Godmanchester Baptist Church

Report and Accounts

Year ended 31 December 2025

Godmanchester Baptist Church

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Rev Daniel M. Beckett Carolyn J. Keats Clifford W. Broadhurst Joseph D. George Joanna M. Hitchins Andrew P Shefford Susan Houghton Susan Monk (appointed 30 June 2025) Varjil Sunil Raj Tatiparti John M Collinson (Resigned 30 June 2025)
Key Staff	Rev Daniel Beckett (Senior Pastor) Carolyn Keats (Associate Pastor)
Governing Document	Constitution dated 25 February 2020, amended 17 July 2021 Merged with Godmanchester Baptist Church Trust (charity number 1089263) on 1 January 2021
Charity Registration Number	1188171
Principal Address and Registered Office	Godmanchester Baptist Church East Chadley Lane Godmanchester Huntingdon PE29 2BJ
Independent Examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Kingdom Bank Charity Bank Cooperative Bank

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TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the Charity
Godmanchester Baptist Church is a Charitable Incorporated Organisation governed by its Constitution. The charity's objects are:

a) To advance the Christian faith according to the principles of the Baptist denomination.
b) To advance education and undertake other charitable purposes in the United Kingdom and overseas.

The trustees understand the Church to be a community of people whose lives have been changed by Jesus Christ, seeking to worship God, support one another, and serve the wider community. In planning and carrying out its activities, the trustees have had due regard to the Charity Commission's guidance on public benefit.
The Church provides public benefit through the provision of public worship, pastoral care, teaching, youth and children's work, community support initiatives, and charitable outreach both locally and internationally. Activities are delivered from two sites: East Chadley Lane, Godmanchester (ECL) and The Beacon Centre, Little Stukeley (TBC). Membership at 31 December 2025 was 140.

Main Activities and Achievements
To further the above objects and vision, the charity's main activities and achievements were as follows:

Public Worship and Spiritual Development
The Church provides regular Sunday worship services open to all members of the public, with an average attendance of approximately 120 adults and 30 children and young people. Services are also broadcast online, enabling wider public access including those unable to attend in person.
Additional congregations, including Songs of Praise, Families Venture, Young Adults and a congregation meeting at The Beacon Centre, continued to develop and broaden engagement across age groups and backgrounds. A whole-church event, "The Mix," brought together members and visitors for worship, teaching and community engagement.
The Church supported spiritual growth through structured teaching and discipleship programmes, including Bible studies, retreats, book groups and teaching courses delivered through the Toolbox programme. Pastoral care was provided through the Care and Connect system, offering support, encouragement and practical assistance to members and others in need.

Children and Young People
The Church provides a range of activities benefiting children, young people and families within the local community. Friday Night Project offered structured and recreational activities during term time for between 40 and 60 local young people each week, providing a safe and supportive environment.

Littlefoot toddler group met weekly at ECL, supporting approximately 20 families through play and social interaction. A Stay and Play toddler group at The Beacon Centre supported approximately eight young families, particularly in developing residential areas such as Alconbury Weald.
Children attending Sunday services at ECL and TBC participated in age-appropriate teaching and activities. Additional children's activity days were delivered during the year. The Lead Pastor contributed to local primary and secondary schools through assemblies, mentoring and participation in Religious, Personal, Social and Emotional education lessons, supporting pupils' moral and spiritual development.

Community Engagement and Social Support

The Church provides significant community support through a range of activities designed to reduce isolation and provide practical assistance. Tuesday Treat offered weekly social engagement and fellowship opportunities for approximately 50 attendees, including occasional worship services. A programme of summer events for older adults provided educational talks, meals and social activities.

The Thursday Drop-In continued to provide a welcoming space for community members to access companionship, refreshments and activities, supporting individuals experiencing loneliness or hardship. Inspire craft mornings and the Together programme provided additional inclusive social opportunities for community members.

Foodbank and Financial Inclusion

Godmanchester Foodbank, affiliated to the Trussell Trust, remained a major charitable activity and continued to operate in partnership with the Trussell Trust. During the year, 36,898kg of food was distributed, supporting 3,481 adults and children, primarily within Huntingdon and Godmanchester. The Foodbank worked with approximately 100 referral agencies, including 12 local schools.

Recognising increasing levels of financial hardship among clients, especially single men, the Church worked in partnership with Citizens Advice Rural Cambridgeshire and Huntingdon Area Money Advice (HAMA), providing access to trained advisers who delivered budgeting, debt and benefits advice. HAMA assisted clients in writing off approximately £1.15 million of debt during the year.

The Church was grateful to the Trussell Trust for their continued support in extending their grant, albeit at a lower rate, to enable us to continue to provide financing for Citizens Advice Rural Cambridgeshire for a further year. Also, to Cadent for their grant supporting the work of our Foodbank.

In 2025, the Church opened The Hive, a refurbished facility providing improved accommodation for foodbank operations and financial inclusion services. This enhanced the Church’s ability to support vulnerable individuals and families.

Partnership Working and Mission Support

The Church actively collaborates with local churches, community organisations and Baptist networks to maximise public benefit. Joint services, outreach events and shared community initiatives were delivered with other local churches.

The Church hosted Thrive Youth Work programmes, supporting approximately 80 young people weekly through after-school youth café provision. The Church also contributed to Baptist Union Home Mission and supported overseas charitable work, including outreach projects in India, a children’s home in the Philippines, mission work in Central Asia and humanitarian support in Romania.

Volunteers

The majority of the Church’s charitable activities are delivered by volunteers. The trustees recognise the vital contribution made by volunteers in supporting service delivery and sustaining the Church’s charitable impact. In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Godmanchester Baptist Church

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, Governance and Management

The Church is governed by trustees who form the Leadership Team and are responsible for strategic direction, policy setting and oversight of operations. The Church operates within a covenant relationship with the Baptist Union of Great Britain and the Eastern Baptist Association. There is a Code of Conduct for Trustees and a Trustee's Declaration.Trustees are appointed by Church members, serve fixed terms and undertake appropriate induction and training in accordance with Charity Commission guidance.

The membership believes that the local church is best governed through prayerful discernment by church members meeting together in a spirit of fellowship.

Day-to-day delivery of activities is supported by paid staff including the Lead Pastor, Associate Pastor, Church Administrator, Foodbank Project Manager and cleaning staff. Pay is set for the Lead Pastor and the Associate Pastor using the recommended stipend reviewed annually by the Baptist Union. Cost of living increases for other staff members are based on the BU stipend increase or the applicable rate of inflation and agreed by the Leadership Team according to the most appropriate measure at the time of the review.

Financial delegations are governed by our Financial Rules.

Financial Review

Total income for the year decreased to £527,366, with expenditure of £500,108. As a result, the surplus for the year decreased by £81,027, to £27,258 and the charity's net assets increased by the same amount, to £1,470,912. Net current assets stood at £151,838.

The Church's financial position was strengthened through increased reserves and continued support from congregational giving, grants and donations.

The most significant event to affect our financial position was a 'Gift Day' which raised £71,026 from the congregation of which £50,433 was spent on various capital projects such as an accessible toilet at TBC and installation of a heating & cooling system at ECL. The balance held over for further work in 2026.

Compared with 2024, Foodbank income reduced as there were no capital projects and the grant from the Trussell Trust was lower.

The Church's primary income source continues to be voluntary giving from members and congregations, which funds staffing, building maintenance and charitable activities. Additional fundraising supported foodbank operations and advice services.

Key Risks and Uncertainties

Trustees regularly review operational, financial and reputational risks through a formal risk management process. Key risks include reliance on voluntary giving and grant funding. These risks are monitored through regular financial review and careful matching of grant-funded expenditure to grant terms. Energy costs have been fixed until January 2027, reducing financial uncertainty. Without further grant funding, Foodbank could be at risk towards the end of 2026, given that its reserves to support running costs would effectively be at zero.

The trustees are satisfied that adequate systems and controls are in place to manage risk and safeguard the charity's assets.

Investment Policy and Reserves Policy

The Church's main assets consist of property used to deliver charitable activities. Surplus funds are held in deposit accounts to manage risk and maintain liquidity.

The trustees maintain a reserves policy to hold accessible reserves equivalent to at least three months of General Fund expenditure or £60,000, whichever is greater. At the year end, unrestricted funds (excluding Fixed Assets) of £90,343 and unrestricted cash of £88,205 met this requirement.

There were no funds in deficit at the end of 2025.

Godmanchester Baptist Church

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Plans for Future Periods
The Church intends to continue providing public worship, community support, youth and children's programmes and charitable outreach. Planned developments include expanding use of The Beacon Centre for retreats, training events and community support. No major capital projects are planned for 2026, with routine maintenance included within approved budgets. However, the balance of the gift day donations, not spent this year will be spent in 2026 on refurbishing the offices in ECL and adding batteries to our solar panel system.

Going Concern
The trustees are confident that Godmanchester Baptist Church remains a going concern and is well placed to continue delivering public benefit in accordance with its charitable objects

Responsibilities of Trustees under Charity Law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the trustees and signed on their behalf by:

Daniel Beckett
Daniel Beckett (May 14, 2026 08:46:36 GMT+1)

DANIEL BECKETT

Date: 11 May 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

Godmanchester Baptist Church
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 7 to 23 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 13.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accounts in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity 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.

Lisa Darby
Lisa Darby (May 14, 2026 12:53:22 GMT+1)

Lisa Darby FCA
Institute of Chartered Accounts in England and Wales
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: May 14, 2026

Godmanchester Baptist Church

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	278,964	227,645	506,609	622,124
Charitable activities	4	7,276	-	7,276	4,402
Other trading activities	5	2,796	-	2,796	2,406
Investments	6	9,281	1,406	10,687	11,052
Total income and endowments		298,316	229,051	527,366	639,985
EXPENDITURE ON:					
Charitable activities	7	287,460	212,649	500,108	531,700
Total expenditure		287,460	212,649	500,108	531,700
Net income/(expenditure)		10,856	16,401	27,258	108,285
Transfers between funds	19	22,278	(22,278)	-	-
Net movement in funds		33,135	(5,877)	27,258	108,285
Reconciliation of funds:					
Total funds brought forward		1,379,184	64,470	1,443,654	1,335,369
Total funds carried forward	19	1,412,319	58,593	1,470,912	1,443,654

The statement of financial activities includes all gains and losses recognised in the year.

The notes on page 11-23 form part of these accounts.

Godmanchester Baptist Church

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	10	1,321,074	-	1,321,074	1,314,406
		1,321,074	-	1,321,074	1,314,406
CURRENT ASSETS					
Stock	11	-	19,832	19,832	12,318
Debtors	12	14,938	1,635	16,573	25,736
Cash at bank and in hand	13	88,205	75,822	164,027	184,034
		103,142	97,290	200,432	222,088
CREDITORS: Amounts falling due within one year	14	(9,897)	(38,697)	(48,594)	(89,840)
Net current assets / (liabilities)		93,245	58,593	151,838	132,248
Total assets less current liabilities		1,414,319	58,593	1,472,912	1,446,654
CREDITORS: Amounts falling due after more than one year	15	(2,000)	-	(2,000)	(3,000)
TOTAL NET ASSETS		1,412,319	58,593	1,470,912	1,443,654
FUND BALANCES	19				
Unrestricted Funds					
General funds		90,343	-	90,343	64,271
Designated funds		1,321,976	-	1,321,976	1,314,913
		1,412,319	-	1,412,319	1,379,183
Restricted Funds		-	58,593	58,593	64,470
		1,412,319	58,593	1,470,912	1,443,654

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Cliff Broadhurst
Cliff Broadhurst (May 13, 2026 12:36:03 GMT+1)

Clifford W Broadhurst

Date: 11 May 2026

Charity number: 1188171

The notes on page 11-23 form part of these accounts.

Godmanchester Baptist Church

FOR THE YEAR ENDED 31 DECEMBER 2025

CASH FLOW STATEMENT

	Note	2025	2024
		£	£
Cash flows from operating activities:			
Net cash provided by operating activities	a	28,915	143,995
Cash flows from investing activities:			
Dividends, interest and rents		10,687	11,052
Purchase of property, plant and equipment		(58,608)	(175,935)
Net cash used in investing activities		(47,921)	(164,883)
Cash flows from financing activities:			
Repayments of borrowing		(1,000)	(1,000)
Net cash used in financing activities		(1,000)	(1,000)
Change in cash and equivalents in the reporting period		(20,007)	(21,888)
Cash and equivalents at the beginning of the year	b	184,034	205,921
Cash and cash equivalents at the end of the year	b	164,027	184,034

Analysis of changes in net debt:

	At start of year	Cash-flows	At end of year
	£	£	£
Cash	184,034	(20,007)	164,027
Loans:			
Falling due within one year	(1,000)	-	(1,000)
Falling due after one year	(3,000)	(1,000)	(2,000)
Total net funds	180,034	(21,007)	161,027

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income for the reporting period (as per the statement of financial activities)	27,258	108,285
Adjustments for:		
Depreciation charge	51,940	48,681
Dividends, interest and rents	(10,687)	(11,052)
(Increase)/decrease in stocks	(7,514)	(1,282)
(Increase)/decrease in debtors	9,163	528
Increase/(decrease) in creditors	(41,246)	(1,164)
Net cash provided by operating activities	28,915	143,995

Note b: Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank with immediate access	26,242	35,732
Notice deposits (with a term of three months or less)	135,527	147,134
Petty cash	2,258	1,168
Total cash and cash equivalents	164,027	184,034

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) <u>Going concern</u>

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) <u>Income</u>

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items).. Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

   The charity relies on volunteers to carry out many of its activities, particularly its various ministry activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

   When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the sale of donated goods.

Investment income represents income generated by the charity's assets and includes income from letting the charity's properties and bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

2 Accounting Policies (continued)

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity. However some additional information is provided in notes 7(c)-(d) for illustrative purposes.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings and improvements	Over 5-50 years
Furniture	Over 5 to 10 years
Equipment	Over 3 to 10 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

h) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

i) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

j) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

2 Accounting Policies (continued)

k) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations

	2025	2024
	£	£
Donations of cash and similar	264,239	208,370
Donations in kind (note 3a)	84,043	83,674
Other grants receivable	111,595	288,402
Gift aid recoverable	46,732	41,679
	506,609	622,124

a Donations in kind comprise:

	2025	2024
	£	£
Goods donated for:		
Distribution to beneficiaries	84,043	83,674
	84,043	83,674

4 Income from charitable activities

	2025	2024
	£	£
Church Ministries	6,667	4,070
Other income	609	332
	7,276	4,402

5 Income from other trading activities

	2025	2024
	£	£
Sale of items	2,796	2,406
	2,796	2,406

6 Investment income

	2025	2024
	£	£
Property letting	7,632	6,933
Bank interest	3,054	4,120
	10,687	11,052

7 Charitable expenditure

		2025	2024
		£	£
a	**Costs incurred directly on specific activities**		
	Cost of goods sold	2,356	2,003
	Salaries, travel and expenses ministers and foodbank	128,754	124,849
	Gifts to speakers	347	-
	Hospitality	5,591	5,757
	Venue hire	520	1,094
	Equipment hire	4,148	2,414
	Literature	919	986
	Events - other costs	328	13
	Ministries - other costs	4,318	7,117
	Subscriptions and professional fees	3,107	2,749
	Miscellaneous charitable expenses	780	1,822
	Foodbank, including stock purchased and donations in kind expensed	95,021	110,945
		246,189	259,748
	Grants payable (note 7e)	115,451	140,715
		361,640	400,463
b	**Costs incurred on support & administration**		
	Governance costs		
	Professional fees	4,682	5,692
		4,682	5,692
	Administration salaries	34,227	32,931
	Conferences and training	606	2,207
	Printing, postage, telephone, internet and stationery	13,144	11,721
	Equipment expensed	2,917	2,090
	Utilities	12,009	12,423
	Repairs, maintenance & cleaning	14,220	11,008
	Depreciation of tangible fixed assets	51,940	48,681
	Insurance	4,722	4,483
		138,468	131,236
	Total expenditure	500,108	531,700

The fee payable to the independent examiner for examining the accounts was £3,300 (2024: £2,760).

c Charitable expenditure split by activity -current year

	Fundraising costs	Gifts/Grants	Direct costs	Support/ governance costs	Total costs by activity 2025
	£	£	£	£	£
Ministries	1,927	412	8,595	101	11,034
Events	-	-	894	-	894
Foodbank (note 20)	-	82,990	122,418	6,829	212,237
Church	429	32,050	111,926	131,539	275,943
	2,356	115,451	243,833	138,468	500,108

d Charitable expenditure split by activity - prior year

	Fundraising costs	Gifts/Grants	Direct costs	Support/ governance costs	Total costs by activity 2024
	£	£	£	£	£
Ministries	1,945	5,739	11,978	3,407	23,070
Events	-	-	448	-	448
Foodbank (note 20)	-	96,917	135,619	3,376	235,913
Church	58	38,059	109,699	124,453	272,269
	2,003	140,715	257,745	131,236	531,700

7 Charitable expenditure (continued)

e Grants payable

	Institutions	Individuals	2025
	£	£	£
Gifts/Grants for UK and overseas mission	22,500	5,400	27,900
Gifts/Grants for the relief of poverty and advancement of health or saving of lives	86,267	1,285	87,551
	108,767	6,685	115,451

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Gifts/Grants for UK and overseas mission	28,839	6,840	35,679
Gifts/Grants for the relief of poverty and advancement of health or saving of lives	98,865	6,171	105,036
	127,704	13,011	140,715

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Anglo Indian Concern	3,600	5,170
Baptist Union of Great Britain Home Mission Fund	5,325	4,284
Baptist Missionary Society	1,800	-
Cornerstone Pregnancy Crisis Centre	1,875	1,440
Organisation working in Central Asia	3,600	4,655
Huntingdon Area Money Advice	5,288	6,560
Hope in Action	-	1,440
Rehoboth Children's Homes (Philippines)	3,600	6,920
Thrive (Youth work)	1,875	1,440
GENr8	1,875	2,680
Rural Cambs Citizens Advice Bureau Ltd.	50,437	59,038
St Neots Foodbank	28,667	27,427
People of The Way Church	-	1,750
Thalia	-	4,400
CROPS	825	-
Grants to institutions for less than £1,000 each	-	500
	108,767	127,704

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025	2024
	£	£
Gross wages and salaries	129,669	123,564
Social security	4,233	6,342
Pension costs	9,618	9,264
Other employment benefits	16,419	16,406
	159,939	155,576

The average monthly number of employees during the year was 5 (2024: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Trustees:				
Daniel Beckett	35,198	16,419	3,603	55,219
Carolyn Keats	42,082	-	2,950	45,031
				100,251

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Daniel Beckett	33,359	16,406	3,465	53,230
Carolyn Keats	40,598	-	2,835	43,432
				96,662

Daniel Beckett and Carolyn Keats served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Included in "other employment benefits" is expenditure incurred by the charity in respect of the customary provision of accommodation to Daniel Beckett, who is a trustee, so that they could better perform their duties. The charity provided additional expenditure of £16,419 (2024: £16,406) in this respect .

9 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for an agency working in central Asia administered by GBC on behalf of a church member and, in that capacity:

a) received £100 (2024: £600) and paid £100 (2024: £850).
b) at the year end the charity there were no amounts owing (2024: £0) and this arrangement has ceased.

10 Tangible fixed assets

	Freehold Property £	Fixtures, fittings and equipment £	Total 2025 £
Cost			
At 1 January 2025	1,768,691	66,831	1,835,521
Additions	56,075	2,533	58,608
At 31 December 2025	1,824,766	69,363	1,894,129
Accumulated depreciation			
At 1 January 2025	465,431	55,685	521,116
Charge for the year	47,742	4,198	51,940
At 31 December 2025	513,173	59,883	573,056
Net book value			
At 31 December 2025	1,311,593	9,480	1,321,074
At 31 December 2024	1,303,260	11,146	1,314,406

11 Stock

	2025 £	2024 £
Donated goods		
For distribution to beneficiaries	19,832	12,318
	19,832	12,318

12 Debtors

	2025 £	2024 £
Falling due within one year:		
Gift aid recoverable	6,215	9,072
Other debtors	1,186	456
Prepayments and accrued income	9,172	16,208
Total debtors	16,573	25,736

13 Cash at Bank and in Hand

	2025 £	2024 £
Cash at bank with immediate access	26,242	35,732
Notice deposits (with a term of three months or less)	135,527	147,134
Petty cash	2,258	1,168
	164,027	184,034

14 Creditors: liabilities falling due within one year

	2025 £	2024 £
Taxation and social security	3,094	2,835
Other creditors	322	244
Accruals	9,090	16,761
Deferred income (Note 16)	35,088	69,000
Interest free loan (Note 17)	1,000	1,000
	48,594	89,840

15 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Interest free loan (Note 17)	2,000	3,000
	2,000	3,000

A interest free loan was given to the church during 2024. It is being repaid in quarterly instalments from 28th March 2024. The lender is a member of the church and the loan will be repaid in full within three months of a request or the death of the lender.

16 Deferred income

Deferred income comprises the following:

	Grant from Trussel Trust	2025 £	2024 £
Balance at the beginning of the reporting period	69,000	69,000	69,000
Amount released to income	(69,000)	(69,000)	(69,000)
Amount deferred in year	35,088	35,088	69,000
Balance at the end of the reporting period	35,088	35,088	69,000

The income deferred at the period end will be released to income over the following periods:

Within one year	35,088	35,088	69,000
After one year	-	-	-
	35,088	35,088	69,000

The Grant from Trussell Trust is to support programmes to address the underlying causes of demand for food with clients of the foodbank. The grant is repayable if the Foodbank and its partners who help run the programme do not achieve certain targets.

17 Loans and finance leases

The liabilities for the interest free loan referred to in notes 14 and 15 fall due for repayment as follows:

	Otherwise than by instalments	By instalments	Bank loans 2025 £	Bank loans 2024 £
Repayable:				
Within one year	-	1,000	1,000	1,000
Between one and five years	-	2,000	2,000	3,000
	-	3,000	3,000	4,000

18 Pension commitments

Summary of pension contributions payable for year:

The charity's pension contributions were as follows

	2025	2024
	£	£
to defined contribution pension schemes	9,618	9,264
	9,618	9,264

Summary of pension liabilities at the year end:

The charity's pension liabilities at the end of the year were as follows:

	2025	2024
	£	£
to defined contribution pension schemes	322	244
	322	244

19 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
Designated Funds						
Fixed Assets Fund	1,314,406	-	(51,940)	59,509	-	1,321,976
Buildings	-	7,782	(30,043)	22,261	-	-
Children	135	547	(1,026)	344	-	-
Friday Night Project	-	4,016	(2,793)	(1,223)	-	-
Littlefoot	-	556	(518)	(38)	-	-
Major Events	-	601	(894)	292	-	-
Targeted Ministry	372	4,016	(2,806)	(1,583)	-	-
Youth	-	364	(893)	529	-	-
Youth Residential Trips	-	2,455	(2,588)	133	-	-
	1,314,913	20,337	(93,499)	80,225	-	1,321,976
General Unrestricted Funds	64,271	277,979	(193,960)	(57,946)		90,343
Total Unrestricted Funds	1,379,184	298,316	(287,460)	22,278	-	1,412,319
Restricted Funds						
Encouragement	1,170	200	(412)	(133)		826
Foodbank	63,148	214,351	(212,237)	(9,646)		55,616
Youth	152	2,000	-	-		2,152
General other	-	12,500	-	(12,500)		-
	64,470	229,051	(212,649)	(22,278)	-	58,593
Aggregate of funds	1,443,654	527,366	(500,108)	-	-	1,470,912

During the year a appeal was made to raise funds for various works required in the two church premises with any excess to be used for general funds. In total £71,026 was raised. At the year end £50,433 had been spent. Additional works were carried out in January 2026 of which some was committed at the year end. £20,593 of general reserves is therefore being held to cover works in 2026.

The transfers referred to above were made for the following reasons:

a) Transfers to the fixed asset fund for assets purchased in the year were made from the Building, General, General other restricted and Foodbank funds. The general funds element related to the works being done at The Beacon Centre and East Chadley Lane to further improve the facilities. A gift day was held to raise funds for these works with any underspend being used for general funds. Some grants were received towards specific aspects of the works and those assets were transferred to the fixed asset fund on completion from the General other restricted fund. At the end of December 2025 £20,733 was held in general funds to complete these works.

b) Transfers were made from the Foodbank fund to the building fund to cover the space occupied and utilities in the church buildings.

c) Transfers were made from the General Fund to finance designated fund activities and were made from other designated funds to the general fund towards the costs of the church.

19 Funds (continued)

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	(0)	1,321,074	-	1,321,074
Stock	-	-	19,832	19,832
Debtors	10,867	4,071	1,635	16,573
Cash at bank and in hand	89,208	(1,004)	75,822	164,027
Creditors falling due within one year	(7,732)	(2,165)	(38,697)	(48,594)
Creditors falling due after one year	(2,000)	-	-	(2,000)
	90,343	1,321,976	58,593	1,470,912

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Fixed Assets Fund	1,187,152	899	(48,681)	175,036	-	1,314,406
Buildings	-	7,353	(28,179)	20,826	-	-
Children	-	819	(1,202)	518	-	135
Friday Night Project	1,050	3,828	(2,265)	(2,613)	-	-
Littlefoot	872	562	(198)	(1,235)	-	-
Major Events	-	569	(448)	(121)	-	-
Targeted Ministry	1,595	4,390	(2,977)	(2,635)	-	372
Youth	-	348	(826)	478	-	-
Youth Residential Trips	-	1,480	(1,770)	290	-	-
	1,190,668	20,247	(86,545)	190,543	-	1,314,913
General Unrestricted Funds	73,157	212,327	(195,409)	(25,803)	-	64,271
Total Unrestricted Funds	1,263,825	232,573	(281,955)	164,740	-	1,379,184
Restricted Funds						
Encouragement	789	625	(244)	-	-	1,170
Foodbank	61,000	401,921	(235,913)	(163,860)	-	63,148
Youth	1,922	-	(864)	(905)	-	152
Refugee Project	1,124	-	(1,123)	-	-	-
Community Sponsorship	6,710	4,865	(11,601)	25	-	-
	71,544	407,411	(249,745)	(164,740)	-	64,470
Aggregate of funds	1,335,369	639,984	(531,700)	-	-	1,443,654

19 Funds (continued)

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	-	1,314,406	-	1,314,406
Stock	-	-	12,318	12,318
Debtors	13,677	3,140	8,920	25,736
Cash at bank and in hand	61,841	274	121,919	184,034
Creditors falling due within one year	(8,247)	(2,907)	(78,686)	(89,840)
Creditors falling due after one year	(3,000)	-	-	(3,000)
	64,271	1,314,913	64,470	1,443,654

Designated Funds

Fixed Assets Fund	the value of property and equipment in use and owned by the church
Buildings	money designated for building development and rental income
Children	funds set aside for children's work, including summer holiday clubs
Friday Night Project	funds set aside for this youth project
Littlefoot	funds set aside for the parent/toddler group
Major Events	funds set aside for major church events, including the church weekend
Targeted Ministries	funds set aside for specific ministries aimed at particular groups, such as seniors
Youth	funds set aside for youth work
Youth Residential Trips	funds set aside for youth residential activities

Restricted Funds

Encouragement	funds given for practical help to those in need
Foodbank	grant funding and other donations given for the Foodbank project
Youth	grant funding received for youth work
General other	this fund was set up to record grants given towards specific projects. In 2025 this included the purchase of replacement sofas and work and a grant towards the accessible toilet.

The Refugee project and Community Sponsorship projects were completed in 2024.

Annually the trustees set aside some of the charity's income for grant giving to institutions and individuals who undertake activities that further the charity's own objects. The majority of these funds are paid within the financial year.

20 Foodbank Fund

	2025 £	2024 £
Income		
Donations of cash and similar including to the Hive project	29,362	26,162
Donations in kind	84,043	83,674
Grants	97,095	155,000
Grants towards the Hive project	-	132,500
Gift aid recoverable	2,445	2,031
Investment income	1,406	2,553
	214,351	401,921
Expenditure		
Gifts/grants	1,101	5,333
Food distributed to beneficiaries	93,991	109,312
Trussell Trust grant projects including salary allocated	88,926	98,797
Other direct costs including salary, storage costs and vehicle lease	21,390	19,095
Support/administrative costs	6,829	3,376
	212,237	235,913
Net (expenditure)/ net income	2,114	166,008
Transfers	(9,646)	(163,860)
Total movement in foodbank reserves	(7,532)	2,148

In total the Foodbank received in 2024 £134,422 towards the Hive project including grants and specific gifts.

The costs of the project which were capitalised in 2024 amounted to £154,756 and the balance was met out of Foodbank funds. The fund transferred in 2024 £154,756 to the fixed asset fund being the full cost of the project.

21 Operating lease commitments

The charity has an a rolling 12-month operating lease for a residential property occupied by the church's pastor and contract hire leases for a van used by the Foodbank along with other equipment. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of these leases is as follows:

	2025	2024
	£	£
Payments falling due:		
Within one year	16,520	13,514
Between one and five years	3,591	576
After five years	-	912
	20,112	15,002

During the year the charity was charged £17,285 (2024: £15,287) for its operating leases.

22 Capital commitments

	2025	2024
	£	£
Contracted for but not provided for by the balance sheet date (because the related assets had not been delivered by the year-end)	2,575	-

23 Transactions with related parties

During the year the charity:

a) received donations totalling £55,709 (2024: £41,235) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

During the year the charity also made the following payments to, or for, related parties:

a) Daniel Beckett, who is a trustee received rent of £12,840 (2024: £12,840) from the charity for a property owned and occupied by that individual. This payment is included as part of the other employment benefits in Note 8.

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year. Reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure

Godmanchester Baptist Church

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted funds				Unrestricted funds			
		General	Designated	Restricted	Total	General	Designated	Restricted	Total
		2025	2025	2025	2025	2024	2024	2024	2024
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations	3	273,912	5,052	227,645	506,609	209,829	7,438	404,857	622,124
Charitable activities	4	1,890	5,386	-	7,276	794	3,608	-	4,402
Other trading activities	5	529	2,267	-	2,796	138	2,268	-	2,406
Investments	6	1,648	7,632	1,406	10,687	1,566	6,933	2,554	11,052
Total income and endowments		277,979	20,337	229,051	527,366	212,327	20,247	407,411	639,985
EXPENDITURE ON:									
Charitable activities:	7	193,960	93,499	212,649	500,108	195,409	86,545	249,745	531,700
Total Expenditure		193,960	93,499	212,649	500,108	195,409	86,545	249,745	531,700
Net income/(expenditure)		84,019	(73,162)	16,401	27,258	16,917	(66,298)	157,666	108,285
Transfers between funds	19	(57,946)	80,225	(22,278)	-	(25,803)	190,543	(164,740)	-
Net movement in funds		26,072	7,062	(5,877)	27,258	(8,886)	124,245	(7,074)	108,285
Reconciliation of funds:									
Total funds brought forward		64,271	1,314,913	64,470	1,443,654	73,157	1,190,668	71,544	1,335,369
Total funds carried forward	19	90,343	1,321,976	58,593	1,470,912	64,271	1,314,913	64,470	1,443,654