52,799 above the required level.

2025 financial performance

The actual income for the Church Funded part of the General Fund over the year was £604,442, less than the amount budgeted by £8,514, or 1.4%, and 1.5% higher than in 2024. Most of our income came from donations by Members and other regular attendees, predominantly using standing orders and irregular bank transfers. Income sources are broken down in Table 1 below.

Income source	(%)
Standing orders and other regular direct payments	65.4
Giving platforms (e.g. CAF, Stewardship, PayPal Giving Fund)	6.4
One-off donations	6.4
Legacies	3.3
Gift Aid	16.1
Other (including cash and cheque collections, donations for use of the building, fees for staff resourcing other organisations, and bank interest)	2.4

Table 1: Breakdown of 2025 Church Funded General Fund income.

Expenditure in the Church Funded part of the General Fund was £584,992 over the year, £27,964 (or 4.6%) less than the budget, resulting in a surplus of £17,649 on the Church Funded part of the General Fund. Deviations from budgeted expenditure are shown in Table 2 below.

Cost centre	Budget	Deviation		Notes
		(£)	(%)	
Administration	14,710	-671	-4.6%	Lower than budgeted spending on remaining legal fees associated with converting the charity to a CIO
Building costs	58,360	-2,564	-4.4%	Underspend mainly driven by utilities having been budgeted conservatively high
Church activities	39,253	-1,867	-4.8%	Various overspends and underspends, main underspends on counselling fees and international partner visits
Staff costs	368,769	-32,567	-8.8%	Underspend mainly driven by conservatively high budgeting for operational staffing prior to year start
Grants	131,864	9,704	7.4%	Discretionary grants issued from surplus reserves brought forward from previous year issued to church plants elsewhere in the UK
Total	612,956	-27,964	-4.6%	

Table 2: Analysis of budgetary deviations.

The Other Funded part of the General Fund saw income of £21,421 and expenditure of £24,651, with an overall deficit of £3,230. Taken together with the figures above, the overall result is a surplus of £16,221 on the General Fund.

There were no significant events affecting Eden's financial position, and all expenses considered material to Eden's overall financial position were the results of planned and budgeted activity, apart from a small number of modest deviations from the budget which were carefully considered and approved by the Trustees at the time. Income and expenditure is shown below by month in Figure 1 and over the whole year in Figure 2, with a breakdown of both income and expenditure in Figure 3.

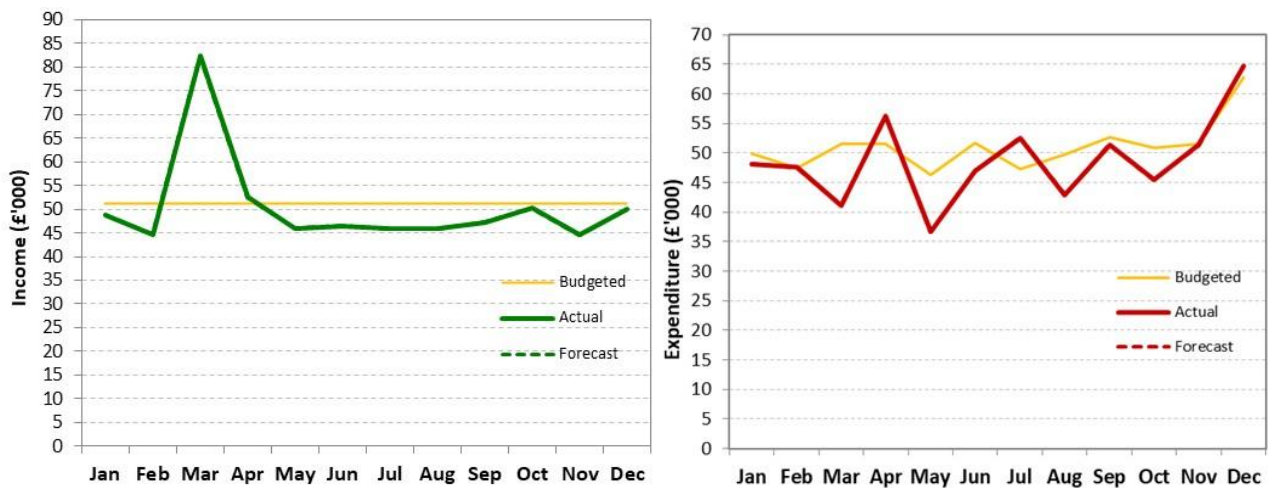


Figure 1: Budget vs. actual income and expenditure by month (Church Funded General Fund)

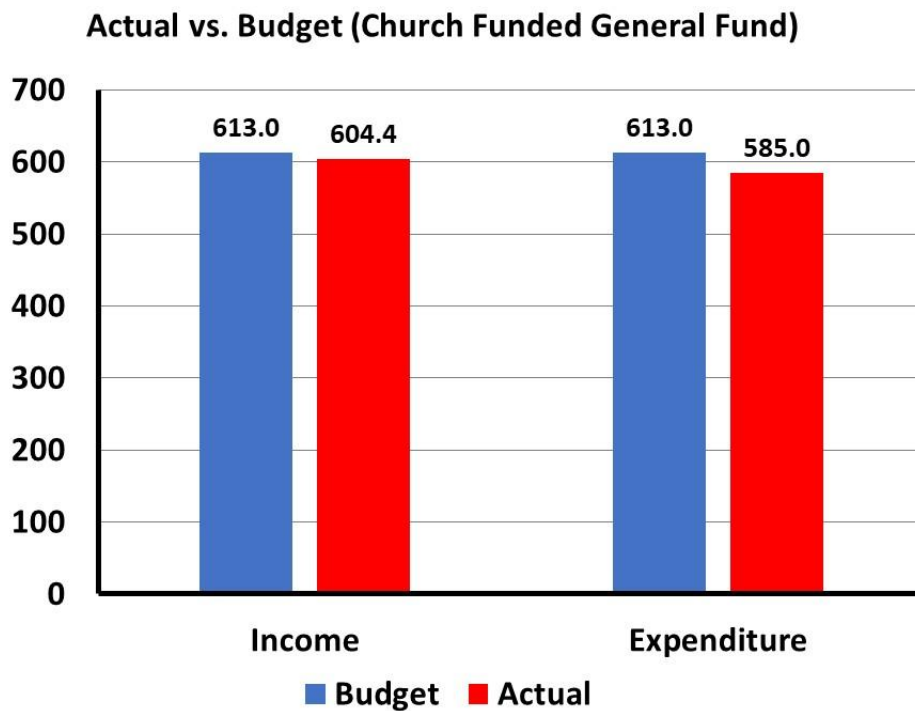


Figure 2: Total budget vs. actual income and expenditure for the year (Church Funded General)

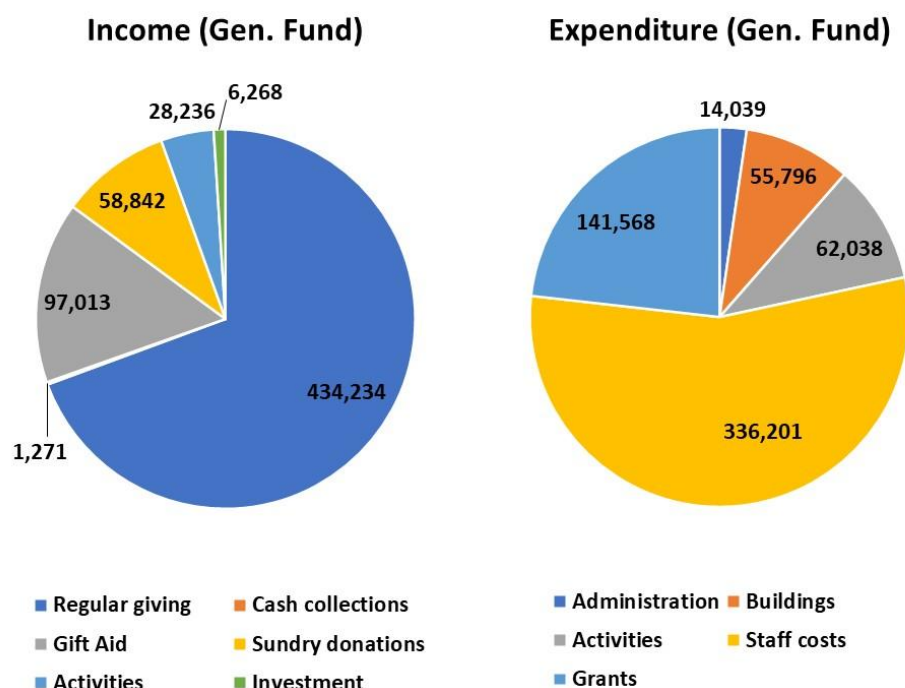


Figure 3: Breakdown of General Fund income and expenditure (Church and Other Funded together)

The Trustees transferred £35,000 of surplus reserves brought forward from previous years from the General Fund to the Building Fund in August 2025. Additionally, £4,487 of expenditure was incurred from the Building Fund during the year on works on interior fittings.

The Friends of Eden fund saw income of £185,026, mostly grant funding provided upfront for the Student Worker staff position from June 2025 to August 2029, and £36,445 expenditure, mostly on the same staff position. Expenditure was higher than in 2024 due to the new Student Worker working full time.

The Ministry Training fund has been used as a conduit for funds to support our former Student Worker in full time training at Oak Hill College. The fund received income of £54,245, mostly grant funding provided upfront for the next two academic years, passing on £28,101 of this during 2025.

The Evangelist fund spent the remaining £23,303 held at the start of the year, emptying the fund in August 2025 as the associated staff position ended. The Trainee Female Pastoral Worker fund received £15,960 during the year from various donors to support the new staff position, and spent £32,760, received much of its funding upfront in 2024. Other miscellaneous funds received and disbursed monies in relation to special collections and other smaller projects, ending the year fully

spent except for the Hardship Fund and a small residual amount left over from a grant towards the annual staff Christmas dinner.

The total income and expenditure for each fund is shown in Figure 4 and the start and end of year fund balances in Figure 5. The balance of each major fund has changed largely in line with expectations, with the General fund seeing a surplus and transferring funds to the Building Fund, and the main restricted funds changing based on patterns of grant or pledged income being received substantially or entirely in advance of planned expenditure.

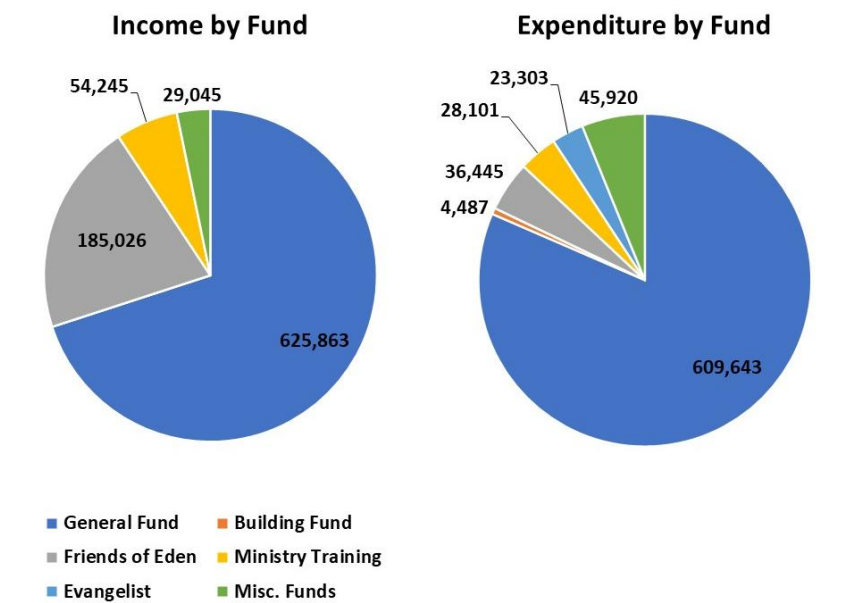


Figure 4: Income and expenditure by fund, excluding interfund transfers

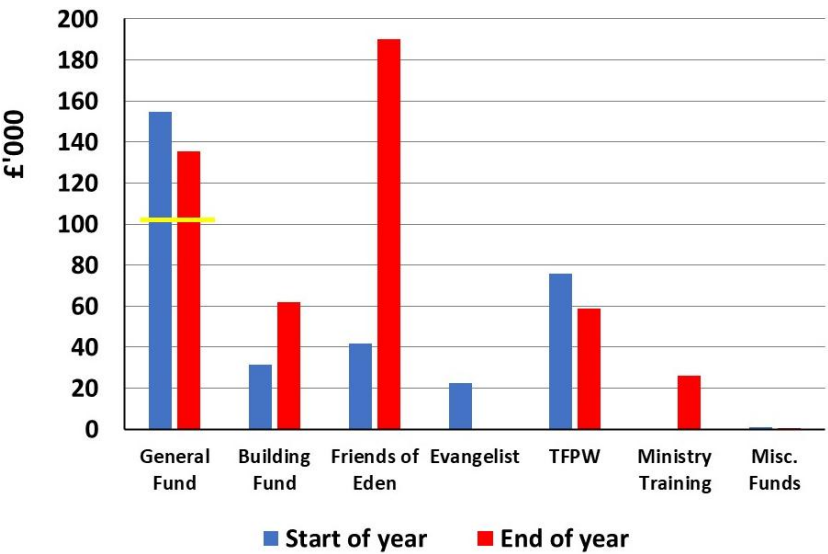


Figure 5: Fund balances at start and end of 2025 (Endowment Fund not shown), yellow line denotes target fund balance required by reserves policy

2026 budget and review of Reserves

The Church Members' Meeting in November 2025 approved a Church Funded General Fund budget of £605,368 for 2026, a figure 1.2% lower than the 2025 budget, due to proposed staffing changes which will not take effect until the latter part of the year (breakdown in Table 3 below). This decreases the level of Reserves required by the Reserves Policy by £1,265 to £100,895.

Eden Baptist Church Budget 2026					
<i>Note: All budget figures are in pounds</i>					
Budget Category	2026			2025	
	Church Funded	Other	Total	Church Funded	Change
Church Activities:	43,840	16,450	60,290	39,253	+4,586
Buildings:	58,213	-	58,213	58,360	-147
Administration:	11,350	-	11,350	14,710	-3,360
Staff Costs:	372,841	89,751	462,592	368,769	+4,073
Grants:	119,124	31,644	150,768	131,864	-12,740
Total Budget	605,368	137,845	743,213	612,956	-7,588 -1.24%

Table 3: 2026 budget

Eden holds £1,873,379 in total funds as of 31st December 2025, of which £1,400,000 is tangible fixed assets (the chapel and manse buildings held by the church) and £276,026 is restricted. This leaves £197,354 in unrestricted funds, consisting of £62,054 in the designated Building Fund and £135,299 in the General Fund. These consist almost exclusively of cash and cash equivalents (£198,102 in total between the two funds) and are therefore readily accessible. Debtors total £5,202 at year end, consisting of Gift Aid due and prepaid expenses, and creditors total £10,950 (£5,000 restricted), consisting mostly of prepaid grants, accrued expenses and payroll liabilities.

The figure of £135,299, the Reserves amount as of 31st December 2025, is £33,140 above the level required by the Reserves Policy for 2025, and £34,404 above the level required for 2026.

Investment

Eden holds most of its monetary assets in instantly accessible bank accounts held with CAF Bank. £174,617 is held in a separate account with Kingdom Bank, which is accessible at 120 days' notice

and provides a higher rate of interest. The only non-current assets are the Manse, which is used as accommodation for the Pastor in Training and is owned by the charity since it was transferred from a separate property trust during 2025, and the Chapel, which is held in a property trust of which the charity was appointed the sole corporate trustee in 2025.

Financial Risk Management

The Trustees consider that Eden's finances are in good health and its financial risks adequately managed with the measures and process identified below. We are not heavily dependent on any single income source, our expenses are carefully planned in our budget and controlled through our spending authorisation processes, the Trustees receive monthly updates on Eden's financial position, our Reserves are comfortably in excess of the amount required by our Reserves Policy, and our online banking and cash handling security measures are sufficiently robust.

Eden's main source of income is voluntary giving by church Members and other regular attendees. Most give regularly via monthly standing order. Although there is some fluctuation, and we see significant one-off donations from time to time, there is a generally consistent pattern of giving which enables the Trustees to plan realistically for the year ahead. We are not heavily dependent on any one household and so, although Cambridge is a transient city and we see high turnover, we are not unduly exposed to financial risk as a result. Many donors give generously and regularly, contributing to our confidence in our financial position. We see no strong likelihood that this will change in the years to come, other than as noted in the next section on plans for future periods.

The principal financial risk identified by the Trustees at present is if Eden's income is lower than budgeted. If the current trend in regular income is maintained, supplemented by occasional one-off gifts, and expenditure in 2026 is consistent with the budget, it is likely that income will be close to or fully sufficient to meet the budget, with current reserves in the General Fund sufficient to cover a shortfall in the short term and afford adequate time to respond to longer term issues. A sustained drop in income would require some of the initiatives identified in the next section on plans for future periods to be reconsidered.

General Risk Management

The Trustees acknowledge their responsibility to ensure that risks to Eden's current and continued operations are properly managed. We seek to reduce risk where practicable and appropriate and ensure that the leaders of ministries and activities are familiar with, and act in accordance with, the risk assessments and mitigation measures relevant to those areas of church life. Accordingly, our risk management policy sets out a structured approach to the identification, assessment and mitigation of as broad a range of risks as possible. This approach consists of conducting an internal annual workshop to identify potential events or circumstances that could impact on Eden's ability to pursue its charitable purposes (not limited to financial or safety risks), rating these risks according to the likelihood and potential severity of their impact, identifying existing mitigation measures and developing actions to implement any further mitigations that may be identified as needed to bring the level of risk down to a tolerable level. A detailed record of the risks identified, a summary of the priority risks and a log of the actions prompted are kept as part of a documented record made available internally to the Trustees, Deacons and staff team. This process is separate to the existing processes in place under Eden's Health and Safety Policy for the management of risk specifically to the health, safety and wellbeing of Eden's staff, Members and others who come into contact with us, but does include financial risk as identified above.

During 2025 and in early 2026 the Trustees, supported by the Deacons, reviewed the risk assessment of all Eden's activities. This led to changes in the set of top priority risks, partly due to implementation of actions to reduce risk prompted by previous updates in recent years. The current top risks concern pastoral care, unsupervised children, catering, outdoor and offsite events, fire safety, utilities failure, reputational risk, data protection, legal compliance around employment and potential income shortfalls, all of which are considered by the Trustees to be well managed. Action points were again identified in relation to each of these, the implementation of which is on-going into 2026.

Plans for Future Periods

Eden Baptist Church was founded in 1825 and celebrated its 200th anniversary in 2025, but its principal purpose remains essentially the same: the advancement of the Christian faith in accordance with our Basis of Faith. The Trustees make decisions for Eden's future with the priorities of the Vision Statement in mind. As a church, our direction is guided by the Bible, which has been setting the vision and purpose of the Christian church for the last 2,000 years. Our Vision Statement aims to set those Biblical priorities in the context of the community and specific opportunities set before us in Cambridge.

The Trustees have reviewed the Vision Statement and consider that it continues to reflect accurately their vision for Eden and its priorities. In large part, therefore, we will continue with the weekly and monthly events that form the core part of our activities. As we look to the future, the Trustees aim to further the charitable purposes of Eden Baptist Church by continuing the work we are doing, and by regularly reviewing the effectiveness and efficiency of that work and our church, stopping activities when it seems there is no longer significant demand and planning new activities to take advantage of new opportunities that arise.

Specific aspirations for the short- to medium-term include:

- a. encouraging the growth of churches in Cambridge and the surrounding area. If progressed, this could involve a group from within our church forming a new congregation, meeting in a different place, and becoming a new, separate church. Alternatively, it could involve a group leaving our church and joining a smaller local church which is looking to grow, as has already occurred in 2025 with a group joining Christ Church Trumpington. It is felt that our current high numbers of members and high regular attendance mean the time is right to explore opportunities for a new church plant, particularly given the need for well-resourced evangelical churches in the wider area around Cambridge.
- b. the establishment of a new permanent staff position for an additional pastor, to meet the growing pastoral needs of the church, with a particular focus on overseeing and developing the church's home group ministry, men's ministry, evangelism and outreach, and development of individuals towards office bearer, ministry worker and international partner roles. Recruitment for this role is currently underway.

The Trustees note that these aspirations will have implications for Eden's finances, with the planting of a new church congregation (or the moving of a group of current members to another existing church) having the potential to reduce Eden's primary source of income and pool of volunteers as some of our members may join the new church plant. These risks to Eden need to be weighed against the clear benefits of advancing the Christian faith further which is our principal purpose.

In the year ahead, we will continue to redefine the role of Deacons at Eden, a project which was delayed during the pandemic and the subsequent process of finding a new Senior Pastor and establishing a new CIO. The aim is to create greater clarity and improve efficiency in the roles and responsibilities of Deacons, better supporting the Trustees / Elders in the discharge of their responsibilities and continuing to serve the needs of our members.

Structure, Governance and Management

Eden's Charitable Status and Governing Document

Eden Baptist Church operates as a Charitable Incorporated Organisation (CIO), which was registered in England and Wales on 20 September 2024 with charity number 1210138. It is governed by a Constitution and associated Church Handbook which were adopted by the Members on 21 May 2024 prior to registration.

The CIO operates its activities in continuity with the previously existing Charitable Unincorporated Association (CUA) of the same name and operating at the same address, registered in England and Wales on 6 August 2010 with charity number 1137296. On 1 April 2025, a merger took place between the CIO and the CUA, with all assets of the CUA transferred into the ownership of the CIO under a Deed of Asset Transfer (although many assets continued to be held by the CUA on behalf of the CIO while transfers took place over a period of several months), and the CIO taking over all activities and obligations of the CUA. For the period between the CIO registration and the merger, both charities had the same Trustees. The CUA was deregistered on 27 November 2025.

The Trustees commenced the process of restructuring Eden as a CIO in 2022, recognising the CIO model to be an appropriate, modern and effective vehicle for our church activities. This has enabled Eden to own its own property, with the Manse transferred into the ownership of the CIO as part of the merger, while the CIO became the sole corporate Trustee of a property trust (named '1825 Indenture in Relation to the Chapel Property') in which the Chapel is held, both properties having previously been held on our behalf by a third party. Edward Connor Solicitors have been advising us throughout this process.

Appointment and Induction of Trustees

New Trustees are nominated by existing Trustees and appointed by the Church Members' Meeting, pursuant to the provisions of Appendix E of the Church Handbook.

As a church, most of our Trustees (who are also Elders) are nominated and appointed from within the church Membership. As a result, they are already familiar with Eden, its governance structures and policies. Trustee candidates will usually have been involved significantly in church life for a number of years. Before they are proposed by the existing Trustees to church Members, candidates for Eldership are interviewed by the existing Trustees and carefully assessed, including carrying out appropriate due diligence into the candidate's 'fit and proper' suitability for the role of Trustee. Our pastors are generally an exception to this, discussed separately below.

Once a nomination of a candidate has been made by the Trustees / Elders, the Members are then given adequate time to consider the matter before a meeting is convened for a vote to be held. If not less than 75% of those Members present agree, the candidate is elected.

New Trustees are provided with access to Charity Commission guidance on the role and responsibilities of trustees, receive induction guidance from the Chair of Trustees, and are provided with copies of all relevant policies of the church in order to help them understand their responsibilities and the governance of the church, including a copy of the Constitution and the most recent Trustees' Annual Report and statement of accounts.

Where Trustees are appointed from within the Membership and are familiar with the running of the church, induction is focussed on helping them to understand the significance of the role of Trustee / Elder rather than Eden's structure and operating model.

However, when a new Pastor is appointed, who will also be a Trustee and an Elder, this will usually be an appointment from outside the existing church community and so more induction is required on the Constitution, decision-making and governance. When such an appointment is made, it will be after a lengthy process of interview and assessment. References are taken and additional checks are carried out to ensure the individual is 'fit and proper' for the role.

Organisational structure, governance and management

The leadership of the church is invested in the Trustees (who are also the church's Elders), who set Eden's general policy. They meet twice a month throughout the year to discuss church business and to pray together, with one such meeting per quarter specifically dedicated to governance matters. During 2025 they have also met approximately every two months with the Deacons, to whom responsibilities are delegated for the finances, fabric and administration of the church. The Trustees receive monthly financial reports from the Treasurer, who is a Deacon. The management of Eden's day to day affairs is delegated to the church staff and the Deacons.

The staff team ordinarily consists of the two Pastors (who are also Elders and Trustees), four pastoral staff (a full time Pastoral Worker, Youth Worker and Student Worker and a part time Children's Worker), two administrative staff (a full time Operations Manager and a part time Administrator), and two Church Apprentices. Currently, there is also a part time Trainee Female Pastoral Worker, a position created for a period of three years in 2024, and until August 2025 there was a full time Church Evangelist, a position created for a period of four years in 2021. In 2025, our Operations Manager was on maternity leave and subsequently left our employment, as a result of which a full time Interim Operations Coordinator has covered most of the duties of the role, with a view that a new Operations Manager will be appointed in 2026.

The Church Apprentice programme combines formal training, informal mentoring and hands-on involvement in church life. All staff except the Senior Pastor are normally line managed by one of the Pastors or the Operations Manager (notwithstanding temporary alternative arrangements in 2025 due to the lack of an Operations Manager), with the Senior Pastor line managed by the Chair of Trustees and overseen by the Trustees collectively.

Major decisions, particularly regarding finance and the appointment of Elders, Deacons and permanent staff members, are made at Members' meetings, on the recommendation of the Trustees. Four regular Members' meetings are held each year (including the Annual General Meeting). Extra Business Meetings are held as required, usually in order to vote on a proposal put forward at a regular meeting where time for prayer and reflection is needed prior to a vote.

The Pastors are remunerated in accordance with the Constitution, which permits such remuneration for their work. The Associate Pastor and subsequently the Pastor in Training live in the Manse owned by the church. The conflict of interest that arises from these employment relationships is addressed in accordance with Eden's Constitution and Conflict of Interest Policy. Employed Trustees form a minority of the Trustees.

Policies

Church policies are set by the Trustees. In accordance with Charity Commission recommendations, Eden currently has policies addressing the following:

- Complaints and grievances handling;
- Data protection;
- Financial reserves and grant making;
- Health and safety;
- International ministry;
- Remuneration of staff and study leave/sabbatical provisions;
- Risk management;
- Child and Adult Safeguarding;
- Trustees' conflict of interest; and
- Volunteer management.

Additionally, a comprehensive review of financial controls and policies is underway at the time of writing and is expected to be completed, together with a new financial operating policy, in 2026.

Remuneration of Staff

Eden sets pay according to pay scales. These scales are reviewed annually and adjusted as necessary for changes in the cost of living. Where a new role is created that does not map onto an existing pay scale, due diligence is undertaken to create a new pay scale for that role.

Engagement with other organisations

The Trustees consider it important that Eden maintains strong links with other Christian organisations that provide training, pastoral support, etc. to like-minded churches. Eden is a member of the Fellowship of Independent Evangelical Churches (FIEC), to which we pay a subscription. Our staff team and Church Members benefit from FIEC conferences and training. Our Pastors enjoy strong links with pastors of other local FIEC churches and meet for prayer and to consider how we might further our charitable purposes of advancing the gospel in the Cambridge area. All churches who are members of the FIEC agree with its statement of faith. However, the FIEC does not determine the operating policies of its member churches beyond the sharing of knowledge and training that proves useful in carrying out our activities.

We are also members of the Evangelical Alliance and, as of early 2026, the Cambridgeshire Gospel Partnership.

We also have strong links with international sending agencies with whom we work to support our international partners. Again, these links do not determine operating policies of the church. Our Treasurer is a Director of the Association of Church Accountants and Treasurers (ACAT) and a member of the Association of Charity Independent Examiners (ACIE); and we maintain links with Edward Connor Solicitors, Stewardship, the UK Church Administrators' Network, and The Church Office, all of which organisations are a useful source of guidance and good practice on the good and proper running of the church.

Reference and Administrative Details

Name of the charity:	Eden Baptist Church
Charity registration number:	1210138
Address:	Eden Baptist Church, 1 Fitzroy Street, Cambridge, CB1 1ER
Elders and Trustees ¹ :	Prof. Simon Gathercole (until February 2026) Mr. Graham Higson (until July 2025) Mr. Michael Hood (from September 2025) Mr. John Percival Mr. Giacomo Picciani Mr. Andrew Shimmin Prof. Graham Treece (Chair of Trustees) Dr. David Tricker Dr. Stuart White (Vice Chair of Trustees)
Charity property ² held on trust by:	1825 Indenture in Relation to the Chapel Property
Bankers:	CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiner:	Peter Barlow Thomas Quinn Ltd. The Station House, 15 Station Road, St. Ives, PE27 5BH
Solicitors:	Edward Connor Solicitors 41 The Point, Market Harborough, England, LE16 7QU

The Trustees delegate day-to-day management of various ministries and business of Eden to the church's Deacons and Staff team.

¹ Trustees served throughout 2025 and continue to serve at the date below unless otherwise stated.

² Property for these purposes is the Chapel at 1 Fitzroy Street, CB1 1ER.

Deacons (at the date of approval of these accounts):

Dr. Kevin Crooks
Mrs. Shirley Ellerton
Mr. David Hooper
Mr. Immanuel Kemp (Treasurer)
Dr. Ian Noell
Mr. Thomas Sparrow
Mrs. Julia Thomson
Dr. Rachel Watson (Chair of Deacons)

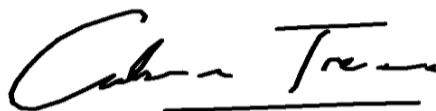
Church Staff (at the date of approval of these accounts):

Mr. John Percival – Senior Pastor (Trustee)
Mr. Michael Hood – Pastor in Training (Trustee)
Miss Genevieve Jennings – Pastoral Worker
Mr. Nicholas Butcher – Student Worker
Dr. Alison Campbell-Smith – Youth Worker
Mrs. Sara Reid – Children's Worker
Mrs. Hazel Church – Administrator
Miss Sophie Anderson – Operations Coordinator
Mrs. Hannah Beynon – Trainee Female Pastoral Worker
Miss Susanna Wagstaff – Church Apprentice
Miss Eleanor Pietroni – Church Apprentice

This report was approved by the Trustees on 11th March 2026 and signed on their behalf by:



John Percival
Trustee



Graham Treece
Trustee

**Independent Examiner's Report
To the trustees of Eden Baptist Church**

I report on the accounts of the Trust for the year ended 31 December 2025.

Respective responsibilities of trustees and examiner.

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and,
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report.

The accounts have been prepared on an accruals basis.

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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the following requirements have not been met:
 - to keep accounting records in accordance with section 130 of the 2011 Act, and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and
2. which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Peter Barlow
Thomas Quinn Chartered Accountants
The Station House
15 Station Road
St Ives
Cambs
PE27 5BH

Date: 6 May 2026

ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2025

All figures are shown to the nearest whole number of pounds. This may result in apparent discrepancies in totals where total figures reflect the sum of unrounded figures.

Statement of Financial Activities (SoFA)

Income from:		Notes	Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
			£	£	£		£	£
Voluntary Contributions	3		591,360	-	27,716	-	619,076	671,559
Church / Charitable Activities	3		28,236	-	575	-	28,811	30,543
Interest and Dividends	3		6,268	-	-	-	6,268	7,606
Grants			-	-	240,025	-	240,025	45,370
Total Income			625,863	-	268,316	-	894,180	755,079
Expenditure on:			Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
Church / Charitable Activities	4,5		468,075	4,487	92,828	-	565,390	555,898
Grants	6		141,568	-	40,940	-	182,509	130,693
Total Expenditure			609,643	4,487	133,769	-	747,899	686,591
Net income / (expenditure)			16,221	(4,487)	134,548	-	146,281	68,488
Transfers between funds	7		(35,860)	35,000	860	-	-	-
Gains / (losses) on revaluation of freehold land / property	8		-	-	-	-	-	(330,000)
Net movement in funds	7		(19,639)	30,513	135,407	-	146,281	(261,512)
Total funds brought forward			154,939	31,542	140,619	1,400,000	1,727,099	1,988,611
Total funds carried forward			135,299	62,054	276,026	1,400,000	1,873,379	1,727,099

Balance Sheet

	Notes	Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
		£	£	£	£	£	£
Tangible Fixed Assets							
Buildings	8	-	-	-	1,400,000	1,400,000	1,400,000
Total Tangible Fixed Assets		-	-	-	1,400,000	1,400,000	1,400,000
Current Assets							
Debtors	9	5,202	-	-	-	5,202	20,308
Cash and cash equivalents	10	136,047	62,054	281,026	-	479,127	327,806
Total Current Assets		141,249	62,054	281,026	-	484,329	348,114
Liabilities							
Creditors: amounts falling due within one year	11	(5,950)	-	(5,000)	-	(10,950)	(21,015)
Net Current Assets		135,299	62,054	276,026	-	473,379	327,099
Total Assets Less Current Liabilities		135,299	62,054	276,026	1,400,000	1,873,379	1,727,099
The Funds of the Charity							
Unrestricted Funds (General Reserve)						135,299	154,939
Designated Funds	7					62,054	31,542
Restricted Funds	7					276,026	140,619
Endowment Funds	8					1,400,000	1,400,000
Revaluation Reserve	8					-	-
Total Funds						1,873,379	1,727,099

Statement of Cash Flows

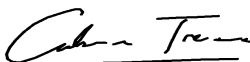
Notes	Unrestricted	Designated	Restricted	Total 2025	Total 2024
	£	£	£	£	£
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	12	(10,484)	30,513	131,293	151,322
Cash flows from investing activities:					
Net cash provided by / (used in) investing activities		-	-	-	-
Cash flows from financing activities:					
Net cash provided by / (used in) financing activities		-	-	-	-
Change in cash and cash equivalents		(10,484)	30,513	131,293	151,322
Cash and cash equivalents brought forward	10	146,531	31,542	149,733	327,806
Cash and cash equivalents carried forward	10	136,047	62,054	281,026	479,127

These accounts have been prepared as merger accounts for the two charitable legal entities named Eden Baptist Church, one being the charitable unincorporated association registered no. 1137296 in England and Wales, now deregistered, and the other being the charitable incorporated organisation (CIO) registered no. 1210138 in England and Wales on 20th September 2024. Accordingly, the reporting period for the CIO is 20th September 2024 to 31st December 2025. As the new CIO did not see any financial activity until the merger date, on 1st April 2025, the figures presented reflect combined activity for 2025 only, while all comparator figures reflect financial activity for the former charity in 2024.

These accounts were approved by the Trustees on 11th March 2026 and signed on their behalf by:



John Percival - Trustee



Graham Treece - Trustee

Notes to the Accounts

- 1. BASIS OF PREPARATION OF ACCOUNTS**
- 2. ACCOUNTING POLICIES**
- 3. ANALYSIS OF INCOME**
- 4. ANALYSIS OF EXPENDITURE**
- 5. PAID EMPLOYEES**
- 6. GRANT MAKING**
- 7. FUNDS**
- 8. TANGIBLE FIXED ASSETS**
- 9. DEBTORS AND PREPAYMENTS**
- 10. CASH AND CASH EQUIVALENTS**
- 11. CREDITORS AND ACCRUALS**
- 12. RECONCILIATION OF NET INCOME / (EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**
- 13. ANALYSIS OF CHANGES IN NET DEBT**
- 14. RELATED PARTY TRANSACTIONS**
- 15. COMPARISON STATEMENTS FOR 2024**
- 16. DISCLOSURES RELATING TO MERGER OF CHARITABLE LEGAL ENTITIES**

1. BASIS OF PREPARATION OF ACCOUNTS

The accounts have been prepared in accordance with Accounting and Reporting by Charities: 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) (Effective 1 January 2019) – (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 as amended by the Charities Act 2022 and the Charities (Accounts and Reports) Regulations 2008.

Eden Baptist Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. This is supported by the charity's risk management processes, outlined in the Trustees' Annual Report, with respect to the foreseeable future.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2. ACCOUNTING POLICIES

INCOME

- | | |
|---|---|
| (a) Recognition of income | This is included in the SoFA when the charity becomes entitled to the income, the Trustees are virtually certain they will receive the income and the amount can be measured with sufficient reliability. |
| (b) Gross income | Where income has related expenditure both income and related expenditure are reported gross in the SoFA. |
| (c) Grants and donations | These are only included in the SoFA when the charity has unconditional entitlement to the income. Where the charity receives a conditional grant, such are recognised in the SoFA when receivable. |
| (d) Tax reclaims on donations and gifts | Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. |
| (e) Investment income | This is included in the accounts when receivable. The only investment income is bank interest on the main operational accounts, which is attributed to unrestricted funds. |
| (f) Debtors | Debtors, including accrued income and Gift Aid receivable, are recognised on the same basis as income. |

EXPENDITURE AND LIABILITIES

- | | |
|---|---|
| (g) Liability recognition | Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to make the payment, it is probable that payment will be made and the amount can be reliably measured. |
| (h) Grants payable with performance conditions | Where the charity gives a grant with conditions for its payment being for the recipient to receive training / educational services, such are recognised in the SoFA when payable. |
| (i) Grants payable without performance conditions | These are recognised in the accounts when a commitment has been made and there are not conditions to be met relating to the grant that remain in the control of the charity. Where a grant has been approved by the relevant authorised party but not yet paid at the end of the accounting period it is recognised in the SoFA and included as a liability on the Balance Sheet. |
| (j) Support costs | All support costs are analysed under resources expended comprising the central functions, being the running of the buildings, and administration. |
| (k) Accruals and prepayments | Period end adjustments for accrued and prepaid expenses are determined by apportioning of relevant bills spanning multiple accounting periods, based either on the number of days billed for in each period or, in the case of utility bills, meter readings taken close to the period end. |

ASSETS

- (l) Tangible fixed assets The church has the use of two buildings – the Chapel and a Manse, which is used as accommodation for one of the Pastors. The Chapel is held by a Property Trust of which the charity is the sole corporate trustee, while the Manse is held directly by the charity as an asset.

The value of the Chapel has been determined using a residual land value approach to estimate the potential value of the site in the event of a sale, which would likely be to a property developer who would demolish the existing building. As such the valuation is for the freehold land only, and no depreciation is applied.

The value of the Manse is a market valuation, which accounts for the age of the property and thus includes depreciation in its revaluation.

The revaluation policy of the Trustees is to review valuations annually and determine whether adjustment is required.

Expenditure on office and church equipment, furniture and fixtures is written off in the year in which it is incurred. The Trustees are of the opinion that such expenditure has minimal commercial resale value and that, in view of this, such costs should not be capitalised.

- (m) Bookstall stock The Trustees are of the opinion that any books retained at the year end are of immaterial value and that, in view of this, the stock value should not be included in the accounts.

- (n) Cash and cash equivalents The charity recognises as cash assets all funds held in instantly accessible bank accounts (including accounts which can be accessed instantly with a penalty of foregone interest), cash in petty cash boxes and other cash and cheques held pending being taken to the bank.

3. ANALYSIS OF INCOME

Voluntary Contributions	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Offerings during Services	1,271	500	1,771	2,197
Standing Orders and Regular FPS Payments	395,541	8,885	404,426	392,321
GAYE and Other Gross Giving Schemes	38,693	7,000	45,693	42,015
Sundry Donations (includes One-Off and Irregular Giving)	38,842	8,443	47,286	118,601
Gift Aid	97,013	2,888	99,901	116,425
Legacies	20,000	-	20,000	-
TOTAL	591,360	27,716	619,076	671,559
Church / Charitable Activities	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Activities (participation fees etc.)	21,669	-	21,669	25,528
Sale of written-off non-capitalised assets	-	575	575	-
Resourcing other organisations	259	-	259	83
Donations for use of buildings	6,307	-	6,307	4,931
TOTAL	28,236	575	28,811	30,543
Interest and Dividends	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Interest on Instant Access Bank Deposits	6,268	-	6,268	7,606
TOTAL	6,268	-	6,268	7,606
Grants	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Grants towards international ministry	-	5,000	5,000	5,000
Grants funding staff positions	-	183,000	183,000	40,000
Grants towards ministry training	-	51,655	51,655	-
Grants towards miscellaneous staff activity	-	370	370	370
TOTAL	-	240,025	240,025	45,370

4. ANALYSIS OF EXPENDITURE

Church / Charitable Activities	Notes	Unrestricted	Designated	Restricted	Total 2025	Total 2024
		£	£	£	£	£
Administration						
Office administration		3,785	-	-	3,785	3,786
Bookeeping fees		0	-	-	-	-
Equipment, furniture and IT		6,990	-	-	6,990	7,650
Other professional fees	14	3,524	-	-	3,524	13,324
Total administration		14,298	-	-	14,298	24,760
Buildings						
Chapel - upkeep and maintenance		35,615	-	-	35,615	32,400
Manse - upkeep and maintenance		10,182	-	-	10,182	6,397
Major repairs / works		10,000	4,487	-	14,487	11,800
Total buildings		55,796	4,487	-	60,284	50,598
Activities						
Children and youth		14,445	-	200	14,645	14,690
Student ministry		13,124	-	-	13,124	15,668
Fellowship groups		1,309	-	-	1,309	1,038
International ministry		1,294	-	51	1,345	782
Music		3,142	-	-	3,142	1,553
Pastoral care		1,693	-	-	1,693	1,347
Sunday services and teaching materials		2,731	-	-	2,731	1,844
Catering		5,150	-	-	5,150	5,822
Subscriptions		9,672	-	-	9,672	8,842
Member training		6,191	-	250	6,441	2,965
Outreach		3,028	-	-	3,028	3,913
Resourcing other organisations (e.g. guest preaching)		-	-	-	-	-
Total activities		61,779	-	501	62,279	58,463
Staff Costs	5					
Gross Salaries (including Round Sum Allowances)		251,960	-	60,705	312,665	311,241
Employer's National Insurance Costs		18,982	-	6,416	25,398	23,938
Pension Costs		42,322	-	11,033	53,355	53,193
Training and Study Grants		21,023	-	13,854	34,877	30,828
Payroll, Recruitment and Insurance Costs		1,914	-	-	1,914	1,443
Other Staff Costs		-	-	320	320	1,435
Total staff costs		336,201	-	92,328	428,529	422,077
TOTAL		468,075	4,487	92,828	565,390	555,898

5. PAID EMPLOYEES

- (a) General** No employee was paid at a rate in excess of £60,000 per annum, excluding employer pension contributions.
- As permitted by the church constitution, three Trustees received remuneration in their capacity as Pastors over the year.
- All staff costs are incurred by unrestricted funds except those associated with the Student Worker position, which are incurred by the Friends of Eden restricted fund, the Evangelist position, which are incurred by the Evangelist restricted fund, and the Trainee Pastoral Worker, which are incurred by the Trainee Pastoral Worker restricted fund.
- Most pastoral staff, including the two Pastors, are paid round sum allowances towards their telephone and hospitality costs incurred in the course of their pastoral duties.
- (b) Pensions** The charity operates a defined contribution pension scheme in which staff pay into personal pensions of their choice, the assets of which are held separately in independent administered funds. In addition, the charity operates a pension scheme with NEST in accordance with The Pensions Act 2008, in which none of the staff are currently enrolled as all staff eligible for automatic enrolment have opted out in favour of a personal pension.
- The pension charge represents the amounts payable by the charity to the funds in respect of the year. Pension expenses and liabilities are associated with the fund that incurs the salary costs for each respective member of staff, as detailed above.
- | | | |
|--|-------------|-------------|
| (c) Full time equivalent staff employed in the year | 2025 | 2024 |
| Charitable Activities (Pastoral) | 7.6 | 7.5 |
| Administration | 2.5 | 2.3 |
- The changes in staffing were mainly due to an increase in Administration hours over the year.
- At the year end the charity employed three full time pastoral staff, four part time pastoral staff, one part time and one full time administrative staff, and two part time staff dividing their time between pastoral and administrative activities. One member of administrative staff concluded a period of maternity leave during 2025 prior to ceasing to be employed by the charity, while another commenced the year in a maternity cover position and transitioned to a regular staff position.
- (d) Volunteers** In addition to its paid employees, Eden relies heavily on volunteers, including Home Group leaders, musicians, servers, Sunday school teachers, Deacons, PA/AV operators, stewards, cooks, greeters and activity group organisers, to carry out its activities on Sundays and during the week. Volunteers are managed in accordance with Eden's Volunteer Management Policy.
- (e) Liability for staff benefits** There is a small liability at the reporting date in respect of staff annual leave entitlement accrued but not yet taken. The trustees consider this liability to be immaterial and accordingly it is not recognised in the accounts.

6. GRANT MAKING

(a) Purpose for which grants made

	2025		2024	
	Grants to institutions £	Grants to individuals £	Grants to institutions £	Grants to individuals £
Study Grants for Ministers / Christian Workers in Training	-	29,851	-	1,675
Support for International Partners	107,826	-	101,023	-
International / Charity Project Bursaries	4,685	-	4,175	400
UK Charity Activities	34,789	5,358	22,000	1,420
Total	147,300	35,209	127,198	3,495
Total Grants	182,509		130,693	

(b) Grant making costs

Nil	Nil	Nil	Nil
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(c) Grants made to institutions

		2025 grants £	2024 grants £
Christ Church Saffron Walden	General Activities	5,000	0
Faraday Institute	Staff Support	1,050	1,050
Friends International	Staff and Project Support	9,550	6,000
GBM (Grace Baptist Mission)	Eden International Partner Support	65,965	64,805
Grace Church Wakefield	General Activities	1,000	-
Great Victoria Baptist Church	Church Building Project Support	-	2,000
Hope Into Action	General Activities	1,200	1,200
OM (Operation Mobilisation)	Eden International Partner Support	17,025	14,100
Prison Fellowship	General Activities	1,100	1,100
SIM (Serving in Mission)	Eden International Partner Support	24,417	21,243
Sunbridge Road Mission	General Activities	5,000	0
Tearfund	Harvest Appeal	125	2,750
The Foundations Trust	Staff Support	4,100	1,500
Tyndale House	General Activities	2,200	2,200
UCCF (Universities and Colleges Christian Fellowship)	Staff Support	2,500	4,600
UFM (United for Missions) Worldwide	International / Charity Projects	1,000	-
Donations of £1,000 or less to 12 other organisations (11 in 2024)	International / Charity Projects	6,068	4,650
		147,300	127,198

(d) Ongoing grant commitments

Eden undertakes to provide medium-to-long term financial support for its overseas international partners, through the form of grants to international agencies as identified above. The level of financial support for each international partner is reviewed annually based on the international agencies' assessments of their needs, and Eden's contribution is planned as part of the annual budgeting process, with the international agencies advised each autumn for the following calendar year. These funding commitments are not recognised as liabilities in the accounts and do not constitute a binding agreement.

7. FUNDS

- (a) Restricted Funds**
- (i) Friends of Eden is a fund set up within the charity to facilitate support for Eden's student ministry. It is divided into two funds, one restricted specifically to the support of dedicated staffing for student work, used to fund the Student Worker position, and the other only restricted to student ministry in general.
 - (ii) Ministry Training is a fund used to provide support for Members to train towards full time ministry. A training partner commenced training under this fund in September 2025.
 - (iii) Evangelist is a fund set up within the charity to provide a dedicated Evangelist staff position for a fixed term of four years, which ended in September 2025 with the fund fully used up and £860 transferred from the General Fund to cover a small deficit.
 - (iv) Trainee Female Pastoral Worker is a fund set up within the charity to provide a dedicated Trainee Female Pastoral Worker staff position.
 - (v) Specific Support for Individual Ministries includes several small funds set up as and when such restricted income is received, including support for Eden's international partners.
 - (vi) Special Collections includes collections for third parties e.g. at Christmas and funeral services or for support to individuals in the church community experiencing financial hardship.

- (b) Designated Funds** The Trustees, whenever funds allow, set aside a sum each year to make provision for emergency and major repairs to the church buildings and other major projects not funded from unrestricted funds, to which end the Trustees transferred £35,000 from the General Fund to the Designated Building Fund in August 2025. All routine maintenance costs were covered by unrestricted funds.

(c) Movement in Funds - 2025

	O/B	Income	Expenditure	Transfer	Gains / (Losses)	C/B	
	£	£	£	£	£	£	£
Restricted Funds							
Friends of Eden Fund							
Students General	41,679	2,026	(500)	-	-	-	43,206
Student Staff Team	-	183,000	(35,945)	-	-	-	147,055
	41,679	185,026	(36,445)	-	-	-	190,260
Ministry Training Fund	-	54,245	(28,101)	-	-	-	26,144
Evangelist Fund	22,444	-	(23,303)	860	-	-	-
Trainee Female Pastoral Worker	75,706	15,960	(32,760)	-	-	-	58,906
Specific Support for Individual Ministries	-	8,227	(8,177)	-	-	-	50
Special Collections	790	4,858	(4,983)	-	-	-	665
Total Restricted Funds	140,619	268,316	(133,769)	860	-	-	276,026
Unrestricted Funds	154,939	625,863	(609,643)	(35,860)	-	-	135,299
Designated Building Fund	31,542	-	(4,487)	35,000	-	-	62,054
Endowment Funds (Buildings)	1,400,000	-	-	-	-	-	1,400,000
Revaluation Reserve	-	-	-	-	-	-	-
Total	1,727,099	894,180	(747,899)	-	-	-	1,873,379

(d) Movement in Funds - 2024 comparison

	O/B	Income	Expenditure	Transfer	Gains / (Losses)	C/B	
	£	£	£	£	£	£	£
Restricted Funds							
Friends of Eden Fund							
Students General	44,730	5,513	(521)	(8,042)	-	-	41,679
Student Staff Team	22,666	-	(30,708)	8,042	-	-	-
	67,396	5,513	(31,229)	-	-	-	41,679
Ministry Training Fund	(0)	1,675	(1,675)	-	-	-	(0)
Evangelist Fund	25,200	30,105	(32,862)	-	-	-	22,444
Trainee Female Pastoral Worker	826	87,858	(12,977)	-	-	-	75,706
Specific Support for Individual Ministries	-	5,600	(5,600)	-	-	-	-
Special Collections	1,665	3,454	(4,329)	-	-	-	790
Total Restricted Funds	95,087	134,204	(88,673)	-	-	-	140,619
Unrestricted Funds	131,982	620,874	(597,918)	-	-	-	154,939
Designated Building Fund	31,542	-	-	-	-	-	31,542
Endowment Funds (Buildings)	1,730,000	-	-	-	(330,000)	-	1,400,000
Revaluation Reserve	-	-	-	-	-	-	-
Total	1,988,611	755,079	(686,591)	-	(330,000)	-	1,727,099

8. TANGIBLE FIXED ASSETS

	Chapel	Manse	Total
	£	£	£
Valuation at start of 2024	730,000	1,000,000	1,730,000
Revaluations 2024	(130,000)	(200,000)	(330,000)
Valuation at end of 2024 / start of 2025	600,000	800,000	1,400,000
Revaluations 2025	-	-	-
Valuation at end of 2025	600,000	800,000	1,400,000

The Chapel occupies a freehold site, with the rest of the street occupied by retail/leisure at ground level, with residential flats above. If the site were sold, it would likely be to a property developer who would be unable to use the existing building and would demolish it and build a new retail/residential development. It is impossible to accurately value the site without selling it as there is no established market for similar assets. Its 'fair value' is thus estimated by a residual land value methodology. The valuation was updated in early 2025 prior to the preparation of the 2024 accounts, drawing on expertise in retail development within the Eden community, and the Trustees are satisfied that this provides a sufficiently robust valuation for our accounting purposes without the need to engage a professional valuer, noting the limitation, even with professional input, on valuation accuracy arising from the lack of a market. The Trustees have not sought to update the valuation in 2025.

The valuation assumes development of a retail unit at ground floor and 12 flats over 4 floors above, based on likely local planning limitations on building height in the area. Retail unit rent and residential property values have been estimated based on typical prices in the area, with a yield based on the Knight Frank Investment Yield Guide December 2024. Scheme construction costs are based on the reinstatement value of the current building and reasonable estimates of expected developer profit margin, planning and professional costs, demolition and earthworks, and financing costs.

The Manse is a freehold property located in Cambridge not far from the Chapel, normally used as a residence and principal place of work for one of the Pastors. As a conventional residential property, its 'fair value' can be estimated based on house prices in the local area, and in December 2024 the Trustees obtained a professional valuation from the estate agent Chewton Rose, and have not sought to update the valuation since then.

9. DEBTORS AND PREPAYMENTS

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Gift Aid reclaim	2,224	-	-	2,224	16,339
Prepaid expenses	2,978	-	-	2,978	3,969
	5,202	-	-	5,202	20,308

10. CASH AND CASH EQUIVALENTS

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Cash at bank	135,979	62,054	281,026	479,059	327,714
Petty cash	69	-	-	69	92
Undeposited funds (cash and cheques)	-	-	-	-	-
	136,047	62,054	281,026	479,127	327,806

11. CREDITORS AND ACCRUALS

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Accrued expenses	3,457	-	-	3,457	4,364
Grants pending	-	-	-	-	-
Credit card	-	-	-	-	3,088
Staff and volunteer expenses	-	-	-	-	62
Prepaid income	-	-	5,000	5,000	10,000
Sundry creditors	2,493	-	-	2,493	3,501
	5,950	-	5,000	10,950	21,015

12. RECONCILIATION OF NET INCOME / (EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Net income / (expenditure) for the reporting period (as per the SoFA)	(19,639)	30,513	135,407	146,281	(261,512)
Adjustments for:					
(Gains) / losses on revaluation of freehold land / property	-	-	-	-	330,000
(Dividends and interest)	-	-	-	-	-
(Increase) / decrease in debtors	13,842	-	1,265	15,106	(15,523)
Increase / (decrease) in creditors	(4,686)	-	(5,379)	(10,065)	(2,603)
Net cash provided by / (used in) operating activities	(10,484)	30,513	131,293	151,322	50,362

13. ANALYSIS OF CHANGES IN NET DEBT

(a) 2025 net debt analysis	At start of year	Cash flows	Fair value movements	Foreign exchange movements	Other non-cash changes	At end of year
	£	£	£	£	£	£
Cash and cash equivalents	327,806	151,322	-	-	-	479,127
Overdraft facility repayable on demand	-	-	-	-	-	-
	327,806	151,322	-	-	-	479,127
Creditors: amounts falling due within 1 year	(21,015)	10,065	-	-	-	(10,950)
Creditors: amounts falling due after more than 1 year	-	-	-	-	-	-
Finance lease obligations	-	-	-	-	-	-
Total	306,791	161,387	-	-	-	468,178
(b) 2024 comparison	At start of	Cash flows	Fair value	Foreign	Other non-	At end of year
	£	£	£	£	£	£
Cash and cash equivalents	277,444	50,362	-	-	-	327,806
Overdraft facility repayable on demand	-	-	-	-	-	-
	277,444	50,362	-	-	-	327,806
Creditors: amounts falling due within 1 year	(23,618)	2,603	-	-	-	(21,015)
Creditors: amounts falling due after more than 1 year	-	-	-	-	-	-
Finance lease obligations	-	-	-	-	-	-
Total	253,826	52,965	-	-	-	306,791

14. RELATED PARTY TRANSACTIONS

(a) Trustees Expenses

Three trustees incurred various expenses throughout the year discharging the normal activities of the charity. This included pastoral expenses and mileage, training, conference and speaker engagement costs, study books, miscellaneous event expenses, equipment and supplies for church services and maintenance of the Manse. These expenses totalled £2,488 in 2025 (the corresponding figure in 2024 was £1,550).

(b) Fees for Financial Services including Independent Examination of Accounts

	2025	2024
	£	£
Independent Examiner's fee for reporting on the accounts	1,410	480

(c) Remuneration and benefits received by employed Trustees

As permitted by the church Constitution, three Trustees received remuneration as Pastors employed by Eden. Graham Higson left Eden in August 2025 and Michael Hood commenced as a Pastor in September 2025, having been employed prior to this in a non-Trustee role (figures below show only remuneration while in a Trustee role).

Trustee name	Position held	Gross salary (including round sum allowances)	Employer pension contributions	Heat and light in provided accommodation	Total remuneration 2025	Total remuneration 2024
John Percival	Senior Pastor	52,423	10,325		62,748	59,518
Graham Higson	Associate Pastor	15,228	4,551	435	20,214	34,903
Michael Hood	Pastor in Training	5,322	895		6,217	-
Total		72,974	15,770	435	89,179	110,863

The Associate Pastor / Pastor in Training occupies the Manse, provided as accommodation in accordance with Section 99(2) ITEPA 2003.

(d) Remuneration and benefits received by Key Management Personnel

The Key Management Personnel at Eden are the Pastors, detailed above.

(e) Payments to persons and charities connected to Trustees

Payments totalling £302 were made to the spouses of two Trustees as reimbursement of expenses relating to Eden activities.

Following Graham Higson stepping down from the role of Pastor and Trustee, a collection was raised by members of the church in a manner customary at Eden and other churches for departing ministers, representing a gesture of appreciation and goodwill for services rendered to the church. This collection totalled £4,858, which was paid to Graham after he departed, and which was handled in accordance with the church's policy for management of conflicts of interest and with Charity Commission guidance CC11 concerning payments to charity trustees.

(f) Donations made without conditions by related parties

The charity received £48,460 in donations from related parties in 2025, not including £12,083 in Gift Aid due on the same donations. In 2024, the corresponding figure was £54,060, not including £13,343 in Gift Aid due.

15. COMPARISON STATEMENTS FOR 2024

Statement of Financial Activities (SoFA)

Income from:	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
Voluntary Contributions	582,725	-	88,834	-	671,559	559,112
Church / Charitable Activities	30,543	-	-	-	30,543	30,052
Interest and Dividends	7,606	-	-	-	7,606	3,747
Grants	-	-	45,370	-	45,370	5,369
Total Income	620,874	-	134,204	-	755,079	598,281
Expenditure on:	Unrestricted	Designated	Restricted	Endowment	Total 2024	Total 2023
Church / Charitable Activities	478,929	-	76,969	-	555,898	581,573
Grants	118,989	-	11,704	-	130,693	157,740
Total Expenditure	597,918	-	88,673	-	686,591	739,313
Net income / (expenditure)	22,956	-	45,532	-	68,488	(141,032)
Transfers between funds	-	-	-	-	-	-
Gains / (losses) on revaluation of freehold land / property	-	-	-	(330,000)	(330,000)	-
Net movement in funds	22,956	-	45,532	(330,000)	(261,512)	(141,032)
Total funds brought forward	131,982	31,542	95,087	1,730,000	1,988,611	2,129,643
Total funds carried forward	154,939	31,542	140,619	1,400,000	1,727,099	1,988,611

Balance Sheet

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
Tangible Fixed Assets						
Buildings	-	-	-	1,400,000	1,400,000	1,730,000
Total Tangible Fixed Assets	-	-	-	1,400,000	1,400,000	1,730,000
Current Assets						
Debtors	19,043	-	1,265	-	20,308	4,785
Cash and cash equivalents	146,531	31,542	149,733	-	327,806	277,444
Total Current Assets	165,575	31,542	150,998	-	348,114	282,229
Liabilities						
Creditors: amounts falling due within one year	(10,636)	-	(10,379)	-	(21,015)	(23,618)
Net Current Assets	154,939	31,542	140,619	-	327,099	258,611
Total Assets Less Current Liabilities	154,939	31,542	140,619	1,400,000	1,727,099	1,988,611
The Funds of the Charity						
Unrestricted Funds (General Reserve)					154,939	131,982
Designated Funds					31,542	31,542
Restricted Funds					140,619	95,087
Endowment Funds					1,400,000	1,730,000
Revaluation Reserve					-	-
Total Funds					1,727,099	1,988,611

Statement of Cash Flows

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Cash flows from operating activities:					
Net cash provided by / (used in) operating activities	10,659	-	39,703	50,362	(138,930)
Cash flows from investing activities:					
Net cash provided by / (used in) investing activities	-	-	-	-	-
Cash flows from financing activities:					
Net cash provided by / (used in) financing activities	-	-	-	-	-
Change in cash and cash equivalents	10,659	-	39,703	50,362	(138,930)
Cash and cash equivalents brought forward	146,531	31,542	149,733	277,444	416,374
Cash and cash equivalents carried forward	157,190	31,542	189,436	327,806	277,444

16. DISCLOSURES RELATING TO MERGER OF CHARITABLE LEGAL ENTITIES

(a) Merger of charitable legal entities

These accounts have been prepared as merger accounts for two charitable legal entities named Eden Baptist Church and registered in England and Wales. One is a charitable unincorporated association, registered on 6th August 2010 with registered charity number 1137296, and deregistered on 27th November 2025 ("the CUA"). The other is a charitable incorporated organisation, registered on 20th September 2024 with registered charity number 1210138 ("the CIO"). The CIO and CUA have the same charitable purposes and beneficiaries, with the CIO carrying on the activities of the CUA and having, at the time of the merger, the same Trustees, restricted funds and accounting policies.

Following the registration of the CIO, a Deed of Asset Transfer dated 31st March 2025 transferred the assets of the CUA into the CIO, including transfer of ownership of the Manse and appointing the CIO as the sole corporate Trustee of the Property Trust for the Chapel. From start of business on 1st April 2025 ("the merger date"), all assets were considered for accounting purposes to belong to the CIO.

(b) Analysis of principal SoFA components for the current reporting period

	Pre-merger		Post-merger	Total 2025
	CUA	CIO	CIO (combined)	
Total Income	186,527	-	707,653	894,180
Total Expenditure	168,410	-	579,489	747,899
Net income / (expenditure)	18,117	-	128,164	146,281
Other gains / (losses)	-	-	-	-
Net movement in funds	18,117	-	128,164	146,281

(c) Analysis of principal SoFA components for the previous reporting period

There was no financial activity in the CIO prior to the merger date, so all financial activity reflected in the statements in note 15 above was solely associated with the CUA.

(d) Analysis of net assets at the date of merger

	CUA	CIO	Combined total
Net assets	1,745,216	-	1,745,216
Represented by:			
Unrestricted funds	194,033	-	194,033
Designated funds	31,542	-	31,542
Restricted funds	119,641	-	119,641
Endowment funds	1,400,000	-	1,400,000
Total funds	1,745,216	-	1,745,216