Charity registration number 1148366 (England and Wales)

GEORGE ROAD COMMUNITY CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

GEORGE ROAD COMMUNITY CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	G Cowley J Hunter S J Rushton	
Charity registration	England and Wales	1148366
Independent examiner	Thomas May	

GEORGE ROAD COMMUNITY CHURCH

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GEORGE ROAD COMMUNITY CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Objects of the charity

The charity's objectives are to advance the Christian faith in accordance with the doctrines believed and promoted by the church. George Road Community Church exists to love God and reach lost people, enabling all to become fully devoted followers of Christ.

Public benefit

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to guidance published by the Charity Commission.

Activities for achieving objectives

The church is committed to seeking to help all believers grow in maturity through weekend services and mid week small groups and to be involved in other areas of ministry. This involves the whole church in the mission of reaching out to other people in the community through its various activities to enable everyone to become part of the Christian Community.

The church achieves this through:

· Worship and prayer
· Evangelism and mission, locally, regionally, nationally and internationally.
· Expressing God's love to the community through the mission of the church
· Nurture and growth of Christian disciples
· Training and equipping the congregation for Christian service
· Giving pastoral care
· Supporting charitable social action at home and abroad
· Relating in support and fellowship to Baptists and other Christians
· Raising finance to further the objectives by receiving grants, donations and loans.

Full details of the various activities can be found in the 'George Road Community Church Annual Reports 2025' pack that includes reports for all activities of the church.

ACHIEVEMENT AND PERFORMANCE
Charitable activities

Worship and Prayer

The main worship service on a Sunday morning has a congregation of about 40 - 50. Worship and prayer is also part of the small Community Groups that meet throughout the week. There is a specific group that meets for intercession for important areas of church life. Worship and prayer are the very foundation stones that church life is built upon.

Expressing God's love to the Community through the mission of the church

The main church hall is used for a Wednesday 'Coffee Morning' which is well attended by the local community who are NOT church members.

The community hall is made available for use by local people for parties for children and as an Electoral Polling Station when required.

The community hall is rented out Monday - Friday for a nursery and pre-school along with Hope House.

The main church hall is also used for Extend exercise classes for the elderly on 1 day of the week.

The church also meets the needs of some in the local community who are facing immediate financial hardship by providing food and money and sometimes by supplying household items through a Care Fund, to which church members contribute.

The church is involved in conducting weddings on the premises, and funerals are held in the church as well.

Nurture and growth of Christian disciples

Where necessary, pastoral care and support has been provided by a specific Pastoral Team whose role it is to visit and pray for those in need.

Training and equipping the congregation for Christian service

Training is given to all children together with those working with vulnerable adults to ensure a high quality of provision and supervision.

Baptismal and Membership classes are held during the year for those who wish to join the church and Sunday morning meetings provide opportunities for further instruction on Christian living and discipleship.

Giving pastoral care

As mentioned above the church has its own Pastoral Team who pray for and visit the sick and needy in the church.

The church also has its own 'Care Fund' used to distribute food to the needy within the local community. Financial aid is sometimes given but this generally takes the form of 'Energy tokens/card vouchers'.

Supporting charitable action both at home and abroad

The church 'tithes' on its income, from which those that are known to be in some sort of need, be it local, national or internationally, financial help can be given. If a particular need becomes apparent to the church then a special offering is made to meet the need. The 'Care Fund' provides care to those in need in the community as outlined above.

Relating in support and fellowship to Baptists and other Christians

The church has strong links with the Heart of England Baptist Association which is the regional part of the Baptist Union. Some in the church attend day and weekend conferences locally.

Raising finance to further the purpose by receiving grants donations and loans

All committed members of the church are encouraged to pay a tenth of their income to the church to be able to carry out the purpose of the Church.

Main achievements during year

Full details of the main achievements of the charity during the year can be found in the 'George Road Community Church Reports 2025' pack. This is available on request.

Financial review

Principal funding sources

The charity's principle funding source during the year was the offerings from the congregation and related gift aid received which accounted for a total of £24,831 (2024: £24,313) of the £59,045 (2024: £60,814) total income for the year.

The charity received grants from a number of institutions totaling £6,300 (2024: £8,450). These were received from Better Understanding £Nil (2024: £500), HEBA £Nil (2024: £3,150), Precious Times £6,300 (2024: £4,800),

The total expenditure during the year of £54,978 (2024: £52,343) included staff costs of £17,027 (2024: £16,463), who were mainly employed for activities in pursuit of the church's objectives. The balance of expenditure during the year mainly related to running costs for premises used for the provision of activities in pursuit of the church's objectives.

Reserves policy

Cash reserves of £36,849 (2024: £33,784) are held for future expenditure in pursuit of the charity's objectives. This includes restricted funds of £12,262 (2024: £10,149).

Total funds carried forward amounted to £1,521,071 (2024: £1,517,004) including unrestricted funds of £1,506,809 (2024: £1,506,855) and restricted funds of £12,262 (2024: £10,149).

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Church Leaders
The Church Leaders who served during the year were as follows:
J Hunter
G Cowley
S J Rushton

Church Treasurers
The Church Treasurer who served during the year was as follows:

J Hunter

Decision making
The head of George Road Community Church is Jesus Christ. As a church we aim to reflect His priorities in all we do and how we do it. No decision is ever made that would knowingly contradict any of Christ's teaching. In addition, through the guidance of the indwelling Holy Spirit, we endeavour to discern God's will for us as a church. Whenever we implement a plan we keep one eye on our effectiveness and the other on the next step God seems to be showing us.

On a human level, two groups of people direct the ministries of George Road Community Church, in addition to the trustees who are involved in each of these three groups. Those bodies are the leadership team and the small community group leaders.

The leadership team are members of the body who provide general watch, care and oversight. They continually evaluate the teaching ministry of the church and review major ministry decisions and strategic initiatives. They use their wisdom, discernment and shepherding gifts to ensure the church remains in a true course biblically, that its members are being appropriately shepherded, that the body is being encouraged through insightful and accurate biblical teaching and that the life of the church is being well managed.

The leadership team care for the spiritual and physical well being of members, regularly pray for the sick, guard the church against harmful influences, confronting those who are contradicting biblical truth or who are continuing in a pattern of sinful behaviour. In doing so they are to keep closing potential entrances for error, so that the truth of Christ will remain credible to both the congregation and community.

The leadership team is made up of members of the church. They also assist in the day to day decisions of the church. Assistance in areas of expertise and gifting may mean that a member of the leadership team is delegated the main responsibility for an area of ministry. Leadership team members are approved by the whole church on the recommendation of the present leadership team.

Small community group leaders are responsible for the pastoral care and discipleship of the members of the various groups.

In addition, church deacons are responsible for practical areas of the church.

Trustees of the church are accountable to the charity commission for the work the church participates in, and in legal terms carry the ultimate responsibility for the decisions that are made by the church. This responsibility is fulfilled by the involvement of trustees in the different decision making groups outlined above.

Recruitment and appointment of trustees
Trustees are appointed from among the Church Members, with the exception of any newly appointed Minister who may not be an existing Church Member, by way of a Church Members' Meeting.

Constitution
The charity is governed by the church constitution adopted 25 July 2012 and acquired charity status on 30 July 2012.

Other matters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1148366

Principal address
Jan Hunter
17 Chance Croft
Oldbury
West Midlands
B68 0JY

Trustees
G Cowley
J Hunter
S J Rushton

The Heart of England Baptist Association hold title to property belonging to the charity.

Independent Examiner
Jerroms GCN Limited
Chartered Certified Accountants
West Point, Second Floor
Mucklow Office Park
Mucklow Hill
Halesowen
B62 8DY

Bankers
Lloyds Bank plc
125 High Street
Harborne
Birmingham
B17 9NP

The trustees' report was approved by the Board of Trustees.

J Hunter
Trustee

12 May 2026

GEORGE ROAD COMMUNITY CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GEORGE ROAD COMMUNITY CHURCH

I report to the trustees on my examination of the financial statements of George Road Community Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Thomas May FCCA
Jerroms GCN Limited
Chartered Certified Accountants
West Point, Second Floor
Mucklow Office Park
Mucklow Hill
Halesowen
B62 8DY

Dated: 12 May 2026

GEORGE ROAD COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**3**	24,831	-	24,831	24,313	-	24,313
Charitable activities	**4**	29,090	5,074	34,164	31,142	4,134	35,276
Other income	**5**	50	-	50	1,225	-	1,225
Total income		53,971	5,074	59,045	56,680	4,134	60,814
Expenditure on:							
Charitable activities	**6**	48,823	6,155	54,978	46,885	5,458	52,343
Total expenditure		48,823	6,155	54,978	46,885	5,458	52,343
Net income/(expenditure)		5,148	(1,081)	4,067	9,795	(1,324)	8,471
Transfers between funds		(3,194)	3,194	-	(1,418)	1,418	-
Net movement in funds	**9**	1,954	2,113	4,067	8,377	94	8,471
Reconciliation of funds:							
Fund balances at 1 January 2025		1,506,855	10,149	1,517,004	1,498,478	10,055	1,508,533
Fund balances at 31 December 2025		1,508,809	12,262	1,521,071	1,506,855	10,149	1,517,004

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

GEORGE ROAD COMMUNITY CHURCH

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**12**		1,481,152		1,481,705
Current assets					
Debtors	**13**	5,567		3,942	
Cash at bank and in hand		36,849		33,784	
		42,416		37,726	
Creditors: amounts falling due within one year	**14**	(2,497)		(2,427)	
Net current assets			39,919		35,299
Total assets less current liabilities			1,521,071		1,517,004
The funds of the charity					
Restricted income funds	**15**		12,262		10,149
Unrestricted funds	**16**		1,508,809		1,506,855
			1,521,071		1,517,004

The notes on pages 9 to 17 form part of these financial statements.

The financial statements were approved by the trustees on 12 May 2026

J Hunter
Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties at fair value. The principal accounting policies adopted are set out below.

1.2 Charitable funds

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

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

Further explanation of the nature and purpose of each fund is included in the Trustees report.

1.3 Income

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

Where there are terms or conditions attached to incoming resources, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income.

1.4 Expenditure

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

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

1 Accounting policies **(Continued)**

1.5 Tangible fixed assets

Tangible fixed assets under the cost model are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

The charity adds to the carrying amount of an item of fixed assets the cost of replacing part of such an item when the cost is incurred, if the replacement part is expected to provide incremental future benefits to the charity. The carrying amount of the replaced part is derecognised. Repairs and maintenance are charged to profit or loss during the period in which they are incurred.

Depreciation is charged so as to allocate the cost of the assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property	-	0%	
Fixtures and fittings	-	30%	reducing balance

Depreciation has been provided at 0% on freehold property as in the opinion of the trustees, their lives are long and residual values are such that depreciation is not material.

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the Statement of Financial Activities.

Only fixed assets costing in excess of £500 are capitalised and valued at historic cost. All other assets are written off directly to the Statement of Financial Activities.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Taxation

The charity is exempt from tax on its charitable activities.

2 Critical accounting estimates and judgements

Critical accounting judgements and estimation uncertainty
Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions
The charity makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period are addressed below:

Useful economic lives of tangible assets
The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	24,831	24,313
Donations and gifts		
Cash offerings	20,014	20,183
Income tax refunds	4,817	4,130
	24,831	24,313

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable activities						
Other income from charitablle activities	1,004	5,074	6,078	1,695	4,134	5,829
Grants	6,300	-	6,300	8,450	-	8,450
Charitable rental income	21,786	-	21,786	20,997	-	20,997
	29,090	5,074	34,164	31,142	4,134	35,276

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Room hire	50	1,225

6 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Ministry expenses	1,068	1,203
Other activities expenditure	4,952	3,258
	6,020	4,461
Grant funding of activities (see note 7)	1,333	2,150
Share of support and governance costs (see note 8)		
Support	45,001	42,979
Governance	2,624	2,753
	54,978	52,343
Analysis by fund		
Unrestricted funds	48,823	46,885
Restricted funds	6,155	5,458
	54,978	52,343

7 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
Other	1,333	2,150

-

8 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	17,027	16,463
Depreciation	554	630
Rates and water	763	617
Insurance	3,327	3,368
Light and heat	6,581	6,616
Communication and information technology	2,597	2,375
Postage and stationery	1,287	1,463
Repairs and maintenance	10,372	7,497
Motor and travelling costs	18	50
Miscellaneous	2,474	3,900
Governance costs	2,625	2,753
	47,625	45,732
Analysed between:		
Charitable activities	47,625	45,732

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,950	1,866
Depreciation of owned tangible fixed assets	554	630

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Trustees	1	1

Employment costs	2025	2024
	£	£
Trustees' salaries	14,788	14,370
Staff costs	2,239	2,093
	17,027	16,463

Payments were made to trustees in the form of salary and pension in their role as pastor during the year . S Rushton £14,788 (2024 : £14,370).

10 Employees **(Continued)**

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost or valuation			
At 1 January 2025	1,480,000	16,231	1,496,231
At 31 December 2025	1,480,000	16,231	1,496,231
Depreciation and impairment			
At 1 January 2025	-	14,525	14,525
Depreciation charged in the year	-	554	554
At 31 December 2025	-	15,079	15,079
Carrying amount			
At 31 December 2025	1,480,000	1,152	1,481,152
At 31 December 2024	1,480,000	1,705	1,481,705

Freehold property was valued on an insurance basis on 12 June 2017 by Simon T. Lee, CBE, FRICS, IRRV (Hons).

At 31 December 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £289,580 (2024 - £289,580).

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	5,027	3,416
Prepayments and accrued income	540	526
	5,567	3,942

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,497	2,427

15 Restricted funds

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Clothes fund	2,074	475	(40)	-	2,509
Coffee morning fund	2,243	605	(316)	-	2,532
Community care fund	1,372	457	(175)	-	1,654
Extend	2,157	357	(261)	-	2,253
Garden fund	541	45	(2,586)	2,400	400
Holland House away day	-	780	(1,574)	794	-
Surplus tithe	1,762	2,355	(1,203)	-	2,914
	10,149	5,074	(6,155)	3,194	12,262

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Clothes fund	1,401	700	(27)	-	2,074
Coffee morning fund	2,085	500	(278)	(64)	2,243
Come together	402	-	-	(402)	-
Community care fund	474	433	(318)	783	1,372
Extend	1,559	698	(50)	(50)	2,157
Garden fund	526	-	(2,585)	2,600	541
Surplus tithe	2,046	1,803	(2,200)	113	1,762
Youth	1,562	-	-	(1,562)	-
	10,055	4,134	(5,458)	1,418	10,149

16 Unrestricted funds

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Activities in advancement of the christian faith	308,801	47,671	(48,823)	4,206	311,855
Hope House	7,634	6,300	-	(7,400)	6,534
Revaluation reserve	1,190,420	-	-	-	1,190,420
	1,506,855	53,971	(48,823)	(3,194)	1,508,809

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Activities in advancement of the christian faith	303,124	51,380	(46,885)	1,182	308,801
Hope House	4,934	5,300	-	(2,600)	7,634
Revaluation reserve	1,190,420	-	-	-	1,190,420
	1,498,478	56,680	(46,885)	(1,418)	1,506,855

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	1,481,152	-	1,481,152
Current assets/(liabilities)	27,657	12,262	39,919
	1,508,809	12,262	1,521,071

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	1,481,705	-	1,481,705
Current assets/(liabilities)	25,150	10,149	35,299
	1,506,855	10,149	1,517,004

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

19 ULTIMATE CONTROLLING PARTY

As the entity is a charity, there is no ultimate controlling party. The charity is run and decisions are made by the trustees. The charity complies with the rules of the charity commission by having three or more trustees in office during the accounting period