MELKSHAM BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT
&
ACCOUNTS

for

YEAR ENDING 31 MARCH 2026

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Legal & Administrative Information

Name of Church:	Melksham Baptist Church Registered "Manse for the Minister of Melksham Baptist Chapel"
Address of Church:	Old Broughton Road Melksham Wiltshire SN12 8BX Email: baptist2015@hotmail.com Website: www.melkshambaptistchurch.org.uk Facebook www.facebook.com/MelkshamBaptist
Charitable Status:	Registered with the Charity Commission of England & Wales Registration Number: 261709
Bankers:	Natwest plc.
Administration:	The Church was founded under Trust Deed, originating in 1669. Day to day administration and leadership are the responsibility of deacons (managing trustees). Of the deacons, the church secretary and church treasurer constitute the officers of the church. Decision-making is the collective responsibility of the church members through the Church Meeting; a quorum being represented by 30% of the church membership.
Pastors:	Ian Wakeham Mary Wakeham

Trustees:	Mr Jim Morris	Safeguarding & Data Protection Officer
	Mr Maurice Perry	Property
Officers	Mr Ian Wakeham	Treasurer
	Mrs Mary Wakeham	Secretary

Legal & Administrative Information (continued)

Custodian Trustees:

The West of England Baptist Trust Company Limited (WEBTC) are Custodian Trustees, holding in trust the title deeds of the property at Old Broughton Road, known as Minister for the Manse of Melksham Baptist Church; and the property at Western Way known as The Old Baptist Burial Ground.

Since April 2019 the church owns, in conjunction with WEBTC, a property in Linnet Lane, Melksham which serves as the church manse. Following the conclusion of the Pastor's appointment on 31st March 2023, the manse property was successfully rented out from 1st June 2023 and continues to be subject to a managed letting agreement on our behalf.

Affiliations

The Church is affiliated to the Baptist Union of Great Britain (Registration number 1181392) and its regional body, the West of England Baptist Association (Registration number 1092443)

The Church

Melksham Baptist Church is affiliated to the Baptist Union of Great Britain and to the West of England Baptist Association (also known as "Webnet").

Membership of the Church is open to all who profess faith in Jesus Christ as Lord and Saviour and whose lives bear evidence of that fact. The usual means by which people become members is through Believers' Baptism.

Those desiring to become members are asked to consider the New Testament teaching on believer’s baptism, but the Church shall welcome into membership all those who love and follow Christ or who come from other Christian traditions.

The fellowship was formed in 1669 and the building in which we worship today is Grade Il listed, having been built around 1776.

Objectives

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. In fulfilling this objective, the Church engages in a range of activities, either on its own or in partnership with others.

The main activities comprise worship services, prayer, bible study and discipleship groups and supporting the local community. The church’s mission statement “Where faith and life meet” is an ethos the church tries to live by and reflect onto the wider community of Melksham. This mission statement is developed and can be found on page 17.

In planning our activities, the trustees consider the Charity Commission’s guidance on public benefit and ensure they fall within this guidance.

We support the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain and Webnet and through our financial contribution to Partnership In Mission Scheme. We also support BMS World Mission financially and through prayer support for our link missionaries. We collaborate with other churches throughout Melksham (previously through Melksham Family of Churches) and support other local, national and international organisations through grants and prayer support where that support will further our charitable objectives.

Principal Aims

The principle activities of the church include being a worshipping community, witnessing community of Christians; ministering to the members, wider congregation and local community including through links with other Christian Churches, Care Homes, and other voluntary organisations as appropriate from time to time. We do this through:

- Regular public worship, prayer, Bible study, preaching and teaching;

- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of all;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

We also aim to maintain the church premises as a safe and sound environment in which we, and other groups to whom we give access, may function; doing so in a manner that preserves the listed building status, as far as possible, in its original form.

Structure, Governance and Management

The Church is a governed by a constitution, in the form of the Approved Governing Document for Baptist Churches registered with the Charity Commission on 17th November 1904, as amended by scheme sealed on 25th July 1997.

In line with its constitution, the Church operates under the authority of the Church Members' Meeting, which is open to all Church members and regular attendees, and operates with a quorum of 30% of Church members. While all are able and encouraged to voice and share their views, only members of the Church are eligible to vote.

The Church Members' Meeting appoints trustees to oversee the running of the Church. The trustees are:

- The Minister as appointed from time to time from the list of Accredited Ministers of the Baptist Union of Great Britain.
- The Lay Pastor(s) as appointed from time to time by a Special Church Meeting obtaining at least 2/3rds voting majority.
- The Church deacons who are appointed for a three–year term by the Church Members' Meeting. Deacons may only serve two consecutive terms after which they must stand down for at least one year.

Except for the Minister or Lay Pastor(s), or in any exceptional circumstances as approved by the Church Members' Meeting, any individual must have ideally been a member of the Church for a year prior to being eligible for appointment as a trustee. The trustees received no payment for their work as trustees, with the exception of the Minister or Lay Pastor(s) as authorised within the church constitution.

Policy Statements

Reserves

The policy of the trustees is to retain sufficient reserves to maintain the smooth day to day running of the church. We need to be mindful of the requirement for significant capital expenditure for a Grade II listed building, from time to time, and maintenance of our property portfolio which from 2019 now includes a manse.

At the year end, the unrestricted reserves held were £7,734, designated reserves were £35,057, and restricted reserves of £2,250. The Trustees do not consider the reserves held are excessive.

Investment

Where the trustees have opportunity to exercise influence over investment decisions, they do so on the strength of advice from the Custodian Trustees, seeking to maximise the annual return over a period of at least ten years and through either Government or ethical stocks.

Short-term surplus funds are held in an interest bearing "deposit account", managed by the Baptist Union Corporation Limited, a subsidiary of the Baptist Union of Great Britain.

Risk Management

A Health & Safety Review is conducted every two years and reported to the trustees. Portable electrical appliance check (PAT) is conducted annually

An electrical installation condition report is produced every five years (latest in 2024).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was done in 2024). Work is continuing to be undertaken to address issues raised within this report.

The size and age profile of our members makes outreach a challenge and hold the risk of decreasing membership due to natural causes.

Our largest identifiable risk relates to the age profile of the members and number of attendees with the average between 70 and 80 years old. Although we have seen a slight growth this year, the number of regular attendees still remains small and is a cause for concern.

Policy Statements (continued)

Internal Financial Controls

We follow the guidelines contained as promoted by the Baptist Union of Great Britain and in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

In order to maintain appropriate control of expenditure, the Church has adopted a financial authorisations policy whereby all maintenance and repair expenditure or items not generally budgeted for over £500 will be brought to the Church Members' Meeting for approval.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise, whether in letting of contracts (deacons declare/monitor interest) or in making of decisions at church meetings (members absent themselves where necessary).

Complaint Handling

The Church Secretary, involving other deacons or specialists as relevant, initially deals with any complaints .A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for the Pastors, deacons and all involved in leading work with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3 every 2 years, as recommended by the Baptist Union of Great Britain. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years). Policy and associated procedures were reviewed and updated in July 2025 by the incoming diaconate and are reviewed annually.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (July 2025), and follow updated guidance as issued by the Safeguarding Lead at the Baptist Union of Great Britain.

Brief Review of Church Life in the Year to March 2026

Summary

Our focus continued to be on our main objective of promoting the Christian faith and way of life, primarily through regular, weekly worship services, to which all are welcome, and which are attended by an average of 25-28 attendees and through fortnightly "house-group" meetings that are attended by usually 12-15 (last year 8-10). These meetings focus more on discussion, fellowship, prayer and Bible Study and seek to guide on positive relationships and Christian living.

During the year focus has been growing attendance at Sunday worship, enhancing a variety of social activities for fellowship and discussion, and greater engagement with the local community.

In February 2026, the church called Mary and Ian Wakeham as co-pastors. They were inducted into the church on our church anniversary Sunday in April 2026. They maintain their current positions of Secretary and Treasurer respectively.

Members & Friends

At 31st December, church members living locally with whom we are in regular contact number 24 people (last year, 21). Regular attendance at worship has typically been 27 (last year 20).

As part of our Covenant Service in January 2026, the church welcomed 2 new members, Sue Horton and Margaret Edwards. Both of them continue to be active members of the catering team.

To continue support and encouragement within the fellowship, in March 2026 we increased our social activities for the church family in addition to our outreach into the town. Our social activities have included sharing fellowship through regular meals either after a service when significant birthday and life events are celebrated, or dining out at local restaurants, and also started up separate ladies group and a mens group where the activities and events can be more tailor-made to meet the aspirations of those groups.

Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that

2025/26 was a good year in the life of the church, especially in that we were able to impact and make a positive difference to so many people's lives through our activities in the community.

At 31st December 2025 membership stood at 24 (2024: 21), with regular church attendance rising from 20 (2024) to 27 in 2025. This aspiration is in line with the Deacon's Away Day goal of 30 attendees for Sunday worship, and we thank everybody who prayed for this increase.

There has also been a good measure of spiritual formation and growth in discipleship across the Church family, with the Bible Study group also seeing increased numbers attending.

Outreach

During Easter week 2025, Mary and Ian Wakeham led the church in our second "Tenebrae" service (Service of Shadows) which included anointing attendees with oil from the Holy Land; this was widely advertised within the town,

One of our primary contact with "unchurched" members of the local community arises through the Foodbank which operates from our premises and a significant number of the volunteers (and trustees) are regular members of our congregation.

We also make our premises available to the local Gateway club who met on a weekly basis (who moved to another location suited to their needs in January 2026), and we have been delighted to hold special harvest and Christmas carol services suitable to their understanding.

In December 2025, we were delighted to team up with Bewleys Funeral Directors in Melksham to hold our first Memorial Carol Service specifically geared for those within the community who had last someone during the past year. This event was primarily attended by the local community where approximately 50 people came to the service. As would be expected, this service was emotionally charged but was exceedingly well received by all who came, asking if we would be producing something similar in following years.

The Sparklers group who celebrated their 10th anniversary this year, have been meeting regularly every week, providing significant mutual support and raising generous donations of £440 though their annual chocolate bingo event for RUH Cancer, in addition to supporting the church financially.

We held our second Murder Mystery play night where the local community attended, raising funds for Melksham Foodbank and the church building fund.

We continued to celebrate Christmas with our annual carols by candlelight service.

Following an incident on the premises by one of our groups hiring the hall, it was subsequently agreed to install a community defibrillator so that the community might benefit.

Church Growth — Development of Faith

In addition to regular teaching during Sunday morning worship, the Bible Study group is attended by more than half of the membership. Our particular attention this year has been on the "I am" sayings of Jesus, and "Unanswered Prayer" which is part of the Prayer Course II series.

Other Witnessing

It has again been our privilege to continue our support for Melksham Foodbank which is widely used by the local community. By letting out our premises for this activity, not only are the premises used beyond just Sunday worship and other gatherings but continues to show the community of Melksham of the presence of the church within the town.

During the year we relaunched our digital/social media presence through Facebook, Instagram and developed a new webpage suited to the changing needs of the church and community. The website is constantly evolving and has recently started posted Sunday Service sermon audio links, reaching on average 158 visits per month.

When we cross post on our social media to promote events, our reach can exceed 2000 people.

Management of Premises

Our aging church and hall premises remains a financial concern in the medium to long-term. Last year we were expecting to have to replace one of the boilers in the next 18-24 months; unfortunately, with the boiler failing to meet safety standards this had to be replaced within this financial year. We were also able to afford some other essential maintenance or storm damage works.

During the coming year we will be replastering and restoring the internal north wall of the church which had been damaged due to water ingress over many years and had been identified by the recent Quinquennial inspection. The main foul drain is also collapsing due to age, and it is expected for this to be addressed this coming year also.

The Diaconate are progressing towards the introduction of a planned maintenance programme which will start in 2026.

Room Hire

We are blessed by the extensive size of our property which encompasses a

- Sanctuary — comfortably seating 100 downstairs with additional balcony
- Coffee lounge — seating capacity of 50, it provides an ideal informal meeting room
- Church Room — seating capacity of 50, it provides an ideal environment for collaboration and learning
- Main hall — features a stage and can seat 150 people

In addition, we have a prayer room and the Minister's office.

Details and photos of all our rooms available for hire are on the Church website at *https://www.melkshambaptistchurch.org.uk*, or to arrange a viewing, please contact our Bookings Manager, Maurice at *mbc.bookings@outlook.com*

Public benefit

We continue to be a Christian, worshiping presence in the town, and are looking at differing ways of community engagement. Our services and activities are now being actively promoted through social media.

Our most significant contribution to the local community is to host the Melksham Foodbank and Lifeline CIO - providing storage facilities and a twice weekly collection and distribution and support service to those suffering from food poverty or their representatives.

Other users of our premises on a regular basis are

- Zumba weekly fitness dance class (ceased Feb 2026)
- 2x weekly choir practice groups,
- social club for monthly knitting
- a weekly Gateway social club for Additional Needs individuals over the age of 18 (ceased Jan 2026)
- one of the designated surgery locations for our local MP
- a local authority polling station.

Overseas Mission

We are formally partnered, through the BMS World Mission organisation, supporting a mission worker in Peru (now returned to the UK in 2025) and another worker in Uganda (currently on Maternity Leave).

We continue to provide storage space to Tools with a Mission (TWAM) and members also supported Christian Aid. During the year we had representatives from Leprosy Mission, TEAR Fund, and Mission Aviation Fellowship to talk to us about their work, to which we made a financial gift. See page 28 for more details.

Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises (£8,026 in the year (2025: £4,757)). During the year, the average weekly offering was £426, (2025: £465), With the tax reclaim from HMRC in respect of Gift Aided donations from the previous year, the overall weekly average increases to nearly £541 (2025: £588). The ongoing generosity and sustained financial commitment demonstrated by members and attenders of MBC is extremely heartening and, combined with the fact that offerings are predominantly given either by means of standing order or via the weekly offering envelope scheme, contributes significantly to the Church's financial stability and resilience.

In addition, we receive income from hire of premises and share in a long-standing legacy with other local churches.

The largest single items of capital expenditure in the year was incurred by the installation of a new boiler costing nearly £12,400, with other repairs to premises totalling over £14,700. The cost of these works was almost entirely met from the general reserves and a Listed Places of Worship grant of just over £3,500.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs and maintenance/repair of our Listed Grade II building. At the end of March 2026, £7,734 was held in unrestricted reserves and a further £35,057 held in Designated Reserves which have been set aside for approved building works and potential loss of income/repairs in our rental property – for further details see note 7 on page 24.

The Church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as presenting a significant risk.

The Trustees have noted the year-end Free Reserves (unrestricted plus designated) balance of £42,791 representing a decrease of £4,408 compared with 2024/5. After assessing this against the level of potential commitments for the coming year and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement. The church is grateful to Martyn Cook, our Independent Examiner, for generously giving his time and expertise in assisting with the preparation of the annual accounts.

<u>Fundraising Standards Information</u>

- The Church does not employ a professional fundraiser/commercial participator.
- The Church or any person acting on behalf of the Church was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Church.
- No complaints were received by the Church or a person acting on its behalf about activities by the Church or by a person on behalf of the Church for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

Future Plans

We should be able to pursue our mission and vision purposes in 2025 with faith and enthusiasm, in particular:

- *To invest in life-impacting services of Christian worship.*

With Mary and Ian Wakeham as our newly appointed pastors preaching twice monthly. Mary and Ian have also been able to implement preaching series endorsed by the church membership with the purpose of seeing the scriptures from a different perspective. This has been spiritually edifying.

The Diaconate continue to fuse new contemporary songs of worship with traditional hymns, to ensure that a variety of music is provided to meet the tastes for all attending in a meaningful and engaging way. This also enables us to ensure our musician has the option of attending worship without the responsibility of providing musical accompaniment.

These will be continued into the coming year and beyond.

We are also grateful to God for the variety and quality of visiting speakers to lead our services.

- *To continue to develop Christian spirituality, discipleship, friendship, hospitality and care among our Members.*

Our Small Group sessions having outgrown meeting in a house, now meet in the church. Topics covered are agreed by the group, and who meet bi-weekly.

The church enjoys regular fellowship lunches and celebrates significant birthdays. We are grateful to our hospitality/catering team for making this possible. See page 27 for further information.

The pastoral care team continues to see ensure that all whom we are in regular contact with are cared for. These aspects have worked well in the past and will continue in the foreseeable future.

- *To continue to discern with mind of Christ within the Church*

Over this past year, the new Diaconate has listened to the church family and engaged with them to ensure that their voices are heard. This has resulted in a more open and engaging church family with fresh ideas being brought forward. It is envisaged that the positive relationship between the Diaconate and the church family will continue and result in a range of social events being organised as part of the church's outreach programme.

- *To more effectively reach out to our local communities with the good news of Jesus, and consequently welcoming new people into the life of the Church.*

  In December 2025, we held our first Memorial Carol Service in conjunction with DJ Bewley Funeral Directors. It is envisaged that this will become an annual event and that it will provide the community the experience of being welcomed and their grief understood within the church.

- *To creatively maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.*

  In addition to the Foodbank activities operating from our premises, it is envisaged that our community engagement will expand to include Film nights and Games Nights so that our building serves the local community.

- *To seek opportunities to serve those in need in the local community.*

  We are investigating becoming a Warm Space and an Emergency Hub for Melksham. We also serve the Christian community who are unable to attend church by visiting them at home or in Care Settings.

- *To strengthen our supportive relationships with other local Churches in the area.*

  Although the Melksham Family of Churches has disbanded, it is hoped by a number of local churches that supporting each other through ecumenical services will restart. We are excited to see where or how this develops.

- *To develop a Church's ministry to children and young people.*

  We have been excited to welcome 2 new families occasionally attending our services, and we pray that this will continue and that we will see children and young people worshiping and engaging with us.

Approved by Deacons (Managing Trustees) at the Deaconate Meeting on 9th June 2026

M Wakeham

Mary Wakeham, Secretary

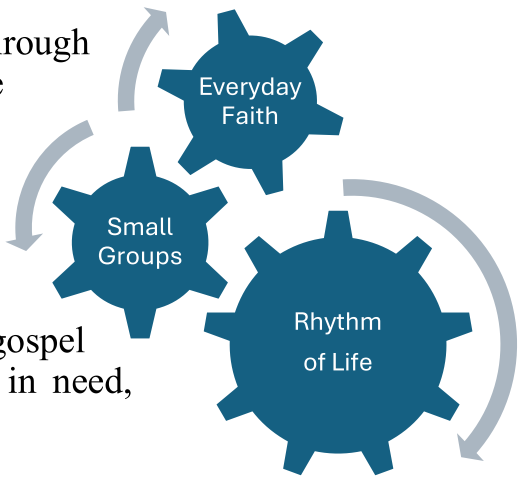
Mission Statement: "Where faith and life meet."

At Melksham Baptist Church we understand the importance of relating our Christian faith with our everyday Frontline lives as an outworking and expression of our faith.
We see and implement this way of life through

- *Everyday faith*
- *Small Groups*
- *Rhythm of Life*

"Everyday Faith": We call this Ministry
Everyday Faith is about where and how we encounter God in our daily lives. Where is God in our daily lives? How do we find God in the fulness of everyday life? How do we integrate our faith into daily life, for the whole week rather than just on Sundays. It encourages finding God in the ordinary moments of life – work, rest and relationships. It promotes living out our faith in all environments including workplaces and homes.

Everyday faith is all about whole-life discipleship, and missional living. It's about helping people recognize God's presence in their daily routines.
It encourages us to view our work, home life, and leisure through the lens of faith. This is where we take everything we have learnt and put it into practice.



Some of this will be in practical terms and may be covered by multiple different spheres.

Other areas are those of soft evangelism and social gospel opportunities (e.g. ministry to the vulnerable and those in need, through for example the Foodbank.)

Small Group: We call this Fellowship
Small groups are typically intimate gatherings who meet regularly for a common purpose. Our small groups meet for Bible Study and fellowship, fostering closer relationships, encouragement and support.

Our various small groups (House-group, Men's Group, and Ladies Group) are designed to discuss daily life, share stories of where they have seen God, and encourage one another in Christian growth and understanding, and accountability.

The church also runs a friendship group open to the community and operates as a drop-in-centre basis for anyone who would like a cup of tea and a chat.

Hospitality plays a key role in our faith journey, so our small groups offer a social element, and a time of fellowship follows each act of worship.

Rhythm of Life: We call this worship.
A rhythm of life, also known sometimes as a rule of life, is a set of rhythms that prioritize the way of life of Jesus. This concept is taken from a Latin word meaning “trellis”, (John 15:1-17) and is a way to align and form our daily life around Jesus.

Living as Easter People in the Kingdom of God, the rhythms give life a balance, a purpose, and gives us a vision. A life where we strive each day to do our best. Living a life with rhythm means living authentically, true to ourselves and the Gospel. It's about embracing our unique Christian story and not necessarily conforming to cultural values and ' expectations.
For us at Melksham Baptist Church, our rule of life incorporates Sunday worship, individual prayer and devotions and Bible Study. This helps us as individuals grow in the daily lives and become more Christ-like.

ANNUAL ACCOUNTS

and

INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A	Independent Examiner's Report

Report to the trustees	Melksham Baptist Church ("Manse for the Minister of Melksham Baptist Chapel")		
On accounts for the year ended	31st March 2026	**Charity no.**	261709
Set out on pages	21-25		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2026.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:	Martyn Cook	**Date:**	June 5th, 2026
Name:	Martyn Cook		
Relevant professional qualification(s) or body (if any):	n/a		
Address:	26 St Phillips Road, Upper Stratton, Swindon. SN2 7QH		

Receipts and Payments Account

	Notes	Unrestricted	Designated	Restricted	2026 TOTAL	2025 TOTAL
Receipts						
Donations and legacies	2	35,963	171	4,814	40,948	40,917
Income from charitable activities	3	24,505	-	-	24,505	23,322
Investment income	4	396	-	-	396	322
Total Receipts		**60,864**	**171**	**4,814**	**65,849**	**64,561**
Payments						
Charitable Activities	5	64,640	171	3,130	67,942	53,053
Governance						
Total Payments		**64,640**	**171**	**3,130**	**67,942**	**53,053**
Net receipts/(payments)		**(3,776)**	**-**	**1,683**	**(2,093)**	**11,508**
Transfers (to) / from funds		(26,786)	26,786	-	-	-
Cash balance at 1 April 2025		38,296	8,271	567	47,134	35,626
Cash balance at 31 March 2026		**7,734**	**35,057**	**2,250**	**45,041**	**47,134**

Statement of Assets and Liabilities

Assets	Notes	2026 TOTAL	2025 TOTAL
Assets Held for Church's own use	10	5,721,051	5,498,476
Total Cash Balances		45,041	47,134
Total Assets		**5,766,092**	**5,545,610**
Liabilities			
Mission Payments	8	376	289
Well-being / Crisis Fund	8	1,874	278
Loans from WEBT Co Ltd	11	49,480	57,941
		51,730	**58,508**

Notes to the Accounts

1. Preparation and Basis of the Accounts

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

	Note	Unrestricted	Designated	Restricted	2026 TOTAL	2025 TOTAL
2. Donations and other income						
Donations		31,663	171	4,814	36,648	36,617
Legacy / Dividends	9	4,300	-	-	4,300	4,300
Total Receipts		**35,963**	**171**	**4,814**	**40,948**	**40,917**
Last Year, £1,866 was designated income, £5,408 was restricted income, with the balance of £33,643 as Unrestricted income						
3. Income from Charitable Activities						
Rent		8,026	-	-	8,026	5,219
Lettings		12,936	-	-	12,936	12,045
Grants		3,543	-	-	3,543	6,059
Total Receipts		**24,505**	**-**	**-**	**24,505**	**23,322**
Last Year, all £23,322 was Unrestricted income						
4. Investment income						
Bank interest		396	-	-	396	322
Total Investment Income		**396**	**-**	**-**	**396**	**322**
Last Year, all £222 was Designated income						
TOTAL		**60,864**	**171**	**4,814**	**65,849**	**64,561**

	Unrestricted	Designated	Restricted	2026 TOTAL	2025 TOTAL
5. Expenditure on Charitable Activities					
Ministry	1,622			1,622	1,784
Mission	1,138		3,130	4,268	5,819
Property	51,998	171		52,169	37,682
Support Costs (note 6)	9,883			9,883	7,768
Total Charitable Activities	**64,640**	**171**	**3,130**	**67,942**	**53,053**
Last Year, £5,351 was designated restricted expendiure, with the balance of £47,33,643 as Unrestricted expenditure					
Ministry	1,914	-	-	1,914	2,131
Mission	1,343	-	3,130	4,473	5,910
Premises	61,383	171	-	61,554	45,012
Total Mission	**64,640**	**171**	**3,130**	**67,942**	**53,053**
Last Year, £5,351 was designated restricted expendiure, with the balance of £47,33,643 as unrestricted expenditure					

Notes to the Accounts (Continued)

	Unrestricted	Designated	Restricted	2026 TOTAL	2025 TOTAL
6. Support Costs					
Travel	107			107	-
Training	186			186	-
Postage, Printing, Stationery	1,513			1,513	247
Phone	373			373	632
Subscriptions & Fees	792			792	3,298
Insurance	6,911			6,911	3,591
Total Support Costs	**9,883**	**-**	**-**	**9,883**	**7,768**

Last Year, all £7,136 was allocated to Unrestricted expenditure

7. Designated Funds

	1st April	Income	Payments	Transfers	31st March
Rental Property	8,271				8,271
Approved Sanctuary repairs				23,786	23,786
Other Property Repairs				3,000	3,000
	8,271	**-**	**-**	**26,786**	**35,057**

8. Grants made to other charities and Well-being Fund

	Open Balance	Income	Payments	YTD Balance
Alabare	25	301	326	-
Baptist Union / WEBA	72	999	1,071	-
Bible Society	-	60	60	-
BMS - General	137	1,069	1,206	-
BMS - B'day		140	140	-
BMS - Laura Lee		15	15	-
Christian Aid	45	128	173	-
Leprosy Mission	-	110	110	-
MAF	-	111	-	111
Oxfam	-	15	-	15
RUH	-	40	-	40
Spurgeons	10	150	-	160
Tear Fund	-	30	-	30
Witshire Historic	-	20	-	20
Well-being / Crisis Fund	278	1,626	30	1,874
	567	**4,814**	**3,130**	**2,250**

Notes to the Accounts (Continued)

9. Dividends / Legacy

Dividends received is from the "Ann Tyler / Rushall" fund, administered by WEBA (Webnet), the proceeds of which are divided among three baptist churches, of which Melksham Baptist Church is one. The total current fund is valued at 31st December 2025 of £505,730 (2024: £488,302)

10. Assets held for Church's use

Buildings are valued at Insurance value to get a fair value which would not otherwise be attainable by open market valuations given the historic nature, Grade II listing and restriction placed on the church itself. Our new Property Agents are unable to provide a valuation of the property, so we have reverted back to Insurance value on the basis of these accounts.

Insurance Values	Notes	2026	2025
CHURCH			
Buildings		5,211,035	4,959,082
Pipe Organ		96,937	94,299
Other Contents		113,176	110,095
TOTAL CHURCH PREMISIS		**5,421,148**	**5,163,476**
MANSE at Linnet Lane, Melksham	11		
Buildings		299,903	335,000
		5,721,051	**5,498,476**

Burial Ground - Western Way, Melksham

No meaningful value is available so it has not been included in the these statements

11. Loan to WEBTC

The Manse was purchased in association with the West of England Trust Company, at a cost of £250,000, with an interest rate of BoE base rate + 2.5% on a loan of £100,000. When the loan is repaid, WEBTC will hold 60% interest in the property, and Melksham Baptist Church will hold 40%. Interest charged this year was £3,539.

On the current conjectory, the loan will be fully repaid by January 2031

Group Reports

- **BMS WORLD MISSION**

Laura Lee who was one of our Church Partners in Peru has now returned to the UK.
Our Mission Partner Valerie Kisaber from Uganda in Africa is still on Maternity Leave.
Thank you all for your support to BMS World Mission both Financially and Prayerfully.

Maurice and Kay

- **SPARKLERS**

Sparklers continues to meet every Monday in spite of reduced numbers due to illness. Our significant shared events this have year were

- Macmillan Coffee Morning in September.
- In December we all enjoyed a Christmas Lunch.
- In March this year we celebrated our 10th Birthday where we all enjoyed a Cream Tea.
- Sparklers held their Annual Chocolate Bingo for RUH Cancer in March which raised £470.00; all our prizes and refreshments were donated by Sparklers Members, Church Members and Friends.
- During the last year we have also given £400.00 to RUH Cancer Appeal and £400.00 to Melksham Baptist Church from our weekly Subscriptions.
- During the last year we celebrated Special Birthdays with 3 of our members becoming 80,which involved a lot of cakes.

All of our Members value your Prayers.

We meet every Monday (excluding Bank Holidays) in the Coffee Room from 9.30am to 11.30am.

You are all welcome to join us for a cup of Tea/Coffee, have a chat and join in with our gentle exercises.
Laughs are Guaranteed! 😌

Kay and Margaret

- **CATERING TEAM**

We’ve been very busy and active during the year!

  - In April 2025 we held an Easter Breakfast with Church Members, Friends and Melksham Foodbank Clients, a Tradition Started by June Hancock and carried on by Clare and Caroline.
  - In May we celebrated VE Day with a Party, The Hall was decorated with Flags, Bunting and A Display of War Time Memorabilia, we had A Celebration Tea .
  - In June we held a Party to Celebrate Doris 90th Birthday with her family and friends.
  - In July we held a Lunch to say Thank You to Alan, Caroline and David for their service to the Church, we also welcomed Jim, Ian, Mary and Maurice as our New Leadership Team.
  - We were joined by Friends and Foodbank Clients for a Cream Tea and BBQ raising money for the Foodbank.
  - We did the Tea after the Thanksgiving Service for David Payne, we did a Harvest Supper for Gateway Club Leaders and Members, we provided refreshments after the Memorial Carol Service in November, and we helped with the Thanksgiving Tea for Gloria (Sue's Mum)
  - We held a Christmas Lunch with Members, Friends, Church of God of Prophecy and Foodbank Clients.
  - We served Refreshments after the Carol's by Candlelight Service.
  - We did a Fellowship Lunch after our Covenant Service in January which also saw Margaret and Sue come into Membership, we also helped Ian and Mary as they organised a Burns Night Supper.
  - In February the Church went for a Meal out at II Vello D'oro.

As you can see, we enjoy sharing time as a Fellowship and Eating Food.

Thank you to all who help us on our Catering Team, and to you all for your continued Support.

Kay and Maurice and All the Team

- **BMS Birthday Scheme**

All those that supported the Birthday Scheme I want to thank you all for your kindness – in doing so you are helping with the Medical Care of people with disabilities throughout the world as well as the doctors and nurses who are looking after them. Your giving makes a difference to His work and to His glory.

What you do and what you give for the Lord is much appreciated – just once a year. This allows the team to work better and more efficiently.

If there is anyone who would like to join the scheme, please let me know.

Liz Young

- **TWAM**

Tools with a Mission (TWAM) continues to grow and gives a big thank you to all those people throughout the UK who generously donate tools etc for onward shipment to Africa, particularly Tanzania, Zambia, Uganda and Zimbabwe (previously called Rhodesia).

TWAM's mission is :- "Giving communities tools to build a future for themselves"

TWAM will also be pleased to accept donations of money online by visiting twam.uk/donate.

My fellow Bath collector, Colin, regularly delivers tools to MBC which together with our Wiltshire donations are transferred to head office at Ipswich on a 10-week cycle.

Ken