REGISTERED CHARITY NUMBER: 1199202

REPORT OF THE TRUSTEES AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR SUTTON COLDFIELD BAPTIST CHURCH

FWC Advisory Ltd
XandWhy
The Foundry
6 Brindley Place
Birmingham
B1 2JB

SUTTON COLDFIELD BAPTIST CHURCH

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SUTTON COLDFIELD BAPTIST CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Donald Campbell Judy Hyde Mark Maybury (resigned 17/6/2025) Louise Gore Mark Steel David Gordon Stephan Korsgen (appointed 1/5/2025)
PRINCIPAL OFFICE	Trinity Hill Sutton Coldfield West Midlands B72 1TA
REGISTERED CHARITY NUMBER	1199202
AUDITORS	FWC Advisory Ltd XandWhy The Foundry 6 Brindley Place Birmingham B1 2JB
BANKERS	The Co-operative bank 1 Balloon Street Manchester M60 4EP

SUTTON COLDFIELD BAPTIST CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

The Church was incorporated as a Charitable Incorporated Organisation (CIO) on 30 April 2023. The financial statements attached reflect the activities of the CIO from 1 January 2025 to 31 December 2025.

The trustees who have served during the year and since year end were as follows:

Donald Campbell	Team Leader / Minister
David Gordon	Elder
Louise Gore	Elder
Judy Hyde	Elder
Stephan Korsgen	Elder (Appointed May 2025)
Mark Maybury	Elder (Resigned June 2025)
Mark Steel	Administrator

Church Elders, the Team Leader (Minister) and Administrator are the church's Trustees. Elders are endorsed by the Church Members' Meeting. The Team Leader is a Trustee by nature of his role (as agreed by the Charity Commission) and the Administrator was elected as a Trustee for the duration of his appointment by the Church Members' Meeting in line with the constitution agreed by the Charity Commission.

Trustees spend time meeting with employees and are fully involved in the life of the church giving them detailed knowledge of the organisation. They are also made aware of their obligations and responsibilities through Charity Commission publications and take due regard to guidance published by the Charity Commission. Additional information is provided by The Baptist Union of Great Britain.

Trustees meet at least every two months and ensure the charity operates within appropriate legal and financial legislation, and in line with policies and decisions made at Church Members' Meetings.

OBJECTIVES AND ACTIVITIES
Objects of the Charity in Governing Document
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.

OBJECTIVES AND ACTIVITIES

Incorporation

On 7th June 2022 a new Charitable Incorporated Organisation was setup with the Charity Commission for England and Wales. On 30th April 2023 the assets and liabilities of the unincorporated charity (1131309) were transferred to the CIO (1199202).

Activities Undertaken

It is our intention to make sense of life together and share the love of Jesus. We do this through a whole range of activities to fulfil our mission in line with our charitable objects. It's our desire that there be opportunities for everyone at all ages and stages of life to explore the Christian faith.

Sunday Services

We have a broad offering of Sunday services with something for everyone:

- 8:30am Call to Prayer: Shown every week live on YouTube as well as people joining in the church building. The Call to Prayer has a wide reach with many people engaging online live and later in the week.
- 10:30am Morning Service: A weekly dynamic service for people of all ages.
- 3:00pm Glory Group: A monthly service for adults with learning disabilities, their family and friends.
- 6:30pm Evening Service: A weekly service including worship and teaching (sermon repeated from the 10:30am service).

On average we meet with over 480 different people each Sunday.

Food Bank

In 2025 use of our food bank continued, with a decrease in the demand that we've experienced in previous years. We continue to operate the food bank 5 days per week to provide emergency support, without the need for a referral. During 2025 we gave our 13,205 bags of food (a 14% decrease on 2024).

In addition to providing food we seek to make a difference in the lives of those attending through a range of support. Volunteers operating the food bank seek to provide a listening ear, prayer for those who request it, and signposting to other support within the community. Two mornings per week we offer a coffee morning which provides a warm space and friendly conversation which we find to be very important for the attendees.

Having operated the food bank over a number of years we've become aware of the sense of loneliness many people visiting the food bank experience. In 2025 we were pleased to launch the Thursday Cake Club, coordinated by one of our food bank volunteers. This gathering for women visiting the food bank provides an informal place to develop friendships, combat loneliness, and learn more about the Christian faith in a gentle and informal context. In addition to meeting on a Thursday, the group has undertaken social outings to the cinema and a concert. A number of attendees have chosen to join our Alpha course to further explore Christianity.

In addition to impacting the local community, our food bank provides an important volunteering role for 17 church community members. Volunteers report the importance of serving in the food bank to them personally and how it represents an outworking of their Christian faith.

Activities for Children & Young People

Our extensive provision for children and young people provides a place for them to engage in exciting, high-quality activities and learn about Christianity. We offer a large range of weekly activities for children and young people including Boys' Brigade, Girls' Brigade, Sunday provision, small groups, Fusion and Ignite Youth, and groups for pre-schoolers.

Specific highlights within this area of our activities include:

OBJECTIVES AND ACTIVITIES

- Little Ark Playgroup for pre-school children to learn and play in a safe environment without their parents/carers. This activity is offered at a low cost as part of our commitment to supporting families.
- Life Groups for young people in secondary school provide a place to connect with friends, talk about life, study the Bible and pray together. These groups have provided opportunities for young people to explore faith with a number going on to request baptism.
- Special events for children and their families. These have included a Light Party and a regular Dad's Brunch Club, both of which were very well attended.
  Weekly stay and play for pre-schoolers with an average attendance of over 120 people. The group recognises parenting can, at times, be lonely and challenging. Volunteers seek to befriend,
- provide a listening ear, and encourage people to explore other activities we offer.
  Residential activities for children and young people which enable them to have new experiences,
- take on challenges, and deepen friendships.

Our extensive ministry and programme to children and young people is focused on making contact, building relationships, exploring Christian faith, and supporting children and young people in living out their faith. We believe there's significant impact through this area of our work evidence in committed attendance, inviting of friends, and those seeking baptism.

Activities for Adults

Throughout the week we offer a wide range of activities for adults. Whilst every activity is different they are unified around being a place of friendship and community. Activities include Ladies' Fellowship, Divorce Recovery Workshop, Board Games Evening, Artability, Seniors Lunch Club, Badminton, Photography Club, English Conversation Practice, Model Railways, Football, Running, and Open Door Coffee.

Our provision of activities for adults provides a place for people to gather around a shared interest. Through these activities we seek to fulfil our mission; those attending develop new friendships through which people are able to take steps in exploring the Christian faith.

Falcon Lodge

Since 2023 we have been in partnership with Falcon Lodge Chapel to provide leadership support for the fellowship. We continue to offer support and guidance, in 2025 the two organisations jointly agreed to pursue the appointment of a shared worker with a remit to reach out to young families in the Falcon Lodge area, and to undertake preaching, teaching, and pastoral care.

In addition to our partnership with Falcon Lodge Chapel, we continue to operate our community shop in Falcon Lodge, Second Thoughts. Having operated for over 30 years, we see the shop as an essential part of the community by providing support and signposting for local residents.

The Alpha Course and Living the Life

Every week we offer courses two courses:

- The Alpha Course for those exploring more about Christian faith
- Living the Life for those new to Sutton Coldfield Baptist Church and looking to live out their faith

On average 30 people attend our Wednesday evenings where we serve a light meal, dessert, and drinks before commencing the course content.

Through these courses people are able to learn more about the Christian faith.

Wonderfully Made

In 2025 we were excited to partner with a new charity, Wonderfully Made CIO. Wonderfully Made provides meaningful activities for adults with learning disabilities. Two activities were run at our premises and supported by the church community:

- Wonderfully Made Connect: A weekly opportunity for adults with learning disabilities to make new friends, be creative, and have fun.

OBJECTIVES AND ACTIVITIES

- Wonderfully Made Kitchen: A weekly group whereby adults with a learning disability develop cookery skills by preparing a meal which is then served to guests. The group seeks to provide foundations of essential life skills, positive social development, and healthy eating habits.

Wonderfully Made encourages people to join Glory Group, a monthly service for adults with learning disabilities run by Sutton Coldfield Baptist Church. Glory Group includes Bible teaching, worship, craft, and fellowship. We believe both Wonderfully Made and Glory Group has a significant impact on adults with learning disabilities and their carers; based on some of the attendee travel distances we believe this a unique and impactful offering.

Baptisms

A significant metric for our organisation is the number of people being baptised. As a Baptist church people choose for themselves to be baptised (rather than reaching a specific age or life stage). As a public declaration of what someone personally believes, we believe baptism it is a key indicator of someone's life being impacted, either through discovering the Christian faith for the first time or the deepening of their faith.

In 2025 we had the privilege of baptising 11 people.

Mission and External Giving

As is our normal practice, 25% of income received is used to support Christian needs outside the direct ministry of Sutton Coldfield Baptist Church. This includes mission partners of our church working in the UK and abroad and supporting other Baptist ministries. In 2025 this totalled £144,522.

STRATEGIC REPORT

Achievements and performance

Risk Assessment

Our risk assessment is kept under constant review by the Trustees to ensure our policies, procedures and practice comply with all current legislation. Assessment of risk and safeguarding features as a standing agenda item and our risk assessment is fully reviewed annually.

The Trustees do not feel there are any significant risks to the stability of the charity at this time.

Financial review

Income

The majority of income for the charity is given via voluntary donations from the membership, congregation, and local community.

In 2025 we received grants to support the work of our food bank (Community Fund) and via the Warm Welcome scheme.

Review

The balance of the General Fund (the main operating source for the organisation) at the end of 2025 totalled £70,860. Some employee vacancies during 2025 have enabled us to increase the General Fund balance by £9,010.

£144,522 was set aside from the General Fund to support Christian needs outside the direct ministry of Sutton Coldfield Baptist Church.

Reserves

The Trustees reviewed the Reserves Policy during 2025 and maintained the fund at £80,000. This figure is modelled on three months core expenditure which the Trustees have determined to be acceptable as part of their ongoing approach to risk management.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust and constitutes a CIO.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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, including the income and expenditure, of the charity for that period. In preparing those 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 judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (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 governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the trustees are aware:
- there is no relevant audit information of which the charity's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, FWC Advisory Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, approved by order of the board of trustees on 05/10/2026 and signed on the board's behalf by:

.....
Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SUTTON COLDFIELD BAPTIST CHURCH

Opinion
We have audited the financial statements of Sutton Coldfield Baptist Church (the 'charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:
- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SUTTON COLDFIELD BAPTIST CHURCH

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit. However, it is the primary responsibility of trustees, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

Based on our understanding of the charity, we identified that the principal risks of non-compliance with laws and regulations related to the Charities Act 2011, and we considered the extent to which noncompliance might have a material effect on the financial statements. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to the posting of inappropriate journal entries and management bias in key accounting judgements and estimates. In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;

- inquired management and trustees, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;

- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud;

- reviewed minutes of meetings of the Board of Trustees to identify significant or unusual transactions and known or suspected instances of fraud or non-compliance with laws and regulations

- reviewed accounting estimates for bias and evaluating whether circumstances producing any bias, represent a risk of material misstatement due to fraud; and

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SUTTON COLDFIELD BAPTIST CHURCH

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed

FWC Advisory

FWC Advisory Ltd
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
XandWhy
The Foundry
6 Brindley Place
Birmingham
B1 2JB

Date: 22/10/2026

SUTTON COLDFIELD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	790,154	156,435	946,589	902,720
Charitable activities	6				
Organisations		-	1,980	1,980	2,672
Second Thoughts		-	10,734	10,734	10,289
Under 5s		-	11,492	11,492	11,924
Grant received		12,332	3,000	15,332	47,198
Other trading activities	4	2,000	13,168	15,168	1,469
Investment income	5	7,972	-	7,972	5,582
Total		812,458	196,809	1,009,267	981,854
EXPENDITURE ON					
Charitable activities	7				
Organisations		-	13,057	13,057	24,185
Facilities		65,097	-	65,097	63,653
Mission		151,317	8,809	160,126	144,740
Children & Young People		40,689	-	40,689	42,195
Employment Costs		380,330	23,166	403,496	343,783
Sundry Expenses		100,241	27,783	128,024	137,115
Administration		48,027	5,409	53,436	56,128
Depreciation		5,999	47,698	53,697	50,055
Bank charge		1,011	-	1,011	697
Audit fee		5,876	-	5,876	5,866
Total		798,587	125,922	924,509	868,417
NET INCOME		13,871	70,887	84,758	113,437
Transfers between funds	20	(21,974)	21,974	-	-
Net movement in funds		(8,103)	92,861	84,758	113,437
RECONCILIATION OF FUNDS					
Total funds brought forward		1,110,294	381,605	1,491,899	1,378,462
TOTAL FUNDS CARRIED FORWARD		1,102,191	474,466	1,576,657	1,491,899

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

SUTTON COLDFIELD BAPTIST CHURCH

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	14	1,037,133	1,071,490
CURRENT ASSETS			
Debtors	15	21,225	18,245
Cash at bank and in hand	16	554,643	419,261
		575,868	437,506
CREDITORS			
Amounts falling due within one year	17	(36,344)	(17,097)
NET CURRENT ASSETS		539,524	420,409
TOTAL ASSETS LESS CURRENT LIABILITIES		1,576,657	1,491,899
NET ASSETS		1,576,657	1,491,899
FUNDS	20		
Unrestricted funds		1,102,191	1,110,294
Restricted funds		474,466	381,605
TOTAL FUNDS		1,576,657	1,491,899

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

05/10/2026

.....
Trustee

The notes form part of these financial statements

SUTTON COLDFIELD BAPTIST CHURCH

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	146,750	171,905
Net cash provided by operating activities		146,750	171,905
Cash flows from investing activities			
Purchase of tangible fixed assets		(19,340)	(28,220)
Interest received		7,972	5,582
Net cash used in investing activities		(11,368)	(22,638)
Change in cash and cash equivalents in the reporting period		135,382	149,267
Cash and cash equivalents at the beginning of the reporting period		419,261	269,994
Cash and cash equivalents at the end of the reporting period		554,643	419,261

The notes form part of these financial statements

SUTTON COLDFIELD BAPTIST CHURCH

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the reporting period (as per the Statement of Financial Activities)	84,758	113,437
Adjustments for:		
Depreciation charges	53,697	50,055
Interest received	(7,972)	(5,582)
(Increase)/decrease in debtors	(2,980)	9,993
Increase in creditors	19,247	4,002
Net cash provided by operations	146,750	171,905

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/25 £	Cash flow £	At 31/12/25 £
Net cash			
Cash at bank and in hand	419,261	135,382	554,643
	419,261	135,382	554,643
Total	419,261	135,382	554,643

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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. The financial statements have been prepared under the historical cost convention.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are presented in sterling which is the functional currency of the charity rounded to the nearest pound.

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.

- Donations are accounted for gross when received.
- Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.
- Investment income is included in the accounts in the year in which it is receivable.

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.

- Costs of raising funds are not material, as the Church does not make formal appeals for funds.
- Charitable activities represent expenditure in the furtherance of the objectives of the Church.
- Grants payable to other organisations whose charitable objects complement the work of the Church, are agreed on an annual basis and accounted for in the year in which they are committed.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs allocation
Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the SOFA since there is no measurable cost to the volunteers for their service.

continued...

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

The church premises are included in the balance sheet at cost as ascertaining a market valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The Manse premises are stated at cost.

Furniture and equipment in the church premises in included at cost or valuation less accumulated depreciation.

Depreciation has not been charged on the Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price. Depreciation has been charged on the hall extension/ refurbishment work (£300,000 2007/08) over a 50 year period.

Depreciation on other fixed assets is calculated to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Refurbishment of worship building	10% straight line
Furniture and fittings	25% straight line
Computer equipment	25% straight line
Community bus	25% straight line

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
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 objects 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 notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Impairment
Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Leases
Rentals payable under operating leases are charged to the SOFA on a straight line basis over the period of the lease.

continued...

1. ACCOUNTING POLICIES - continued

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF 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.

The following judgements have been made in the process of applying the above accounting policies:

- Multi-employer defined benefit pension schemes: Certain employees participate in a multi-employer defined benefit pension scheme. In the judgement of the Trustees, the charity does not have sufficient information on the plan assets and liabilities to be able to reliably account for its share of the defined benefit obligation and plan assets. Therefore, the schemes are accounted for as defined contribution schemes. See note 21

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year include:

- Multi-employer defined benefit pension scheme: The charity has an obligation to pay a deficit funding arrangement in respect of the Baptist Ministers Pension Scheme. The present value of the obligation depends on a number of factors including the RPI rate and the discount rate on corporate bonds. Management estimates there factors in determining any pension obligation in the balance sheet. Management consider that such a provision is not material to the accounts and has not therefore been provided.

- Useful economic lives of tangible assets: The annual depreciation charge of 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. See note 13 for the carrying amount of the fixed assets and note 1 for the useful economic lives for each class of asset.

3. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Offerings	551,318	1,049	552,367	528,723
Gift aid	121,141	25,750	146,891	140,112
Fees	35,832	-	35,832	35,001
Special offering	-	19,780	19,780	17,209
Donated services and facilities	81,863	109,856	191,719	181,675
	790,154	156,435	946,589	902,720

continued...

3. DONATIONS AND LEGACIES - continued

In 2024, £157,346 of the donations and legacies income was attributable to restricted funds and the remaining £745,374 was attributable to unrestricted funds.

4. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Other income	2,000	13,168	15,168	1,469

In 2024, trading activity income was all attributable to unrestricted funds.

5. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Deposit account interest	7,972	-	7,972	5,582

In 2024, investment income was all attributable to unrestricted funds.

6. INCOME FROM CHARITABLE ACTIVITIES

	Organisations £	Second Thoughts £	Under 5s £
Organisations	1,980	-	11,492
Second Thoughts	-	10,734	-
Grants	-	-	-
	1,980	10,734	11,492

	Grant received £	2025 Total activities £	2024 Total activities £
Organisations	-	13,472	14,596
Second Thoughts	-	10,734	10,289
Grants	15,332	15,332	47,198
	15,332	39,538	72,083

In 2024, £42,198 of the charitable activities income was attributable to restricted funds and remaining £29,885 was attributable to unrestricted funds.

Second thoughts is a community facility situated on Falcon Lodge. Whilst goods are sold i.e. second hand cloths and bric-a-brac, these have all been donated at no cost and are sold at market prices. It is not operated to generate funds for Sutton Coldfield Baptist Church.

	Income £	Expenditure £	Net £
Second Thoughts	10,734	21,415	(10,681)

continued...

6. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Other funds	15,332	47,198

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Organisations	13,057	-	13,057
Facilities	65,097	-	65,097
Mission	160,126	-	160,126
Children & Young People	40,689	-	40,689
Employment Costs	403,496	-	403,496
Sundry Expenses	128,024	-	128,024
Administration	-	53,436	53,436
Depreciation	-	53,697	53,697
Bank charge	-	1,011	1,011
Audit fee	-	5,876	5,876
	810,489	114,020	924,509

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Unrestricted	Restricted	2025	2024
	£	£	£	£
Facilities	65,097	-	65,097	63,653
Mission	151,317	8,809	160,126	144,740
Children & Young People	40,689	-	40,689	42,195
Employment costs	380,330	23,166	403,496	343,783
Sundry Expenses	100,241	27,783	128,024	137,115
Organisation	-	13,057	13,057	24,185
Administration	-	-	-	1,562
	737,674	72,815	810,489	757,233

In 2024, £110,820 of direct costs in relation to charitable activities was attributable to restricted funds and the remaining £646,413 was attributable to unrestricted funds.

continued...

9. SUPPORT COSTS

		Unrestricted	Restricted	2025	2024
		£	£	£	£
Administration		48,027	5,409	53,436	54,566
Depreciation		5,999	47,698	53,697	50,055
Governance:	Audit fee	5,876	-	5,876	5,866
	Bank charges	1,011	-	1,011	697
		55,812	58,208	114,020	111,184

In 2024 £50,055 of support costs in relation to charitable activities was attributable to restricted funds and the remaining £61,129 was attributable to unrestricted funds.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Auditors' remuneration	5,876	5,866
Depreciation - owned assets	53,697	50,055

11. TRUSTEES' REMUNERATION AND BENEFITS

One Trustee, Rev.D Campbell, who is also an employee, lived in housing partly owned by the church.

As agreed with the Charity Commission, the Elders, Administrator and Minister of the Church are designated as Trustees and received the following during the year:

	2025	2024
	£	£
Remuneration	94,318	90,927
Pension	11,028	10,310

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

12. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	330,049	295,834
Social security costs	38,745	24,504
Other pension costs	34,502	31,021
	403,296	351,359

The average monthly number of employees during the year was as follows:

	2025	2024
Employee	13	12

continued...

12. STAFF COSTS - continued

No employees received emoluments in excess of £60,000.

13. ANALYSIS OF GRANTS

The largest grants made by the Church during the year were as follows:

	2025	2024
	£	£
24/7	18,658	17,370
Agape	2,250	2,537
Baptist Missionary Society	16,500	12,500
Claytons	10,441	8,787
ECM	21,595	16,325
Frontiers	4,941	537
Heart of England Baptist Association	31,181	31,154
Jericho Foundation	7,500	7,500
Latin Link	1,000	1,500
Operation Mobilisation	2,471	2,000
Reach Across	8,173	6,537
Wilsons	-	2,665
Wycliffe Bible Translators	10,695	8,537
Egypt Project	-	2,337
Cath Home	1,440	218
Open Doors	6,236	6,231
Compassion	237	-
Rema	904	-
Drakeford	300	-
	144,522	126,735

14. TANGIBLE FIXED ASSETS

	Church Premises	Fixtures and fittings	Motor vehicles	Totals
	£	£	£	£
COST				
At 1 January 2025	1,455,704	103,766	45,588	1,605,058
Additions	-	19,340	-	19,340
At 31 December 2025	1,455,704	123,106	45,588	1,624,398
DEPRECIATION				
At 1 January 2025	394,880	93,100	45,588	533,568
Charge for year	47,778	5,919	-	53,697
At 31 December 2025	442,658	99,019	45,588	587,265
NET BOOK VALUE				
At 31 December 2025	1,013,046	24,087	-	1,037,133
At 31 December 2024	1,060,824	10,666	-	1,071,490

The buildings of the charity are registered with the Baptist Union Corporation at Didcot, Oxfordshire as custodian trustees.

continued...

14. TANGIBLE FIXED ASSETS - continued

22 Holland Road, Sutton Coldfield, W Midlands B72 1RQ is jointly owned by Donald Campbell and Susan Campbell, with a restriction that no disposition by the proprietors can be registered without the consent of the Baptist Union Corporation Limited of Baptist House, except under an order of the registrar. This restriction limits any transfer or sale of the property without prior approval from the Baptist Union Corporation. Church Premises includes the house at 22 Holland Road, Sutton Coldfield, which is not depreciated and is held at cost of £737,920.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	2,449	1,857
Income tax recoverable	11,946	11,980
Prepayments	6,830	4,408
	21,225	18,245

16. CASH AT BANK AND IN HAND

	General fund	Designated	Restricted	2025 Total funds	2024 Total funds
	£	£	£	£	£
Cash in hand	799	-	4,220	5,019	391
Cash at bank	214,826	1,339	333,459	549,624	418,870
	215,625	1,339	337,679	554,643	419,261

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	1	-
Other creditors	8,659	5,488
Accruals and deferred income	27,684	11,609
	36,344	17,097

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	9,075	10,880
Between one and five years	9,289	-
	18,364	10,880

continued...

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted fund	2025 Total funds	2024 Total funds
	£	£	£	£
Fixed assets	890,170	146,963	1,037,133	1,071,490
Current assets	238,189	337,679	575,868	437,506
Current liabilities	(26,169)	(10,175)	(36,344)	(17,097)
	1,102,190	474,467	1,576,657	1,491,899

20. MOVEMENT IN FUNDS

Restricted Fund

	Opening Balance	Incoming Resources	Resources Expended	Transfers	Closing Balance
	£	£	£	£	£
Glory group	494	1,049	511	-	1,032
Organisation funds/ Under 5s	5,498	15,472	14,806	-	6,164
Second Thoughts	8,156	11,734	21,416	6,526	5,000
Manse fund	61,553	-	2,315	-	59,238
Special offerings	11,206	19,780	27,273	-	3,713
Mission trips	-	5,346	8,809	3,463	-
Building project	113,766	-	30,222	4,178	87,722
Renovation Fund	29,000	15,764	20,570	7,807	32,001
Future Property	151,932	127,664	-	-	279,596
	381,605	**196,809**	**125,922**	**21,974**	**474,466**

Unrestricted/ Designated Funds

	Opening Balance	Incoming Resources	Resources Expended	Transfers	Closing Balance
	£	£	£	£	£
Capital fund	896,170	-	6,000	-	890,170
General fund	61,850	682,965	512,243	(161,713)	70,859
Contingency fund	83,692	-	-	-	83,692
Community Mission & External Giving	55,703	67,259	83,937	-	39,025
	-	16,250	141,530	125,280	-
Lunch club	600	3,663	2,939	(900)	424
Outreach	-	3,587	5,822	2,235	-
Pastoral	16,667	1,418	3,965	-	14,120
Repairs Holland Road	(10,026)	-	1,463	11,490	1
Youth	5,155	30,554	33,243	1,253	3,719
Youth Mission	715	-	-	(715)	-
Children's	(232)	6,762	7,445	1,096	181
	1,110,294	**812,458**	**798,587**	**(21,974)**	**1,102,191**

continued...

21. RELATED PARTY DISCLOSURES

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.

There were no transactions between the church and its related charities during the year.

22. PENSIONS AND OTHER POST RETIREMENT BENEFITS

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the BPS"). The BPS is a separate legal entity which are administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision for the Minister is being made through the Defined Contribution (DC) Plan within the BPS. 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 Broadstone Corporate Benefits Ltd. 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 BPS members if 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 Aviva Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The total pension cost, for the Church, recognised in the Statement of Financial Activities is £34,502 (2024: £31,021).

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS. The main benefits were:

"A defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income."

On 19th November 2024, the Church was advised by the Trustee of the BPS they had finalised an agreement with the insurance company Just Group Limited ("Just") to transition the responsibility for the DB Plan benefits to the insurance company Just. As a result, the church has no further liability towards the DB plan.

SUTTON COLDFIELD BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Offerings	551,318	1,049	552,367	528,723
Gift aid	121,141	25,750	146,891	140,112
Fees	35,832	-	35,832	35,001
Special offering	-	19,780	19,780	17,209
Donated services and facilities	81,863	109,856	191,719	181,675
	790,154	156,435	946,589	902,720
Other trading activities				
Other income	2,000	13,168	15,168	1,469
Investment income				
Deposit account interest	7,972	-	7,972	5,582
Charitable activities				
Organisations	-	13,472	13,472	14,596
Second Thoughts	-	10,734	10,734	10,289
Grants	12,332	3,000	15,332	47,198
	12,332	27,206	39,538	72,083
Total incoming resources	812,458	196,809	1,009,267	981,854
EXPENDITURE				
Charitable activities				
Wages	306,883	23,166	330,049	295,834
Social security	38,745	-	38,745	24,504
Pensions	34,502	-	34,502	31,021
Facilities	44,467	-	44,467	44,108
Mission	151,317	8,809	160,126	144,740
Children & Young People	40,689	-	40,689	42,195
Employment costs	-	-	-	3,631
Sundry Expenses	98,234	27,783	126,017	136,036
Organisation	200	13,057	13,257	12,978
Administration	22,637	-	22,637	22,186
	737,674	72,815	810,489	757,233
Support costs				
Management				
Administration	48,027	5,409	53,436	54,566
Depreciation of tangible and heritage assets	6,000	47,697	53,697	50,055
	54,027	53,106	107,133	104,621

SUTTON COLDFIELD BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Management				
Governance costs				
Auditors' remuneration	5,876	-	5,876	5,866
Bank charges	1,011	-	1,011	697
	6,887	-	6,887	6,563
Total resources expended	798,588	125,921	924,509	868,417
Net income	13,870	70,888	84,758	113,437