Charity registration Number: 1158945

SOUTHCREST EVANGELICAL CHURCH

Financial Statements

For the year ended 31 December 2025

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For the year ending 31 December 2025

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SOUTHCREST EVANGELICAL CHURCH
Financial Statements
For the year ending 31 December 2025

Trust Information

Status
Southcrest Evangelical Church, Redditch, Worcestershire is registered with the Charity Commissioners as a Charity incorporated organisation CIO (No 1158945) and constituted by the deed of trust dated 23 October 2014.

Trustees
The Charity is administered by the Trustees. These are the current trustees at the time of signing this report.

Mr NP Woodward	Dr IF Kuriger
Mr TG Moores	Mr M Chart
Mr DF Beer	Mr A Nicholas

Elders	Mr NP Woodward Dr IF Kuriger Mr TG Moores
Church Office	Plymouth Road Southcrest Redditch Worcestershire B98 4NU
Registered Office	Plymouth Road Southcrest Redditch Worcestershire B98 4NU
Bankers	HSBC Church Green West Redditch Worcestershire B97 4EA

Trustees Report
For the year ending 31 December 2025

The Trustees present their report and the financial statements of the charity for the year ended 31 Dec 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Object of the Charity

To advance the Christian faith in accordance with the statement of Doctrines and Practices set out in the Schedule appended to the deed mainly but not exclusively in the Redditch area.

Structure, Governance and Management

The Trustees ultimately run the charity. The Trustees have the authority to exercise their powers to further the objects of the charity. The Trustees meet at least twice a year but delegate the day-to-day decision-making on the running of the Church to the Elders of the Church who are also Trustees. The Elders meet formally to consider the management and pastoral needs of the fellowship.

Every future Trustee shall be appointed by a resolution of the Trustees passed at a special meeting.

The Trustees take full responsibility for the management of risk and have set up a team to identify and mitigate areas of risk.

Objectives and Activities

The Church meets every week at Plymouth Road, Southcrest, Redditch. Our objective is to bring people to Christ and equip them for serving him. This is undertaken through weekly meetings for teaching and worship, specific evangelism and outreach events including Christianity Explored courses. We run Care for the Family sessions, Christians Against Poverty sessions, Toddlers group , coffee mornings and café services.

The Elders from time to time based on need and the fulfilment of the charity objectives consider gifts to external organisations and individuals. There are no upper or lower limits of support. No commitments have been made for long-term support.

Achievements and performance

Under the leadership of the elders, the Church has physical regular meetings in the premises at Plymouth Road and have special outreach events BBQ. Harvest supper and quiz nights where approximately 200 people attend.

Our connections with children and young people are making a significant contribution to the local community. We have a children's section in our morning service attended by young families and children. On average around 45 children and their parents, attend Toddlers Group on a Thursday morning.

We support the local schools by supporting assemblies using an external presenter this has continued with physical visits to schools.

In August 2025 several children and leaders attended a youth camp (OASIS) was at an away centre and included a wide range of activities worshiping God, and Bible and lifestyle teaching appropriate to children today.

In 2025 Southcrest Evangelical Church continued to support Redditch Youth for Christ (RYFC) with other Redditch Churches by supporting the committee involved in this work.

In addition, mid-week Prayer and Bible study meetings are held at the Church.

We have a Coffee morning meeting every week to enable anyone to attend from the area for a chat and refreshments.

Financial Review

Total incoming resources for the Church were £31,278 for the year. This is made up of £20,397 in the General fund, and £10,881 in the restricted funds. These comprise of the missionary fund of £5,668 and the building fund of £5,213 which is designated by the offering on the first Sunday of the month alternating.

The net income received is in line with last year's income

The overall expenditure was £22,937 which was down by 17 % on last year. This decrease in expenditure is mainly due to no major building projects.

The fixed assets are included based on the insurance valuation of £722,483. This includes the building contents, visual aid equipment and heating system this has not changed from last year.

Other restrictive fund activities that have their own accounting is Toddlers. This is not included in the accounts' submission as neither the Charity nor the Trustees are involved in the use of this fund.

Policy regarding reserves is that, except for restricted funds, a sufficient amount is held to maintain and run the Charity. The unrestricted funds as at the year-end amounted to £55,679 (2024: £51,745). Total funds amounted to £65,702 (2024: £57,361.

Public Benefit statement

Through regular worship and prayer meetings, Bible studies children's work, outreach meetings, social care programmes and personal visitation the Christian faith is shared and people in the community helped. Individuals have become Christians, had their faith developed and lifestyles impacted. As part of the community life families have been supported. In addition, the members donate food, clothes, and toys to the Birmingham City Mission to support those homeless and in need in Birmingham. We have also in the past run a Christians Against Poverty classes aimed at helping people to manage their finances and we plan to do this again. The Church building is also used as the local polling station for the local and general elections.

Beneficiaries

In addition to Church members, families, other regular attendees and friends, anyone is welcome to attend appropriate events. We seek to be available to all in the community.

The trustees consider that they have complied with their duties under the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission.

Risk Management policy.

The risk management policy is reviewed each year by the trustees and any enhancements are incorporated. The church ensures that members involved in youth work receive appropriate safeguarding training and all members are DBS checked before being appointed into a role with youth work. Workers involved with food preparation and handling receive appropriate training.

Statement of Trustees responsibilities

Charity law requires trustees to prepare accounts for each financial year, which give a true and fair view of the state of the charity and the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make adjustments and estimates that are reasonable and prudent
- Prepare the accounts on a going concerns basis.

The trustees are responsible for keeping proper accounting records.

Signed for and on behalf of the
Trustees of Southcrest Evangelical Church

Trustee

16/10/26
Date

Independent Examiners report to the Trustees of Southcrest Evangelical Church

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 9 to 16

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011(the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from the trustee's concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with section 130 of the Charities Act; and
    - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

S Bishop FCA — 16/10/26

Independent Examiner — Date
Mrs Sally Bishop – Bishops Accountancy Limited
Registered Office – Unit 3, Elgar Business Centre, Hallow, Worcester, WR2 6NJ
Company Number: 07515021

SOUTHCREST EVANGELICAL CHURCH
Financial Statements
For the year ending 31 December 2025

Statement of Financial Activities for year ending 31 December 2025

Southcrest Evangelical Church			1158945
Receipts and payments accounts			
For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025

Receipts and payments

	Note	General Funds to the nearest £	Designated Funds to the nearest £	Restricted Funds to the nearest £	2025 to the nearest £	2024 to the nearest £
Incoming Resources						
Offerings	1	-	-	-	-	-
Gift Aid Offerings		15,415	-	6,228	21,643	22,290
Gift Aid Small Donation Scheme	2	2,623	-	557	3,180	2,224
Gift Aid Tax return	2	2,048	-	4,096	6,144	5,839
Interest Bank and Building Society	3	-	-	-	-	-
Sundry income	4	311	-	-	311	1,059
Building Fund Gift		-	-	-	-	-
Oasis Camp Gift		-	-		-	-
Sub total *(Gross income for AR)*		20,397	-	10,881	31,278	31,412
Total receipts		20,397	-	10,881	31,278	31,412
Payments						
Gifts Missionary	5	-	-	3,650	3,650	3,750
Gifts Other	6	3,400	-	-	3,400	3,300
Establishment (Utilities) Energy and Water		3,423	-	-	3,423	3,480
Establishment (Repairs and Maintenance)	7	1,326	-	2,823	4,150	8,515
Insurance		1,442	-	-	1,442	1,361
Other Costs	8	6,567	-	-	6,567	6,382
Youth Work	9	306	-	-	306	790
		-	-	-	-	-
		-	-	-	-	-
Sub total		16,463	-	6,473	22,937	27,578
Total payments		16,463	-	6,473	22,937	27,578
Net of receipts/(payments)		3,934	-	4,407	8,341	3,834
Transfers between funds		0	-	-	-	-
Cash funds last year end		51,745	-	5,616	57,361	53,527
Cash funds this year end		55,679	-	10,023	65,702	57,361

Balance sheet as at 31 December 2025

Categories	Notes	Details	2025 to nearest £	2024 to nearest £
Current Assets	10	HSBC current account	65,702	57,361
		Nationwide Building Society Account	-	-
		Paypal Account	-	-
		Total cash funds	65,702	57,361
			to nearest £	to nearest £
Fixed Assets	11	Building	657,829	657,829
		Contents	43,389	43,389
		Projector	1,265	1,265
		Boilers & plant	20,000	20,000
		Total Fixed Assets	722,483	722,483
			to nearest £	to nearest £
Current Liabilities	12			-
Net Current Liabilities				-
Net Assets			788,185	779,844
Funds		General Fund	55,679	51,745
		Missionary Fund	3,639	1,622
	13	Building Fund	6,384	3,994
		Building asset	722,483	722,483
Total funds			788,185	779,844

Signed for and on behalf of the trustees of Southcrest Evangelical Church

Trustee

16/10/26
Date

Notes to the accounts

For the year ending 31 December 2025

Accounting Policies

The financial statements are prepared in accordance with the Charity Reporting and Accounting the essentials guide 2013.

Accounting convention

Southcrest Evangelical Church is an unincorporated charity in England. The address of the charity is given on page 1 of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

Fund Accounting

1 The church maintains various types of funds

Restricted funds

Restricted funds represent gifts received for specific purposes. There are currently two such funds.

The Building fund represents monies given for the refurbishment of the building in which Southcrest Evangelical Church can run its activities.

The Missionary Fund represents monies given to support missionary works, which are reviewed on an annual basis.

Unrestricted Funds

The General Fund represents unrestricted income that is expendable at the discretion of the trustees in the furtherance of the objects of the charity; although if requested by the beneficiary, funds donated for specific purposes (such as for youth work) the trustees will ensure these funds are correctly appropriated to these.

Incoming Resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met and there is reasonable assurance of receipt. Note this does not include the funds and payments of the following activities where neither the Church nor trustees have assurance of receipt: Toddlers group.

Voluntary Income

2 Voluntary income is the principal source of income for the fellowship. Donated income without conditions attached, including that given under Gift Aid and including the Small Donations Scheme gift aid, is taken into account by the charity. Income received in circumstances where a claim for repayment of Tax has been or will be made to HM Revenue and Customs is grossed up for Tax recoverable, which is completed each financial year.

Interest and other income

3 The interest income is from the funds held in the charities bank account calculated at the end of the financial year.

4 The sundry income is voluntary income given to the charity other than that of regular donation collections. Including the use of the Church building for local and general elections, as a polling station.

Payments

Payments include all expenditure directly related to the objects of the charity and comprise of the following.

5 Gifts Missionary

These are gifts given to missionaries to support the work of the advance of the Christian faith and where needed to support practical needs of those working as missionaries. The payments are given to missionary organisations or directly to the missionaries themselves. below is a description of the gifts, which are reviewed annually by the Trustees.

Missionary Gifts	Description of use of gifts	2025	2024
Echoes International	Support the work of the Echoes International organisation reporting on missionary activities	£200.00	£200.00
Brass Tacks	Support the work of Brass Tacks organisation providing practical building support to missionaries	£300.00	£450.00
Zambia	Support the schooling of a Zambia Child	£100.00	£100.00
Barnabas Aid appeals	Support for the work of the Barnabus fund where there are natural or humanitarian disasters	£200.00	£200.00
Moldova	Missionary aid workers providing practical and spiritual help to those in need in Moldova	£200.00	£200.00
CMCT	CMCT based in India providing an orphanage , Schools , Hospital and handicraft workshops to all that need help.	£200.00	£200.00
Emmaus Bible School	Supports the development of children to learn about the Bible via post and study books in Globally	£300.00	£450.00
Sat 7	A Christian satellite TV organisation producing and transmitting programmes into countries where mission workers are not welcome in the Middle East	£200.00	£200.00
The Haven	The Haven provides practical workshops and Bible based rehabilitation programmes for men with drug and alcohol addiction problems in the Bahamas	£300.00	£200.00
Albania	Missionary aid workers providing practical and spiritual help to those in need in Albania	£200.00	£200.00
Tear Fund	Christian organisation supporting people in need and helping them to start businesses to support themselves	£200.00	£200.00
Ukraine (UFM)	Missionary aid workers providing practical and spiritual help to those in need in the Ukraine.	£350.00	£350.00
Medical Missionary News	Organisation supporting hospitals and orphanages	£200.00	£200.00
Nyangombe Bible School	The Zambian Bible school to help with the education of Bible teaching	£500.00	£400.00
Trans World Radio	Organisation broadcasting Christian radio programmes to the World	£200.00	£200.00
Total		**£3,650.00**	**£3,750.00**

6 Gifts Other

These are gifts given to Christian organisations or full-time workers to support the work of the advance of the Christian faith to support practical needs. These payments are given either to the organisations, or directly to the Christian workers themselves. Below is a description of the gifts, which are reviewed annually by the trustees.

Other Gifts	Description of use of Gift	2025	2024
Counties	Full time evangelists for the Counties organisation that come to Teach and Preach	£400.00	£200.00
Counties (Local School Visits)	Full time evangelist for the Counties organisation comes to Take local school assemblies	£2,400.00	£2,400.00
Retired Missionaries	Retired full time missionaries who are members of the church fellowship still working part time in Zambia	£600.00	£600.00
Teachers in India	Christian Teachers supporting children's Education in India	£0.00	£100.00
Total		**£3,400.00**	**£3,300.00**

7 Establishment repairs and Maintenance

These include the utility costs Gas and Electricity paid by bank transfer monthly on receipt of invoices and water paid every quarter on receipt of invoices. In 2025 the Gas and Electricity was in line with the costs of 2024.

The repairs and maintenance costs are shared between the unrestricted fund of the General fund and the restricted Building fund. Regular maintenance is always expensed from the General fund whereas any repairs or additional enhancements to the building are expensed from the Building fund. This was lower than 2024 due to there being no major building repair costs.

Establishment Costs	Unrestricted General Fund 2025	Restricted Building Fund 2025	2024
Gas & Electricity	£3,307		£3,277
Water	£116		£204
Repairs & Maintenance	£1,326	£2,823	£8,515
Insurance	£1,442		£1,361
Total Costs	**£6,191**	**£2,823**	**£13,357**

8 Other Costs

These are expenses that are for the running and supporting the church in its day-to-day activities they include: Speakers expenses, which are given to cover travel costs of visiting speakers that are not part of an organisation or a full-time worker. Literature and publicity include the Copyright licence, Posters, leaflets, Magazines, and Study books has increased slightly.

Catering and cleaning include the cost of resources required keeping the building clean and providing refreshments at meetings or special events. There was a slight decrease in 2025 over 2024.

Sundry items include any other expense that cannot be categorised in 2025 this increased compared to 2024 as where needed assistance support was given to our members that the church feels are necessary to support individuals and families in need.

Other Costs	2025	2024
Speakers' Expenses	£0	£0
Literature and Publicity	£1,320	£1,148
Catering/Cleaning	£714	£980
Sundries	£4,532	£4,254
Total Costs	**£6,567**	**£6,382**

9 Youth Work

These expenses cover any youth work that the church is involved in except that which have their own accounting control, such as Toddlers. The costs for the youth work are mainly for the youngsters on a Sunday morning. We have included the donation to the work of Redditch Youth for Christ this year for the church supporting efforts to help young people in Redditch with other churches. There were some costs in 2025 for Oasis camp to support children of families that are unable to completely fund the cost of sending their children to the residential camp that the children attended. The Sundries includes items such as the cost of books for prize giving have been moved to general sundries as we now no longer have a Sunday Club for Children but have incorporated this into the family service.

Sunday Club and Youth Work	Unrestricted General Fund 2025	2024
Redditch Youth For Christ	£180	£390
Oasis Camp	£100	£400
Sundries	£26	£0
Total	**£306**	**£790**

10 Current Assets

The current assets are now only held in the HSBC current account which is a community account with four signatories registered. With the HSBC account Payment by cheque requires two registered signatories. There are currently no accounts set up specifically for restricted or unrestricted funds.

11 Fixed Assets

The fixed asset values are taken from the insurance valuation of the buildings and contents, and no depreciation of the assets has been applied as equipment is replaced on end of life.

12 Current liabilities

The Charity pays all its liabilities on receipt of invoice and has no outstanding liabilities.

13 Funds

Current Assets	**2025**	**2024**
HSBC BANK CURRENT ACCOUNT	£65,702.29	£57,360.53
CASH IN HAND	£0.00	£0.00
PAYPAL ACCOUNT	£0.00	£0.00
BUILDING SOCIETY A/C	£0.00	£0.00
Total Funds held	**£65,702.29**	**£57,360.53**

The charity has four main funds three of which are cash funds and one that is an asset fund for the building. These funds give the total worth of the Charity. Of the three cash funds, the General fund is an unrestricted fund at £55,679 and then there are the restricted funds of the missionary fund £3,639 and the building fund £6,384.