

Oundle Road Baptist Church

Peterborough

Charity Number: 1210995

Report of the Trustees and  
Financial Statements

Year ended 31 December 2025



**Address**

Oundle Road Baptist Church  
Oundle Road  
Peterborough  
PE2 9PB

**Charity Number**

1210995

**Website**

[www.orbchurch.co.uk](http://www.orbchurch.co.uk)

**Trustees**

Pastor Andy Warner

Madeline Budner

Srini Dhatrika-Monaiah

(Appointed July 2025)

Edward Gathogo

Richard Masheder

Laura Millen

Sue Millen - Treasurer

Andy Neads - Secretary

Rachel Neads - Pastoral Worker

**Affiliation**

The church is a member of The Baptist Union of Great Britain and of the Evangelical Alliance.

**Bankers**

Kingdom Bank Ltd, Media House, Padge Road, Beeston, Nottingham NG9 2RS

Santander plc, Bridle Road, Merseyside, L30 4GB

The Baptist Union Corporation Limited, PO Box 44, 129 Broadway, Didcot OX11 8RT

**Property Trustees**

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, OX11 8RT.

**Independent Examiner**

M Riddings

## **Oundle Road Baptist Church, Peterborough**

### **Trustees' Report for the year ended 31 December 2025**

#### **Objectives and Activities**

The Approved Governing Document states that the principal purpose of the charity is 'the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the UK and the world as the Church shall determine'.

#### **Achievements and Performance**

The vision of Oundle Road Baptist Church is that we would be 'A Growing Church' and once again it has been encouraging over the past year to see growth in our activities.

The following are some of the ways Oundle Road Baptist Church (ORB Church) sought to achieve its purpose during 2025:

- The Sunday Service is a core part of our church vision, and it has been encouraging to see good attendance by people all of ages and backgrounds, including many children and young people. The themes during 2025 have been firstly prayer, our verse for the year was about asking in prayer. We then went through a major series, including Easter, looking at what we can learn from Matthew's gospel for our daily lives. The summer was spent looking at Old Testament characters. The autumn series looked at the Kingship of Jesus, which led into our Christmas series on the same theme. Our services continue to be livestreamed on YouTube each week, which makes our services accessible to all, these are watched by a good number of people both live and later in the week.
- We held special activities for Easter and Christmas which saw the local community taking part in an Easter Egg Hunt, a Christmas Craft event for ladies, a Christmas Craft event for children and our special services. It was lovely to see a large number of children and young people from both the local community and our church taking part in our 'anyone can get involved' Nativity Service.
- To ensure that we kept our profile known within the local community we delivered over 2000 leaflets advertising our Easter and then our Christmas events. This included the new development at Fletton Quays and some of the Sugar Way estate.
- Alongside the Sunday Service we offer a group for children (primary) which continues to be popular with a good number attending. This group also caters for younger children if they are accompanied by their parent/carer. The children continue with the theme of the service through a mixture of games, craft and discussion. We hope, as they follow the same theme as the service, this will encourage conversation at home about the topics covered.
- The Sunday Youth Group consists of secondary and sixth-form young people, who meet informally to explore the same theme as in the main church service. The numbers of young people has remained steady throughout the year with an average of 13 attending. The sessions include a short discussion, games and challenges that help the young people to grow in their understanding of God, their relationships with each other and the wider world.
- The Youth Games Group meets monthly on a Sunday afternoon to encourage relationships to grow between the young people coming to ORB Church. The group facilitates this through a wide variety of games, always meeting over food, and enables the youth to get together and socialise in a safe environment.
- Level 2 and 3 Safeguarding Courses were run by EMBA in our church building in October 2025 in conjunction with Oundle Baptist Church to train those involved in working with children and/or vulnerable adults. The application process for all those working with children, young people and vulnerable adults continues to be implemented to ensure the safety of all that come to our activities.
- We continue to have three House Groups that meet regularly in person at different times of the week. We also have our online group for those with children in primary school or younger to meet together after their children have gone to bed. The groups watch a video on a bible theme

and then discuss it, ending with prayer. The Tuesday groups consistently have between 6 and 14 attending each group. The Wednesday group and new online group have seen new members join which is really encouraging. It is good to come together around the bible and prayer, as well as supporting and encouraging one another.

- This year we have sought to develop our Lego groups as these have been popular. We are now running two different groups; a regular Saturday morning session for families which is theme based and runs alongside ORB Coffee, and a Friday evening session for adults which includes free pizza. Most of the Friday sessions have involved working on a large project that seeks to encapsulate all the Sunday themes we looked at during 2024. Great progress has been made on this but there will be more to complete next year.
- We continued our weekly Zoom Prayer Meeting on a Thursday evening. Meeting over Zoom enables more people to join, which is great. We pray for the local community, the church and the wider world.
- We continued to meet for Prayer Breakfasts on alternate months with the aim of bringing people together to pray, but also to build relationships. These are really appreciated by all who come.
- Church Emails continue to be sent out twice a week to over a 150 people. The midweek email has a prayer focus, and the Sunday one includes information about future events and shares information about the ORB Church Family. There are also links to the Zoom Prayer and the Sunday Service Livestream on YouTube.
- Our baby and toddler group, Little Angels continues to meet weekly during term time for families from both the church and the local community to come together for a morning of play and craft activities. It is a very warm and friendly group. It has been lovely to see growing relationships and the support this provides.
- We had our annual visit from a local primary school to explore 'what is Easter?' This included 60 year one children taking part in different activities to understand what Easter is all about, and included a craft activity to remind them of their visit.
- The ORB Board Games Group continued to meet every other week on a Wednesday evening with a group of regulars from both within and outside the church. The group splits into two groups to play a game, while enjoying refreshments and conversation.
- The Craft for Adults group was relaunched in 2025 on Saturday mornings once a month alongside ORB Coffee. Attendees are welcome to bring their own crafts or there is always one provided (no charge). There is also a jigsaw table which continues to prove popular. The group enables people to get to know others from the local community and it has been lovely to see relationships and friendships grow. New faces are always welcome and we enjoy seeing the crafts which people bring in to show.
- In December we held our annual Craft Evening for ladies. The organisation for this event was a team effort with a good number of ladies involved, helping on the night together, along with others who helped with welcoming at the door. It was once again lovely to see a mixture of ages including several teenagers who came with their Mums. There was the opportunity to try five different crafts; designing Christmas cards, making a Christmas tree using pegs and ribbons, decorating a jam jar, making a Christmas tree from the folded pages of old books and sewing some Christmas bunting. The ladies sampled some warm spiced apple non-alcoholic punch and tasty Christmas goodies to help them through the evening. There were over 30 ladies present and it was a great opportunity to spend time chatting to friends and meeting new people. It was a very enjoyable evening and we look forward to holding similar events in 2026.
- We have continued our monthly Church Walk in Ferry Meadows which takes place whatever the weather! The walk is open to all, and ends back at Overton Station Café for coffee and cake. The group is very welcoming and friendly, and we have enjoyed many joining with us.
- The Church Lunch every other month continued to be very popular with up to 70 people attending. The lunch follows refreshments after our Sunday Service. These lunches give opportunities for people to get to know each other better, and build relationships which is part of our ORB Church Vision.
- ORB Coffee, our Saturday Coffee Morning, has continued to grow in its popularity and is open every Saturday between 10am and 12noon. It offers a safe space for people from the church, local community and beyond to come and enjoy coffee, cake and conversation.
- ORB Church continued to financially support Christian Options in Peterborough Schools (CROPS).

- As part of the East Midlands Baptist Association we continued to give financially to this work, which includes helping churches where they do not currently have the finances to appoint staff to help a growing church.
- Further afield, we have continued to pray for the Baptist Missionary Society each week, as well as financially supporting their work overseas.
- ORB Church continues to sponsor a child through the Compassion child sponsorship scheme.
- ORB Church also provides and maintains a Community Defibrillator located on the front of the building. It has been accessed under the direction of the ambulance service several times during the year.

To run all these activities, events and services takes many volunteers, and many volunteer hours. The Trustees would like to thank everyone who has been involved in the work of ORB Church over the past year for the time and energy they have given.

### **Financial Review**

The majority of funds come directly from the membership and congregation, no public appeals are made. Regular giving has been consistent.

The most significant costs are for the remuneration for the Pastor and Pastoral Worker (P/T) who work with the Leadership Team to coordinate the activities of the church. The church is heavily dependent on volunteers in many aspects of the activities it provides which therefore has little financial impact.

The church expressed its part in the life of the wider church by making grants to Christian organisations with aims and objectives compatible with the church's own charitable purpose.

Work on the refurbishment of some of the Church windows started but has been delayed therefore no payments have yet been made, funds have been allocated for this.

Funds have been spent on security this year with the installation of CCTV.

The financial results for the year are set out in the accompanying financial statements. The trustees assess major risks facing the church regularly and are satisfied that there are policies in place to minimise these risks.

### **Reserves Policy**

The Trustees have reviewed the level of reserves and consider that the current reserves of £37,040 in unrestricted funds are appropriate and sufficient to cover three to four months of operating costs in the event of a decline in income or a major unexpected cost.

Approved by the Trustees on 14 April 2026

A Needs (Secretary)

## **Report of the Independent Examiner to the Trustees of Oundle Road Baptist Church on the accounts for the year ended 31 December 2025**

### **Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

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

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

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

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Matthew Riddings  
MAAT CIMA Finalist

8 April 2026

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations and legacies	104,560	2,957	-	107,518	128,481
Income from charitable activities	3,925	30	-	3,955	3,487
Other trading activities	-	-	-	-	-
Investments	6,116	7	-	6,123	6,900
Other income	-	-	-	-	-
<b>Total income</b>	<b>114,602</b>	<b>2,994</b>	<b>-</b>	<b>117,597</b>	<b>138,869</b>
<b>Payments</b>					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	107,833	3,189	-	111,023	103,180
Other expenditure	-	-	-	-	-
<b>Total expenditure</b>	<b>107,833</b>	<b>3,189</b>	<b>-</b>	<b>111,023</b>	<b>103,180</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>6,768</b>	<b>(196)</b>	<b>-</b>	<b>6,573</b>	<b>35,689</b>
<b>Transfers</b>					
Gross transfers between funds - in	2,630	12	-	2,642	47,350
Gross transfers between funds - out	(2,643)	-	-	(2,643)	(47,350)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>6,756</b>	<b>(183)</b>	<b>-</b>	<b>6,573</b>	<b>35,689</b>
<b>Total funds brought forward</b>	<b>103,018</b>	<b>1,209</b>	<b>-</b>	<b>104,227</b>	<b>68,538</b>
<b>Total funds carried forward</b>	<b>109,774</b>	<b>1,026</b>	<b>-</b>	<b>110,801</b>	<b>104,227</b>

## Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
<b>Current assets</b>			
6501	Santander current	2,549	1,708
6505	Santander deposit	18,416	4,926
6507	BU 7-day notice	19,000	22,387
6508	BU 1 month notice	12,060	17,111
6510	BU 3-month notice	42,957	42,607
6520	Kingdom Higher Rate Reserve	15,774	15,447
6590	Cash in hand	41	38
Z05	Accounts Receivable	-	-
	<b>Total Current assets</b>	<b>110,801</b>	<b>104,227</b>
<b>Liabilities</b>			
6699	Agency collections	-	-
	<b>Total Liabilities</b>	<b>-</b>	<b>-</b>
	<b>Net Asset surplus (deficit)</b>	<b>110,801</b>	<b>104,227</b>
<b>Reserves</b>			
	Excess/(deficit) to date	6,573	35,689
Z01	Starting balances	104,227	68,538
Z03	Gains/(losses) on reval of fixed assets	-	-
	<b>Total Reserves</b>	<b>110,801</b>	<b>104,227</b>
	<b>Represented by Funds</b>		
	General (Unrestricted)	37,040	31,954
	Designated	72,734	71,064
	Restricted	1,026	1,209
	<b>Total</b>	<b>110,801</b>	<b>104,227</b>

## Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current Asset - Cash At Bank And In Hand</b>						
6501: Santander current	1,973	388	187	-	2,549	1,708
6505: Santander deposit	6,551	11,028	837	-	18,416	4,926
6507: BU 7-day notice	9,271	9,729	-	-	19,000	22,387
6508: BU 1 month notice	7,281	4,778	-	-	12,060	17,111
6510: BU 3-month notice	11,961	30,995	-	-	42,957	42,607
6520: Kingdom Higher Rate Reserve	-	15,774	-	-	15,774	15,447
6590: Cash in hand	-	40	1	-	41	38
<b>Total</b>	<b>37,040</b>	<b>72,734</b>	<b>1,026</b>	<b>-</b>	<b>110,801</b>	<b>104,227</b>
<b>Net total assets</b>	<b>37,040</b>	<b>72,734</b>	<b>1,026</b>	<b>-</b>	<b>110,801</b>	<b>104,227</b>
<b>Represented by (7)</b>						
General (Unrestricted)	37,040	-	-	-	37,040	31,954
Designated - Buildings Maintenance	-	20,450	-	-	20,450	20,000
Designated - Legacy Fund	-	15,774	-	-	15,774	15,447
Designated - Little Angels	-	116	-	-	116	106
Designated - Memorial Fund	-	10,318	-	-	10,318	10,230
Designated - Ministry Fund	-	25,762	-	-	25,762	25,000
Designated - ORB Coffee	-	311	-	-	311	279
Restricted - A.V. Fund	-	-	-	-	-	6
Restricted - Compassion UK	-	-	91	-	91	50
Restricted - Defibrillator Fund	-	-	855	-	855	808
Restricted - Fellowship Fund	-	-	78	-	78	304
Restricted - Flower Fund	-	-	-	-	-	40
<b>Total</b>	<b>37,040</b>	<b>72,734</b>	<b>1,026</b>	<b>-</b>	<b>110,801</b>	<b>104,227</b>

## Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>RECEIPTS</b>						
<b>Donations and legacies</b>						
0103 - Offerings	76,985	-	-	-	76,985	76,264
0104 - Other Donations	1,754	614	2,260	-	4,630	9,717
0601 - Gift Aid Refunds (6)	25,057	148	696	-	25,902	27,499
0860 - Legacies	-	-	-	-	-	15,000
<b>Donations and legacies Totals</b>	<b>103,797</b>	<b>763</b>	<b>2,957</b>	<b>-</b>	<b>107,518</b>	<b>128,481</b>
<b>Income from charitable activities</b>						
1101 - Income re weddings, funerals etc.	300	-	-	-	300	50
1206 - ORB Coffee income	-	3,516	-	-	3,516	3,310
1221 - Other income	108	-	30	-	138	127
<b>Income from charitable activities Totals</b>	<b>408</b>	<b>3,516</b>	<b>30</b>	<b>-</b>	<b>3,955</b>	<b>3,487</b>
<b>Investments</b>						
1030 - Hire of premises	3,744	-	-	-	3,744	3,725
1040 - Interest received	744	1,628	7	-	2,379	3,175
<b>Investments Totals</b>	<b>4,488</b>	<b>1,628</b>	<b>7</b>	<b>-</b>	<b>6,123</b>	<b>6,900</b>
<b>Receipts Grand totals</b>	<b>108,694</b>	<b>5,907</b>	<b>2,994</b>	<b>-</b>	<b>117,597</b>	<b>138,869</b>

## PAYMENTS

### Expenditure on charitable activities

2001 - Ministry costs (2)	58,089	-	1,684	-	59,774	45,920
2010 - Administration	1,085	-	-	-	1,085	754
2020 - Church Utilities	6,946	-	-	-	6,946	11,618
2030 - Equipment & Fittings (3)	5,222	-	81	-	5,303	10,321
2040 - Insurance	2,693	-	-	-	2,693	2,606
2050 - Licenses & Subscriptions	1,850	-	-	-	1,850	1,872
2060 - Manse Council Tax	1,921	-	-	-	1,921	1,829
2070 - Manse Utilities	1,518	-	-	-	1,518	1,700
2234 - Mission Events & Activities	1,090	121	-	-	1,212	1,368
2236 - Mission Support (4)	11,310	-	384	-	11,694	11,484
2380 - ORB Coffee	-	1,484	-	-	1,484	1,440
2402 - Premises Costs – Church (5)	9,489	-	1,000	-	10,489	7,184
2404 - Premises Costs - Manse	313	-	-	-	313	80
2410 - Printing, Postage & Stationery	1,128	-	-	-	1,128	853
2420 - Telephone & Broadband	1,028	-	-	-	1,028	922
2430 - Worship & Teaching	2,537	1	40	-	2,579	3,222
<b>Expenditure on charitable activities Totals</b>	<b>106,225</b>	<b>1,608</b>	<b>3,189</b>	<b>-</b>	<b>111,023</b>	<b>103,180</b>
<b>Payments Grand totals</b>	<b>106,225</b>	<b>1,608</b>	<b>3,189</b>	<b>-</b>	<b>111,023</b>	<b>103,180</b>

The notes on pages 11 to 13 form part of these accounts

The accounts and statement of assets and liabilities relating to the year ended 31 December 2025 are as approved by the Trustees and signed on their behalf by:

Sue Millen (Treasurer)

14 April 2026

## Notes to the accounts

### 1. Basis of Accounts

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

### 2. Ministry Costs

	2025	2024
Stipend/Salaries	46070	34937
Continuing Ministerial Development	389	618
Employers pension costs (10)	5001	4365
Employers NIC	-	-
Fellowship Fund	1684	670
Pastoral & other expenses	1239	1152
Travel costs	5391	4178
	<u>59774</u>	<u>45920</u>

The Pastor acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church. The Pastoral worker (P/T) is also a Trustee and receives remuneration.

Employers NIC was covered by the Employers Allowance.

The Fellowship Fund was started in 2024 and is a Restricted Fund used to support particular needs within the fellowship.

### 3. Equipment and Fittings

During the year the obsolete stage lighting was upgraded.

### 4. Mission Support

	2025	2024
Baptist Missionary Society	3712	3700
Compassion	684	384
CROPS	3712	3700
Home Mission	3712	3700
	<u>11820</u>	<u>11484</u>

## **5. Church Premises**

During the year security was upgraded with the installation of CCTV.

## **6. Gift Aid refunds**

The Gift Aid Refund figure was still unusually high as it has been reclaimed regularly over the last two years rather than annually in arrears.

## **7. Funds**

The General Fund is unrestricted and the funds are used in accordance with the charitable purposes at the trustees' discretion.

The Trustees have set aside money in designated funds for future expansion of the Ministry Team and for buildings maintenance costs including the refurbishment of the church windows.

Restricted funds are funds that can only be used for particular restricted purposes as specified by the donor.

## **8. Raised for other causes**

As agent:

£76 was raised for the Baptist Missionary Society through their Birthday Scheme.

£152 was raised for Kidney Research UK.

## **9. Assets held for Church's own use**

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

- Church premises at Oundle Road, Peterborough valued at £2,779,821 based on the insured value.

- Church manse in Fletton, Peterborough valued at £313,064 based on the insured value

- The church also owns fixtures, furniture and equipment with an insured value of £128,300.

## 10. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers and members of the church staff are eligible to join the Scheme.