Charity registration number: 1136199

SMALL HEATH BAPTIST CHURCH
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Fruition Accountancy
29 Wood Street
Stratford-upon-Avon
Warwickshire
CV37 6JG

Small Heath Baptist Church
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The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

Purpose
The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and or other parts of the world.
In fulfilling the purpose, the church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded or closed as is appropriate.
The Constitution states that the activities may include but are not restricted to:
•Baptism, as defined in the Baptist Union's Declaration of Principle.
•The Communion of the Lord's Supper which shall normally be observed at least once a month. Evangelism and mission, locally, regionally, nationally and internationally.
•The welcome, teaching, encouragement and inclusion of young people.
•The nurture and growth of Christian disciples.
•Education and training in Christian and community service. The giving and encouragement of pastoral care.
•Supporting and encouraging charitable social action in the United Kingdom and abroad.
•Encouraging relationships with and supporting other Baptists and other Christians.

Objectives, strategies and activities
In respect of our outreach and service to the community the following has long been established as a guide for our various activities. The church is willing to invest time, energy and resources to its activities that:
•Bring people to a real knowledge of God's love for them through public church services and projects that reach out into the community.
•Provide the necessary religious services for dedications, baptisms, weddings and funerals.
•Help all individuals reach their potential through acceptance, encouragement and affirmation.
•Empower people regardless of age in developing social and citizenship skills to reduce isolation and raise self-esteem
•Provides a safe place where all have equal opportunity regardless of ethnicity.
•Provides appropriate facilities for use by the community of Small Heath
•Improve and bring about community engagement that leads to civil renewal and a more cohesive society.
•Supports both existing and new projects materially and through encouraging volunteers.
•Facilitate the general information of and education of various groups and the community at large.
•To support our current projects overseas.

Our Mission to the community at large continues to be:
"To provide appropriate facilities for the use of the community of Small Heath and Birmingham and facilitate and operate projects that lead to greater community engagement, civil renewal and a more cohesive society."

As a church our shared vision is:
"A place where people are honoured and valued. A place where people are released into ministry".
"A place where people connect with God and each other."

Affiliations
The church is a member of the Heart of England Baptist Association and The Baptist Union the Church subscribes to the Union's Declaration of Principle:
• "That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

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Aims and Objectives - continued

• That Christian Baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried and rose again on the third day'.
• That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ and to take part in the evangelisation of the world"

Church Membership is open to those who:
• Accept the beliefs of the church.
• Commit themselves to serving Christ within the Church and beyond.
• Abide by the decisions of the church members' meeting.
• Acknowledge their responsibilities as church members.
• Have their membership application accepted by the church members meeting.

Areas of investment by the church:
Sunday Morning Worship and Word.
• Sunday morning services have continued to be broadcast live on YouTube.
• The worship team, singers, musicians and technicians continue to help to provide a professional service each Sunday, and vision and audio equipment has been updated and will continue to be reviewed.

Pastoral Care.
• The church has continued to weekly host veteran groups for our elderly or retired men and women through Sisterhood and The Match Club. These provide social and pastoral care opportunities as necessary.
• The pastoral care received through home groups has continued to function.
• A pastoral team regularly stays in touch with the sick, infirm and housebound members of the church.
• The use of Social Media technology such as Zoom, YouTube and Face Book for virtual pastoral gatherings and times of prayer, has continued throughout the year.

Community and Use of Building.
• The Wednesday morning 'Drop-in' and 'Place of Welcome' continued to welcome the local community for tea, coffee, toast, biscuits, cake etc. and PoW provided food parcels to those who need them.
• The 'Crossroads Homeless Project' continued to provide soup, sandwiches, bottled water, hot drinks and chocolate biscuit bars, at least two nights of the week in Birmingham City Centre.
• Coffee Morning continued to take place every six weeks and welcomed the community in with beverages and breakfast.
• With help and financial support from THRIVE and Birmingham City Council, the church has continued to employ a Community Development Worker part-time. The Community Development Worker continues to explore a number of different ways to engage the over 50's and lessen social isolation. The CDW work also helps people to increase their ability to stay connected with family and friends. With that in mind, the weekly activities 'Lost the Plot', an allotment group, 'Knit and Natter' and 'Tea & T'Internet' continued to provide this service.

Prayer/Ministry Team.
• The church Prayer Vine ministry via text messages has continued to be regularly used to circulate prayer requests and updates.
• Prayer continues to be a major focus in church services, midweek home groups and bible study.

Children/Youth
• The church continues to work to the Baptist Union's "Safe to Grow" and "Safe to Belong" guidelines concerning children and young people and several safe-guarding team members exist to implement those guidelines.
• Church services offer Sunday School and Youth Group ministries, and our young people regularly take part in Sunday services through prayer, music and sound tech ministry.
• The development of the youth is still a major focus; volunteers from the church membership have been working with our youth both on the church premises and in other youth forums, to help them develop confidence as well as their faith. The leadership has been

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Aims and Objectives - continued

putting together a job description for a youth pastor and considering means of funding this when the time arises.

Overseas Work
• The church continues to support the general work of The Baptist World Mission and regularly contributes to its fund.
• The church has also continued to support the "Butterfly Project" in Uganda. The church also supports Africa Equip which operates in several African countries, both projects of which serve locals and youth with their educational development and wellbeing.
• Many church members have continued to sponsor children overseas.
• In early 2025, the church sent funds for Grenada and Jamaica following devastating hurricane damage and planned to partner a church in Sav-la-Mar following the greater devastation Jamaica received later that same year. Fundraising efforts for that began towards the end of the 2025.

Sports and Social
• The Women's group leadership was under re-construction. The Craft-er-noon group continued to meet regularly throughout the year.
• The church cricket team played a small number of games against other local teams.
• A new men's group started to meet regularly on a Friday evening, which will continue into 2026.

Achievements and Performance

Main Achievements

Achievements and performance
Brief review of 2025

• In March, we officially welcomed and ordained our associate pastor, Rev. Dillon Hamilton.
• A ten-week Discipleship Course was delivered by the senior pastor in person and online and was well-received by those in attendance.
• A mid-week bible study evening continued to be well-received by members and friends of the church who met in person or online via Zoom.
• A special Baptism and Membership Service was again conducted at our Easter Morning Service.
• The ramp plans continued in earnest with architectural plans drafted and accepted by the church meeting and a tender sought.
• Using funds raised the previous year, extensive cabling was renewed to upgrade our audio and visual experience. Two huge TVs were also installed to assist service quality and communication.
• We received written communication and a visit from one of the churches we supported in the Caribbean, explaining how the funds would be used and expressing thanks.
• Ideas re. the use of Chapel House continued, and a designated group of leadership and members met a few times during the year to pray and discuss the possibilities in greater detail.
• In September, our senior pastor took sick leave following extensive surgery and our associate pastor stood in for him in the preaching and leading of services and bible study.

Plans for future periods

Activities planned to achieve aims
•The mid-week bible study will continue in 2026.
•The Discipleship course will resume in 2026 and will continue be open to members of the church congregation to lead on some themes.
•Fundraising efforts will continue for our partnered church in Sav-La Mar.

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Main Achievements - continued

•The leadership team will continue to look at ways to improve the church's eco profile and seek matched fundraising efforts for the ramp.
•The leadership team will continue to draw up plans and seek funds re. the function of Chapel House in improving its function in the community.
• The church will continue to review and improve the new and existing ministry groups.
•The leadership team will continue to encourage and develop the church's youth ministry in particular, and hope to secure a youth pastor in 2026-27.

Financial Review

Financial Position

During the year total income was £185,000 (2024 - £167,353) and expenditure was £143,794 (2024- £158,379). Leaving a total surplus of £41,206 (2024- £8,974). Unrestricted reserves at the balance sheet date were £156,845 (2024 - £119,079). Restricted funds at the balance sheet date were £14,651 (2024- £11,212).

Reserves Policy

The Trustees have reviewed the reserves of the charity and the nature of the anticipated income and expenditure. The Trustees believe unrestricted reserves should be at least equivalent to three months unrestricted expenditure. General reseves at the balance sheet date stood at £99,790. Which is above this target.

Reference and Administrative Details

Trustees

Judith Lawrence - Finance
Evette Reid - Depty Admin
Ester Perreria - Evangelism
May Green - Adult Social and Community Development Worker (resigned 22/02/2026)
Cornel DeCosta - Safeguarding (resigned 22/02/2026)
Joy Vernal - Pastoral
Elaine Barrett - Admin
Rev Dillion Hamilton - Assistant Pastor
Rev Owen Uriah - Senior Pastor
Malcolm John (appointed 22/02/2026)

Charity Number

1136199

Principal Address

14 Jenkins Street
Small Heath
Birmingham
B10 0QH

Independent Examiner

Michelle Vincent ACCA
Fruition Accountancy
29 Wood Street
Stratford-upon-Avon
Warwickshire
CV37 6JG

Bankers

TSB Bank Plc
379 Stratford Road
Sparkhill
Birmingham
B11 4JZ

Statement of Trustees' Responsibilities

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

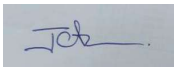
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Judith Lawrence

Trustee
30th October 2026

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

Responsibilities and Basis of Report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

Michelle Vincent

Michelle Vincent ACCA

30th October 2026
Fruition Accountancy
29 Wood Street
Stratford-upon-Avon
Warwickshire
CV37 6JG

Small Heath Baptist Church
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**4**	117,750	46,913	164,663	140,469
Charitable activities:					
Fees		764	46	810	1,224
Hire of facilities		19,154	-	19,154	25,342
Investments	**5**	373	-	373	318
		138,041	46,959	185,000	167,353
EXPENDITURE ON:					
Charitable activities:	**7**				
Charitable activities		(100,174)	(43,620)	(143,794)	(158,379)
NET INCOME		37,867	3,339	41,206	8,974
Transfers between funds	**20**	(100)	100	-	-
NET MOVEMENT IN FUNDS		37,767	3,439	41,206	8,974
RECONCILIATION OF FUNDS:					
Total funds brought forward		119,079	11,212	130,291	121,317
TOTAL FUNDS CARRIED FORWARD	**20**	156,846	14,651	171,497	130,291

The notes on pages 11 to 22 form part of these financial statements.

Small Heath Baptist Church
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

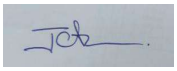
	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**4**	94,123	46,346	140,469
Charitable activities:				
Fees		310	914	1,224
Hire of facilities		25,342	-	25,342
Investments	**5**	318	-	318
		120,093	47,260	167,353
EXPENDITURE ON:				
Charitable activities:	**7**			
Charitable activities		(118,806)	(39,573)	(158,379)
NET INCOME		1,288	7,686	8,974
Transfers between funds	**20**	2,334	(2,334)	-
NET MOVEMENT IN FUNDS		3,622	5,352	8,974
RECONCILIATION OF FUNDS:				
Total funds brought forward		115,457	5,860	121,317
TOTAL FUNDS CARRIED FORWARD	**20**	119,079	11,212	130,291

The notes on pages 11 to 22 form part of these financial statements.

Small Heath Baptist Church
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**14**	140,096	-	140,096	145,591
		140,096	-	140,096	145,591
CURRENT ASSETS					
Debtors	**15**	2,603	-	2,603	1,955
Cash at bank and in hand		67,731	14,651	82,382	46,182
		70,334	14,651	84,985	48,137
Creditors: Amounts Falling Due Within One Year	**16**	(13,454)	-	(13,454)	(13,610)
NET CURRENT ASSETS (LIABILITIES)		56,880	14,651	71,531	34,527
TOTAL ASSETS LESS CURRENT LIABILITIES		196,976	14,651	211,627	180,118
Creditors: Amounts Falling Due After More Than One Year	**17**	(40,084)	-	(40,084)	(49,781)
PROVISIONS FOR LIABILITIES					
Provisions For Charges		(46)	-	(46)	(46)
NET ASSETS		156,846	14,651	171,497	130,291
FUNDS OF THE CHARITY					
Restricted Funds				14,651	11,212
Unrestricted Funds				156,846	119,079
TOTAL FUNDS	**20**			171,497	130,291

On behalf of the board



Judith Lawrence

Trustee
30th October 2026

The notes on pages 11 to 22 form part of these financial statements.

1. General Information

Small Heath Baptist Church is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1136199. The principal address is 14 Jenkins Street, Small Heath, Birmingham, B10 0QH.

2. Statement of Compliance

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The charity is a Public Benefit Entity as defined by FRS 102.

3.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

3.3. Significant judgements and estimations

There were no judgements made in the year.

3.4. Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

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

3.5. Incoming Resources

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies
Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable
Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

3.6. Resources Expended

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

3.7. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	2% Straight line
Plant & Machinery	20% Straight line
Fixtures & Fittings	20% Straight line

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3.8. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3.9. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3.10. Pensions

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3.11. Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

3.12. Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables

3.13. Trade Creditors

Are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

4. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	90,275	14,102	104,377
Gift aid	25,175	507	25,682
Grants	2,300	32,304	34,604
	117,750	46,913	164,663

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations and gifts	82,094	21,479	103,573
Gift aid	7,629	863	8,492
Grants	4,400	24,004	28,404
	94,123	46,346	140,469

5. Investment Income

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	373	318

6. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	5,496	4,984

7. Analysis of Expenditure

	Activities undertaken directly (see note 8)	Grant funding of activities (see note 9)	Support costs (see note 10)	2025 Total
	£	£	£	£
Charitable activities	97,926	5,000	40,868	143,794

	Activities undertaken directly (see note 8)	Support costs (see note 10)	2024 Total
	£	£	£
Charitable activities	125,060	33,319	158,379

8. Direct Costs

	2025 Charitable activities	2024 Charitable activities
	£	£
Cost of goods sold:		
Purchases	1,098	-
Church outreach	7,632	11,410
Employee costs:		
Wages and salaries	61,398	81,117
Employers NI	1,382	1,005
Employers pensions - defined contribution schemes	4,735	3,984
Premises expenses:		
Property costs	3,805	6,756
General administration:		
Ministry expenses	12,380	15,804

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Depreciation:		
Depreciation of plant and machinery	2,144	1,632
Depreciation of freehold land and property	3,352	3,352
	97,926	125,060

9. Grants Payable

	2025 Grants to Institutions £	2024 Grants to Institutions £
Charitable activities	5,000	-

10. Support Costs

	2025 Charitable activities £	2024 Charitable activities £
Premises expenses:		
Church running costs	28,633	24,822
General administration:		
Advertising and marketing costs	603	-
Independent examiner's fees	1,680	1,960
Professional fees	3,856	742
Subscriptions	1,315	1,416
Bank charges	-	15
Office expenses	4,781	4,341
Sundry expenses	-	23
	40,868	33,319

11. Independent Examiner's Remuneration

	2025 £	2024 £
Independent examination of the financial statements	1,680	1,960

12. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	61,398	81,117
Social security costs	1,382	1,005
Other pension costs	4,735	3,984
	67,515	86,106

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

13. Average Number of Employees

Average number of employees during the year was: 2 (2024: 4)

14. Tangible Assets

	Land & Property Freehold	Plant & Machinery	Fixtures & Fittings	Total
	£	£	£	£
Cost				
As at 1 January 2025	167,590	10,721	691,352	869,663
As at 31 December 2025	167,590	10,721	691,352	869,663
Depreciation				
As at 1 January 2025	28,533	4,187	691,352	724,072
Provided during the period	3,351	2,144	-	5,495
As at 31 December 2025	31,884	6,331	691,352	729,567
Net Book Value				
As at 31 December 2025	135,706	4,390	-	140,096
As at 1 January 2025	139,057	6,534	-	145,591

The Land the Church building and 14-16 Jenkins Street are built on is owned by Canon Street Trust and is registered with HEBA.
The buildings built on that land belong to the Charity.

15. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	780	80
Other debtors	1,823	1,875
	2,603	1,955

16. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	520	1,961
Bank loans and overdrafts	8,140	6,584
Other creditors	227	227
Taxation and social security	2,669	2,958
Accruals and deferred income	1,898	1,880
	13,454	13,610

17. Creditors: Amounts Falling Due After More Than One Year

	2025	2024
	£	£
Bank loans	40,084	49,781

18. Loans

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year or on demand:		
Bank loans	8,140	6,584

	2025	2024
	£	£
Amounts falling due between one and five years:		
Bank loans	40,084	49,781

The mortgage loan was supplied by the Baptist Union Corporation Limited for completion of the Manse for £115,500 on 16 May 2016.
The loan is repayable over fifteen year period and interest is charged at variable rate according to the Bank of England base rate per annum.

19. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £4,735 (2024: £3,984).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

Defined benefit pension schemes
This is The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

Multi-employer plans
The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister and some members of the church staff are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited.

In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. During 2022 an agreement was put in place with an insurance company to secure DB plan members pension benefits. As a result, there is no longer a shortfall in the scheme and deficit contributions have reduced to £1 per month from August 2022. Hence the deficit liability is substantially reduced.

20. Movement in Funds

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	64,689	122,723	(87,487)	(135)	99,790
Designated:					
Chapel House	6,551	1,239	(1,948)	-	5,842

...CONTINUED

Building Maintenance Fund	957	-	-	-	957
Communion Set	262	-	-	-	262
Evangelism	2,553	223	(361)	-	2,415
Youth Group	(358)	60	-	-	(298)
Legacy	178	-	-	-	178
Manse Rent Fund	8,771	12,000	(3,804)	-	16,967
Alarm System Fund	2,556	-	(1,277)	-	1,279
Subsidy Fund	3,279	-	-	-	3,279
Manse Capital	29,486	-	(3,352)	-	26,134
Trips	155	836	(950)	-	41
Pillars	-	600	(600)	-	-
Bench Fund	-	360	(395)	35	-
	54,390	15,318	(12,687)	35	57,056
Total unrestricted funds	119,079	138,041	(100,174)	(100)	156,846
Restricted funds					
Community Development worker	671	23,304	(22,972)	-	1,003
Rental guarantee	150	-	-	-	150
Church Worship Group Ministries fund	877	119	(572)	-	424
Sisterhood	862	1,827	(511)	-	2,178
Match Club	2,079	3,907	(3,741)	-	2,245
Yearly Collections	198	2,398	(2,338)	(187)	71
Butterfly Project	5	526	(426)	187	292
Audio Fund	1,996	470	(873)	-	1,593
Crossroads	-	6,035	(6,000)	-	35
Knit & Natter	10	185	-	-	195
Ramp Fund	3,389	4,536	(3,607)	100	4,418
Africa Equipment	-	507	(507)	-	-
Caribbean Appeal	975	-	(975)	-	-
JA Appeal	-	99	-	-	99
NDSU Grant	-	3,046	(1,098)	-	1,948
Total restricted funds	11,212	46,959	(43,620)	100	14,651
Total funds	130,291	185,000	(143,794)	-	171,497

	As at 1 January 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	57,862	101,965	(100,290)	5,152	64,689
Designated:					
Chapel House	7,221	3,120	(3,790)	-	6,551
Building Maintenance Fund	957	-	-	-	957
Communion Set	262	-	-	-	262
Evangelism	2,553	-	-	-	2,553
Youth Group	347	-	(705)	-	(358)
Legacy	2,178	-	-	(2,000)	178
Manse Rent Fund	4,127	11,400	(6,756)	-	8,771
Alarm System Fund	3,833	-	(1,277)	-	2,556
Subsidy Fund	3,279	-	-	-	3,279
Manse Capital	32,838	-	(3,352)	-	29,486
Trips	-	1,055	(900)	-	155
TV Fund	-	1,230	(1,230)	-	-
PO Appeal	-	1,323	(505)	(818)	-
	57,595	18,128	(18,515)	(2,818)	54,390
Total unrestricted funds	115,457	120,093	(118,805)	2,334	119,079
Restricted funds					
Community Development worker	(333)	24,004	(23,000)	-	671
Rental guarantee	150	-	-	-	150
Church Worship Group Ministries fund	877	-	-	-	877
Sisterhood	463	625	(226)	-	862
Match Club	4,515	4,622	(7,058)	-	2,079
Yearly Collections	188	1,509	(1,499)	-	198
Butterfly Project	-	508	(503)	-	5
Audio Fund	-	4,330	-	(2,334)	1,996
Crossroads	-	4,516	(4,516)	-	-
Knit & Natter	-	290	(280)	-	10
Ramp Fund	-	3,389	-	-	3,389

...CONTINUED

Africa Equipment	-	628	(628)	-	-
Caribbean Appeal	-	2,839	(1,864)	-	975
Total restricted funds	5,860	47,260	(39,574)	(2,334)	11,212
Total funds	121,317	167,353	(158,379)	-	130,291

21. Transactions with Trustees

As allowed for in the Constitution, the following trustees were employed by the charity and received a salary in relation to their employment during the year:

May Green

May Green received remuneration of £21,265 (2024: £20,093) during the year.

Rev Owen Uriah

Rev Owen Uriah received remuneration of £40,132 (2024: £41,098) during the year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Other Expenses	1,526	561

Number of trustees reimbursed for expenses during the year was 4 (2024: 4)

Donations made by the trustees without any conditions attached totalled £12,086 for the year (2024 - £13,105).

22. Related Party Disclosures

There were no related party transactions in the year.

23. Controlling Parties

The Charity is controlled by the Trustees.

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association. The church is in receipt of a loan from the Baptist Building Fund as set out in the notes to the financial statements,

	2025 Total funds	2024 Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations from individuals	104,377	103,573
Gift aid	25,682	8,492
Grants	34,604	28,404
	164,663	140,469
Charitable Activities:		
Fees		
Income from charitable activities	810	1,224
	810	1,224
Hire of facilities		
Rental income	19,154	25,342
	19,154	25,342
Investments		
Bank interest receivable	373	318
	373	318
	185,000	167,353
EXPENDITURE ON:		
Charitable Activities:		
Charitable activities		
Purchases	(1,098)	-
Church outreach	(7,632)	(11,410)
Wages and salaries	(61,398)	(81,117)
Employers NI	(1,382)	(1,005)
Employers pensions - defined contribution schemes	(4,735)	(3,984)
Property costs	(3,805)	(6,756)
Ministry expenses	(12,380)	(15,804)
Grants to institutions	(5,000)	-
Depreciation of plant and machinery	(2,144)	(1,632)
Depreciation of freehold land and property	(3,352)	(3,352)
Church running costs	(28,633)	(24,822)
Advertising and marketing costs	(603)	-
Independent examiner's fees	(1,680)	(1,960)
Professional fees	(3,856)	(742)
Subscriptions	(1,315)	(1,416)

...CONTINUED

Bank charges	-	(15)
Office expenses	(4,781)	(4,341)
Sundry expenses	-	(23)
	(143,794)	(158,379)
	(143,794)	(158,379)
NET INCOME	41,206	8,974