

**REGISTERED CHARITY NUMBER: 235182**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025  
FOR  
RUSSELL PARK BAPTIST CHURCH**

**RUSSELL PARK BAPTIST CHURCH**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

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	<b>Page</b>
<b>Reference and Administrative Details</b>	<b>1</b>
<b>Report of the Trustees</b>	<b>2 to 5</b>
<b>Independent Examiner's Report</b>	<b>6</b>
<b>Statement of Financial Activities</b>	<b>7</b>
<b>Balance Sheet</b>	<b>8</b>
<b>Notes to the Financial Statements</b>	<b>9 to 17</b>
<b>Detailed Statement of Financial Activities</b>	<b>18 to 19</b>

**RUSSELL PARK BAPTIST CHURCH**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

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**TRUSTEES**

Rev P Sands  
Dr S J W Murphy  
N Woodburn  
D Chubb  
Miss J Cox (appointed 18/3/2025)

**PRINCIPAL ADDRESS**

90 Denmark Street  
Bedford  
MK40 3TJ

**REGISTERED CHARITY NUMBER**

**TREASURER**

Mrs Carolyn Smith  
1 Abbey Road  
Bedford  
MK41 9LG

**BANKERS**

Lloyds TSB  
34 High Street  
BEDFORD  
MK40 1SB

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
WEST MALLING  
Kent  
ME19 4JQ

## **RUSSELL PARK BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025**

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and activities**

The governing document states that the building is to be occupied and enjoyed as a place of public worship. Arising from worship, the members (partners) of Russell Park Baptist Church are keen to encourage mutual care and fellowship within the church, and also in the local communities, and to witness and live the Christian gospel. In the light of the continuing growth of the Church, the partners aim to be recognised as a church which displays and demonstrates compassion, righteousness and courage, both to its partners and to the wider community.

This mission statement is focused on the belief that the Church is for God, for its partners, and for the communities outside the church. In addition to the times of worship and training in the church buildings, other activities are specifically aimed at reaching, involving, and building relationships within the immediate local community. There are a number of opportunities for local residents to attend functions organised by the church.

Relationships have been maintained with other churches, both in Bedford and overseas, with regular meetings of leaders from a large number of local churches, and opportunities have been sought to share in special events.

Support of work overseas continues to be a significant area of the work of the charity. During the year, people supported by the church have spent time in other countries to help with church and community work in areas of great need.

##### **Significant activities**

Many in the church volunteered at a mobile community hub in the centre of Bedford which is open every third Saturday of the month, making themselves available to talk with and support some of the most poor and vulnerable partners of society.

At a Trustee meeting on 18th March 2025, Janet Cox was formally recognised as a Trustee.

## **OBJECTIVES AND ACTIVITIES**

### **Public benefit**

Each year our trustees review our objectives and activities to ensure that they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission general guidance on public benefit and in particular its supplementary guidance on the advancement of religion for public benefit. The charity's objects substantially include advancement of religion along with the building of good relationships within the local community and overseas. As explained in the Achievements and Performance set out below, the charity has addressed a range of such public benefit purposes including:

- The provision of a place of worship and facilitating people to learn about the Christian faith and deepen their trust in Jesus Christ
- Enabling people to know of and live out the gospel in fellowship with other believers and in lives of service within their community
- Contributing to the spiritual and moral education of children, young people and adults
- Contributing to the mental and physical health of those that worship at, visit the church building and are in relationship with us.
- Providing comfort to the bereaved including facilities for funerals and a course to help support those who have been bereaved
- Helping parents and married couples by providing courses and support
- Providing a financial fund to cater financially for those in need both within the church and in the wider community.
- Providing help and support for the Polish speaking community, including a free meeting place for pre-school age children and their carers to meet
- Providing facilities and training for a local community choir
- Providing facilities for local young people and adults at a football club, which is hosted in a local public park
- Providing facilities and support for adults with learning difficulties
- Providing support for the homeless and poorest members of society, including gifts of food items and toiletries.
- Providing facilities and support for a local arts club
- Providing a monthly meal for those who are lonely in the community

### **Grantmaking**

During the year the church gave £14,580 to support our Global partners overseas.

In addition the church gave specific grants to local organisations as a result of focussed fundraising activities such as the annual Christmas offering.

## RUSSELL PARK BAPTIST CHURCH

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

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#### ACHIEVEMENTS AND PERFORMANCE

##### Charitable activities

The church continued to host a group for adults with learning difficulties, named *Acorn*, seeking to enable people with learning disabilities to come to know God and to live for Him, by enabling them to take part in prayers, drama, singing and activities.

The church has encouraged all of its partners to join small groups, named *Connect Groups*. These are run on weekly basis, and are beneficial for wellbeing and support throughout the year.

*Polish Playtime*, provided help and support for the Polish speaking community, in the form of a free meeting place for pre-school age children and their carers to regularly meet.

A weekly football club, which is made available for all ages and abilities, ran during the spring and summer months in a local park.

The church provides support for many who are considered marginalized in the wider community of Bedford.

*Stepping Stones* is a community group which provides a meal, and support for the wellbeing of isolated people in the local area, on a monthly basis. Another group, called *Outside In*, also provide community support 4 times a year.

*Community Arts* provided a 'self-help' art group offering a regular place for artists/painters who want to experiment and learn from one another. All skills and abilities are welcomed and a variety of arts are practiced.

The church regularly hosts events run by *Hope in Bedfordshire* (registered charity no. 1132750), which is a town-wide initiative to see churches working together and doing more for their local communities.

In keeping with the normal practice of the church, special offerings at the Christmas services were shared amongst local charities working to help with special community needs around Bedford. These Christmas morning offerings amounted to £3,256

#### FINANCIAL REVIEW

##### Financial position

The unrestricted funds of the church stand at £1,821,487. Of this sum £1,770,000 is represented by the book value of the buildings. The remaining net unrestricted funds of £51,487 are available for the day to day running of the church. During the year the unrestricted funds of the church increased by £35,241 of which £1,525 was transferred to one of the restricted funds.

The balances on the restricted funds at the close of the year was £16,574 and the breakdown of this sum is shown in the financial statements..

##### Principal funding sources

The church is funded by voluntary gifts and donations, and maximum use is made of the gift aid scheme.

In addition, during 2025 the church received a legacy of £45,000 from the estate of Jenny Roberts who passed away in 2024.

##### Grants received

The church received a £1,000 grant from Arnold Clark for the football evenings in 2021 and during the year £168 leaving £169.91 remaining.

##### Going concern

The trustees continue to closely monitor the level of funds, in view of how they are being invested, and will endeavour to ensure sufficient funds are in place to continue all its current activities.

## **RUSSELL PARK BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025**

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#### **FUTURE PLANS**

The church continues to function with the boundaries of compliance with the UK Government guidelines for places of worship.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Russell Park Baptist Church is constituted by a Deed of Indenture dated 11 November 1918, and was registered with the Charity Commission for England and Wales on 17 March 1965.

##### **Decision making**

The charity presently employs one full time *Senior Pastor*, Mr Darren Chubb. The Senior Pastor and the team of elders have major responsibility for the running and governance of the church..

Trustees and elders meet regularly with the *Senior Pastor* and the staff team to discuss the work of the church, and to make decisions concerning the regular activities within the church, and also outreach activities. Matters are also reported to church partners on a regular basis, and matters concerning any new area of work or witness, and the expenditure to be incurred, are referred to a full church meeting for decision.

##### **Risk management**

The trustees have identified major risks to which the charity is exposed, and have reviewed systems and procedures to manage such risks. This risk assessment, together with a health and safety policy, food safety policy, and fire safety policy, are ongoing procedures with regular reviews to conform to legal requirements, and to ensure that measures are in place to manage each risk identified.

#### **FUNDS HELD AS CUSTODIAN FOR OTHERS**

The charity holds funds in a designated bank account, as custodian trustee, on behalf of Acorn, a Christian organisation, who have compassion for adults with learning difficulties, and who operate from the Charity's premises. At 31st December 2025 the charity held £1,581.28 on behalf of this organisation. The income and expenses for Acorn are not reported within the financial statements.

Approved by order of the board of trustees on 19 April 2026 and signed on its behalf by:



N Woodburn - Trustee

# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUSSELL PARK BAPTIST CHURCH**

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## **Independent examiner's report to the trustees of Russell Park Baptist Church**

I report to the charity trustees on my examination of the accounts of Russell Park Baptist Church (the Trust) for the year ended 31 December 2025.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Mr K J Barrett FCCA

Date: .... 21st April 2026



# RUSSELL PARK BAPTIST CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		232,922	20,194	253,116	234,149
<b>Charitable activities</b>					
Outreach and Worship		7,200	968	8,168	8,116
Other trading activities	2	-	42	42	329
Investment income	3	681	-	681	517
<b>Total</b>		<u>240,803</u>	<u>21,204</u>	<u>262,007</u>	<u>243,111</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
The Church		191,436	-	191,436	191,068
Outreach and Worship		3,159	21,852	25,011	28,059
Management and administration of the charity		10,967	-	10,967	9,778
<b>Total</b>		<u>205,562</u>	<u>21,852</u>	<u>227,414</u>	<u>228,905</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	10	35,241 <u>(1,525)</u>	(648) <u>1,525</u>	34,593 <u>-</u>	14,206 <u>-</u>
<b>Net movement in funds</b>		33,716	877	34,593	14,206
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,787,771	15,697	1,803,468	1,789,262
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>1,821,487</u>	<u>16,574</u>	<u>1,838,061</u>	<u>1,803,468</u>

The notes form part of these financial statements

# RUSSELL PARK BAPTIST CHURCH

## BALANCE SHEET 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	1,770,000	-	1,770,000	1,770,000
<b>CURRENT ASSETS</b>					
Debtors	7	8,283	1,015	9,298	10,326
Cash at bank and in hand		<u>49,259</u>	<u>15,560</u>	<u>64,819</u>	<u>34,390</u>
		57,542	16,575	74,117	44,716
<b>CREDITORS</b>					
Amounts falling due within one year	8	(6,056)	-	(6,056)	(11,248)
<b>NET CURRENT ASSETS</b>		<u>51,486</u>	<u>16,575</u>	<u>68,061</u>	<u>33,468</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,821,486</u>	<u>16,575</u>	<u>1,838,061</u>	<u>1,803,468</u>
<b>NET ASSETS</b>		<u>1,821,486</u>	<u>16,575</u>	<u>1,838,061</u>	<u>1,803,468</u>
<b>FUNDS</b>	10				
Unrestricted funds				1,821,486	1,787,771
Restricted funds				<u>16,575</u>	<u>15,697</u>
<b>TOTAL FUNDS</b>				<u>1,838,061</u>	<u>1,803,468</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19 April 2026 and were signed on its behalf by:



N Woodburn - Trustee

**1. ACCOUNTING POLICIES**

**BASIS OF PREPARING THE FINANCIAL STATEMENTS**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**FINANCIAL REPORTING STANDARD 102 - REDUCED DISCLOSURE EXEMPTIONS**

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

**INCOME**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**EXPENDITURE**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**TANGIBLE FIXED ASSETS**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property      - in accordance with the property

**TAXATION**

The charity is exempt from tax on its charitable activities.

**FUND ACCOUNTING**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**HIRE PURCHASE AND LEASING COMMITMENTS**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. ACCOUNTING POLICIES - continued**

**PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. OTHER TRADING ACTIVITIES**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Sales of donated items (EBay)	<u>42</u>	<u>329</u>

**3. INVESTMENT INCOME**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Deposit account interest	<u>681</u>	<u>517</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**TRUSTEES' EXPENSES**

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	210,055	24,094	234,149
<b>Charitable activities</b>			
Outreach and Worship	7,400	716	8,116
Other trading activities	-	329	329
Investment income	<u>517</u>	<u>-</u>	<u>517</u>
<b>Total</b>	<u>217,972</u>	<u>25,139</u>	<u>243,111</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
The Church	191,068	-	191,068
Outreach and Worship	3,002	25,057	28,059
Management and administration of the charity	<u>9,767</u>	<u>11</u>	<u>9,778</u>
<b>Total</b>	<u>203,837</u>	<u>25,068</u>	<u>228,905</u>
<b>NET INCOME</b>	14,135	71	14,206
Transfers between funds	<u>(2,871)</u>	<u>2,871</u>	<u>-</u>

# **RUSSELL PARK BAPTIST CHURCH**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 DECEMBER 2025**

### **5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	11,264	2,942	14,206
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,776,507	12,755	1,789,262
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,787,771</u>	<u>15,697</u>	<u>1,803,468</u>

### **6. TANGIBLE FIXED ASSETS**

	Freehold property £
<b>COST</b>	
At 1 January 2025 and 31 December 2025	<u>1,770,000</u>
<b>NET BOOK VALUE</b>	
At 31 December 2025	<u>1,770,000</u>
At 31 December 2024	<u>1,770,000</u>

### **7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Gift Aid	<u>9,298</u>	<u>10,326</u>

### **8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Bank loans and overdrafts (see note 9)	-	5,968
Trade creditors	923	3,240
Social security and other taxes	2,671	-
Other creditors	1,022	1,440
Accrued expenses	<u>1,440</u>	<u>600</u>
	<u>6,056</u>	<u>11,248</u>

# **RUSSELL PARK BAPTIST CHURCH**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 DECEMBER 2025**

### **9. LOANS**

An analysis of the maturity of loans is given below:

	2025 £	2024 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	5,968

### **10. MOVEMENT IN FUNDS**

	At 1/1/25 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
<b>Unrestricted funds</b>				
General fund	17,771	42,689	(8,974)	51,486
Property Fund	1,770,000	(7,449)	7,449	1,770,000
	1,787,771	35,240	(1,525)	1,821,486
<b>Restricted funds</b>				
Missionary Fund	8,301	819	-	9,120
Special Offerings	208	525	-	733
Fellowship Fund	1,650	(1,685)	1,337	1,302
Football	338	(168)	-	170
Dalit	-	(188)	188	-
Boiler Fund	5,200	-	-	5,200
Mission to Bedford	-	50	-	50
	15,697	(647)	1,525	16,575
<b>TOTAL FUNDS</b>	<b>1,803,468</b>	<b>34,593</b>	<b>-</b>	<b>1,838,061</b>

# **RUSSELL PARK BAPTIST CHURCH**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 DECEMBER 2025**

### **10. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	240,803	(198,114)	42,689
Property Fund	-	(7,449)	(7,449)
	240,803	(205,563)	35,240
<b>Restricted funds</b>			
Missionary Fund	15,400	(14,581)	819
Special Offerings	3,357	(2,832)	525
Fellowship Fund	391	(2,076)	(1,685)
Football	-	(168)	(168)
Dalit	968	(1,156)	(188)
Foodbank	734	(734)	-
Hope Bedfordshire	304	(304)	-
Mission to Bedford	50	-	50
	21,204	(21,851)	(647)
<b>TOTAL FUNDS</b>	<u>262,007</u>	<u>(227,414)</u>	<u>34,593</u>

### **Comparatives for movement in funds**

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
<b>Unrestricted funds</b>				
General fund	6,506	23,140	(11,875)	17,771
Property Fund	<u>1,770,001</u>	<u>(9,005)</u>	<u>9,004</u>	<u>1,770,000</u>
	1,776,507	14,135	(2,871)	1,787,771
<b>Restricted funds</b>				
Missionary Fund	11,023	(2,722)	-	8,301
Special Offerings	434	(226)	-	208
Fellowship Fund	912	(1,351)	2,089	1,650
Football	386	(48)	-	338
Boiler Fund	-	5,200	-	5,200
Mission to Bedford	-	(782)	782	-
	<u>12,755</u>	<u>71</u>	<u>2,871</u>	<u>15,697</u>
<b>TOTAL FUNDS</b>	<u>1,789,262</u>	<u>14,206</u>	<u>-</u>	<u>1,803,468</u>

**RUSSELL PARK BAPTIST CHURCH****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2025****10. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	217,971	(194,831)	23,140
Property Fund	<u>1</u>	<u>(9,006)</u>	<u>(9,005)</u>
	217,972	(203,837)	14,135
<b>Restricted funds</b>			
Missionary Fund	12,192	(14,914)	(2,722)
Special Offerings	4,116	(4,342)	(226)
Fellowship Fund	630	(1,981)	(1,351)
Football	(1)	(47)	(48)
Dalit	716	(716)	-
Foodbank	175	(175)	-
Hope Bedfordshire	568	(568)	-
Impact	275	(275)	-
Boiler Fund	5,200	-	5,200
Mission to Bedford	<u>1,268</u>	<u>(2,050)</u>	<u>(782)</u>
	<u>25,139</u>	<u>(25,068)</u>	<u>71</u>
<b>TOTAL FUNDS</b>	<u><u>243,111</u></u>	<u><u>(228,905)</u></u>	<u><u>14,206</u></u>



# **RUSSELL PARK BAPTIST CHURCH**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 DECEMBER 2025**

### **10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
<b>Unrestricted funds</b>				
General fund	6,506	65,829	(20,849)	51,486
Property Fund	<u>1,770,001</u>	<u>(16,454)</u>	<u>16,453</u>	<u>1,770,000</u>
	1,776,507	49,375	(4,396)	1,821,486
<b>Restricted funds</b>				
Missionary Fund	11,023	(1,903)	-	9,120
Special Offerings	434	299	-	733
Fellowship Fund	912	(3,036)	3,426	1,302
Football	386	(216)	-	170
Dalit	(188)	188	-	-
Boiler Fund	-	5,200	-	5,200
Mission to Bedford	<u>-</u>	<u>(732)</u>	<u>782</u>	<u>50</u>
	<u>12,755</u>	<u>(576)</u>	<u>4,396</u>	<u>16,575</u>
<b>TOTAL FUNDS</b>	<u><u>1,789,262</u></u>	<u><u>48,799</u></u>	<u><u>-</u></u>	<u><u>1,838,061</u></u>

## RUSSELL PARK BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

#### 10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	458,774	(392,945)	65,829
Property Fund	<u>1</u>	<u>(16,455)</u>	<u>(16,454)</u>
	458,775	(409,400)	49,375
<b>Restricted funds</b>			
Missionary Fund	27,592	(29,495)	(1,903)
Special Offerings	7,473	(7,174)	299
Fellowship Fund	1,021	(4,057)	(3,036)
Football	(1)	(215)	(216)
Dalit	1,684	(1,872)	(188)
Foodbank	909	(909)	-
Hope Bedfordshire	872	(872)	-
Impact	275	(275)	-
Boiler Fund	5,200	-	5,200
Mission to Bedford	<u>1,318</u>	<u>(2,050)</u>	<u>(732)</u>
	<u>46,343</u>	<u>(46,919)</u>	<u>(576)</u>
<b>TOTAL FUNDS</b>	<u>505,118</u>	<u>(456,319)</u>	<u>48,799</u>

#### 11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

#### 12. MISSIONARY FUND

The mission fund comprises specific donations received for mission support.

#### 13. FELLOWSHIP FUND

The fellowship "needs" fund derives its name from specific gifts and resources designated from the general fund by the trustees. The fund exists to support those in need, both inside and outside the church, by means of gifts.

## **RUSSELL PARK BAPTIST CHURCH**

### **NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025**

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#### **14. OUTREACH FUND**

This fund comprises donations received for projects that benefit the church and the community.

#### **15. BOILER FUND**

The charity has raised specific funds to finance the replacement of the Church's boiler. These funds were raised in 2024 but have not yet been expended and are held in a restricted fund for the purpose for which they were raised.

#### **16. SPECIAL OFFERINGS AND DONATIONS**

The special offerings accounts for donations made for special purposes or projects on various occasions and people throughout the year.

#### **17. FOOTBALL**

Following permission from the Bedford Mayoral office regarding the weekly football club run by the Church the charity was able to secure a grant from Arnold Clark to support this activity. This grant is restricted for the purpose of the football activity.

#### **18. OTHER SPECIFIC FUNDRAISING FUNDS**

Separate funds have been shown in the financial statements for funds raised for specific purposes which historically may have been amalgamated under the Special Offerings fund. These are short term funds and it is envisaged that these will pay out all funds held within the same financial year in which the funds are raised. Any shortfall between the funds raised and those paid out are transferred from the General Fund.

These funds include

DALIT  
Foodbank  
Hope Bedfordshire  
Mission to Bedford

# **RUSSELL PARK BAPTIST CHURCH**

## **DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025**

	<b>2025 £</b>	<b>2024 £</b>
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	175,857	197,573
Gift aid	32,259	36,576
Legacies	<u>45,000</u>	<u>-</u>
	253,116	234,149
<b>Other trading activities</b>		
Sales of donated items (EBay)	42	329
<b>Investment income</b>		
Deposit account interest	681	517
<b>Charitable activities</b>		
Rent received	7,200	7,400
Fundraising activities	<u>968</u>	<u>716</u>
	<u>8,168</u>	<u>8,116</u>
<b>Total incoming resources</b>	262,007	243,111
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	147,628	144,163
Social security	6,054	6,599
Pensions	3,335	3,183
Upkeep of Church and other properties	7,449	9,287
Mission Support	200	400
Outreach	4,026	6,474
Fellowship Fund	2,076	1,970
Worship Resources	3,147	3,563
Youth Work	1,015	588
Ministry Expenses	5,379	2,849
Children's work	180	679
Connect Group	127	291
Motor and travel expenses	537	602
Mentoring & Discipleship	-	124
Publicity	883	2,399
Prayer	156	161
Independent examiners fees	1,560	-
Grants to institutions	8,533	8,754
Grants to individuals	<u>8,680</u>	<u>8,554</u>
	200,965	200,640
<b>Support costs</b>		

This page does not form part of the statutory financial statements

**RUSSELL PARK BAPTIST CHURCH****DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2025**

	<b>2025 £</b>	<b>2024 £</b>
<b>Support costs</b>		
<b>Management</b>		
Other operating leases	691	801
Rates and water	718	825
Insurance	3,466	3,381
Light and heat	9,442	13,262
Telephone and postage	1,403	1,408
Postage and stationery	2,226	1,995
Sundries	4,925	2,643
Motor & travelling costs	-	63
Office & administrator costs	1,037	642
Service care (flowers, catering, books and tapes)	36	31
IT and other equipment	701	836
Book-keeping	1,422	1,557
Payroll services	-	504
	<u>26,067</u>	<u>27,948</u>
<b>Finance</b>		
Bank charges	85	76
<b>Human resources</b>		
DBS checks	<u>297</u>	<u>241</u>
Total resources expended	<u>227,414</u>	<u>228,905</u>
<b>Net income</b>	<u>34,593</u>	<u>14,206</u>