TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31ST DECEMBER 2025

Contents

REFERENCE AND ADMINISTRATIVE INFORMATION	3
AIMS AND PURPOSE	4
REVIEW OF ACTIVITIES	5
FINANCIAL REVIEW	6
INDEPENDENT EXAMINER'S REPORT	7
STATEMENT of FINANCIAL ACTIVITIES	8
ANALYSIS of INCOME	9
ANALYSIS of EXPENDITURE	9

The Trustees present their annual report and the financial statements of the charity for the period ended 31st December 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity name :	Sandwell Churches Link
Charity registration number :	1167003
Registered address :	Wesley Methodist Church 291 High Street West Bromwich B70 8ND
Trustees :	Mrs. Hazel Bloxham Rev. Bev Thomas Rev. Jon Grant Ms. Elizabeth Lee (nee) Farley Mr. Trevor Palfreyman Pastor Niyi Oludayomi
Chief Executive Officer :	Jan-May Mr. James Lynch May-Nov Mrs. Victoria Richards Dec Vacant
Independent Examiner :	Mr. Eric Moore 2, Orchard Way Great Barr Birmingham B43 6PN
Principal Bankers :	Lloyds Bank Ltd.

CHARITY STATUS

The charity is a charitable incorporated organisation (CIO) registered in 2016

AIMS AND PURPOSE

The objects of Sandwell Churches Link are to:

- Play a key strategic role in reducing poverty in all its forms in Sandwell, including homelessness, food poverty, financial exclusion, and loneliness.
- Help local churches rooted in neighbourhoods to connect with the wider community including other faiths, businesses, voluntary and community groups and public sector organisations
- Help local churches to connect with each other in collaborative learning, shared resources and combined social action
- Support churches by offering training, to enable them to use an asset-based approach to working with their local communities.

REVIEW OF ACTIVITIES

Sandwell Churches Link (SCL) is a small charity, with a bold mission to work together to help end poverty in Sandwell. The charity operates with an extensive network of partners all of whom share this mission. Our partnerships start with churches of all denominations but also extends to other-faith groups and community organisations with no particular faith connection.

During 2025, the core activities of Sandwell Churches' Link were continuing to:

- Develop the Sandwell Church Network in each of the six towns.
- Develop and extend the Sandwell Clothing Bank Project.
- Support 'Places of Welcome' and 'Warm Spaces' initiatives.
- Provide support through a network of Foodbanks, Pantries and Community Meals.
- Work with local churches on effective community engagement and outreach through the 'Opening New Doors' project.
- Tackle financial exclusion, through the expansion of Christians Against Poverty (CAP) Debt provision across the six towns of Sandwell.
- Pioneer the development of Community Hubs across the borough.
- Help churches and community groups to communicate more effectively with their neighbourhoods and local networks.

During 2025, cost of living continued to rise, and the impact as always, was experienced most acutely by those on the margins of poverty, with the least resources. Consequentially, the need for food banks and pantries has continued to grow, along with the rising need for the provision of clothing and school uniforms. The inability to afford even the basic necessities has resulted in the knock-on effect of many resorting to borrowing money, leading to the added pressure of mounting debts. Against this worrying backdrop SCL has seen the heartening willingness of local churches and other community organisations to step into the gap, despite their own financial shortages, to help those on the margins of their communities.

Sandwell Churches Link has continued to play an important role in helping coordinate, resource and encourage many of these projects, including the operation and development of the Sandwell Clothing Bank, and Sandwell Debt Centre, in partnership with Christians Against Poverty (CAP). Sandwell Churches Link also plays a key role in sharing key information, resources and learning across the borough, working closely with Sandwell Council for Voluntary Service (SCVO) and Sandwell Metropolitan Borough Council and all the main food networks, such as Trussell Trust, Your Local Pantry and Black Country Food Bank who continue to lead on the provision of food in Sandwell.

Sandwell Churches Link is very grateful for the privilege to work with so many great churches and community partners, and to its sponsors who enable us to operate the charity.

FINANCIAL REVIEW

Income Generation

The total income for the year was £149,614, (£120,585 - 2024), which was generated through voluntary donations, grants, consultancy, and training courses.

Expenditure

Total expenditure was £127,197, (£90,795 – 2024)

Funds

Overall funds are £123,489, (£101,071 - 2024) of which £41,332, (£41,031 - 2024) are restricted funds and £20,000 are designated funds (£20,000 - 2024)

Reserves policy

The charity holds unrestricted, restricted and designated funds. Transfers can be made from unrestricted to restricted funds to prevent restricted funds from going into deficit. Our overall policy is to hold reserves at a minimum threshold necessary to operate the organisation (not more than 3 months expenditure) or higher when specific projects are being planned for subsequent years. (The charity currently holds £20,000 in designated funds, specifically allocated for this purpose.)

Signed:



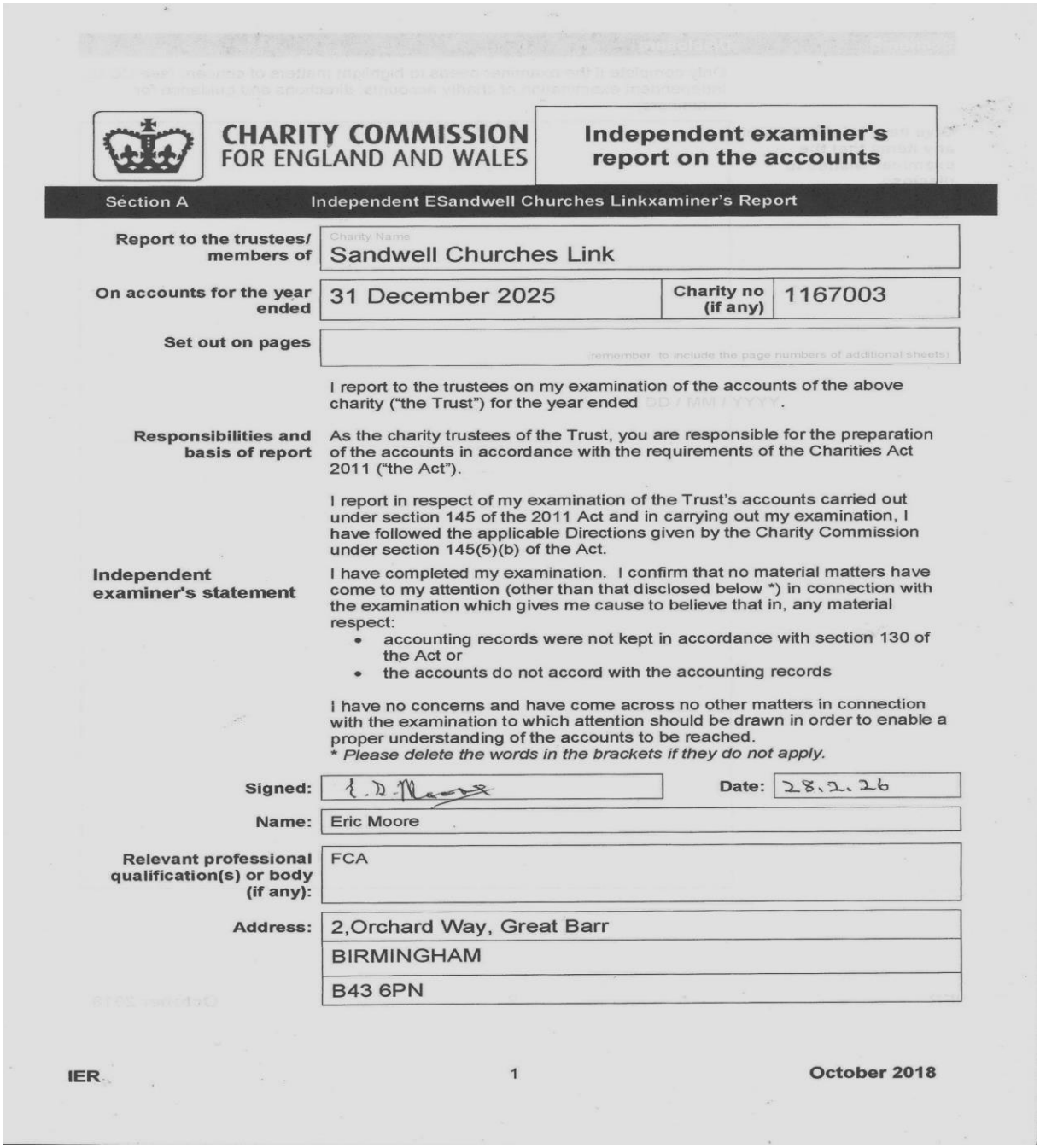
Ms. Elizabeth Lee

Chair of Trustees

ON BEHALF OF THE TRUSTEES

Date: 16th October 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent ESandwell Churches Linkxaminer's Report

Report to the trustees/ members of	Charity Name: Sandwell Churches Link
On accounts for the year ended	31 December 2025 — **Charity no (if any)** 1167003
Set out on pages	(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:	E.D. Moore — **Date:** 28.2.26
Name:	Eric Moore
Relevant professional qualification(s) or body (if any):	FCA
Address:	2,Orchard Way, Great Barr BIRMINGHAM B43 6PN

IER 1 October 2018

STATEMENT of FINANCIAL ACTIVITIES

For the accounting period 1st January 2025 to 31st December 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
Income	1	£	£	£	£	£	£
Grants, Donations & Legacies		42,960	95,721	138,681	26,756	92,090	118,846
Income from Charitable Activities		1,694	9,239	10,933	1,015	724	1,739
Total Incoming Resources		**44,654**	**104,960**	**149,614**	**27,771**	**92,814**	**120,585**
Expenditure	2						
Raising Funds				7,816			4,901
Charitable Activities				119,381			85,894
Support Costs							
Total Expenditure				**127,197**			**90,795**
Income/Expenditure				22,417			29,790
Balance B/fwd				101,071			71,281
Balance C/fwd				**123,488**			**101,071**

Ms. Elizabeth Lee,

Chair of Trustees

ON BEHALF OF THE TRUSTEES

Signed:



Date: 16th October 2026

1. ANALYSIS of INCOME for 2024/2025

INCOME				2025					2024
	Unrestricted	Restricted	Designated	Totals		Unrestricted	Restricted	Designated	Totals
Grants & Donations					**Grants & Donations**				
Walter Stanley Trust	£30,000	£20,000		£50,000	Walter Stanley Trust	£25,000	£14,000		£39,000
National Lottery		£40,000		£40,000	National Lottery		£60,000		£60,000
ACTS 435		£2,160		£2,160	ACTS 435		£1,945		£1,945
Churches	£600	£13,764		£14,364	Churches	£250	£14,800		£15,050
Donations	£2,860	£2,540		£5,400	Donations	£1,506	£1,345		£2,851
Charitable activities	£1,694	£9,239		£10,933	Charitable activities	£1,015	£724		£1,739
Other grants	£9,500	£17,257		£26,757					
TOTAL	£44,654	£104,960		**£149,614**		£27,771	£92,814		**£120,585**
B fwd from 2024	£40,040	£41,031	£20,000	£101,071	**B fwd from 2023**	£28,998	£22,283	£20,000	£71,281
EXPENDITURE									
(see below)	£22,538	£104,659		**£127,197**		£16,729	£74,066		**£90,795**
Balance at the bank	£62,157	£41,332	£20,000	**£123,489**	Balance at the bank	£40,040	£41,031	£20,000	**£101,071**

2. ANALYSIS of EXPENDITURE for 2024/2025

EXPENDITURE	2025	2024
Raising Funds		
Fundraising	£4,157	£4,501
Website & Promotion	£1,659	£400
Total	**£6,816**	**£4,901**
Charitable Activities		
Employees' Salaries	£84,263	£49,316
Sessional Workers		£2,278
Office Rental	£7,480	£1,250
Training Costs	£45	£500
Events	£3,850	£630
Promotional Filming	£2,295	£1,100
IT & Comms	£2,000	£1,386
Legal & Insurance	£1,878	£739
Travel & other Expenses	£11,370	£9,363
Partner Project Support	£7,200	£19,332
Total	**£120,381**	**£72,019**
TOTAL EXPENDITURE	**£127,197**	**£90,795**