Learning to live with God and to love like Christ



Harborne Baptist Church
Annual Report 2025

Published for the Annual General Meeting on 23rd March 2026
Operating as a Charitable Incorporated Organisation since 1st March 2023
Registered Charity Number: 1199474
Harborne Park Road, Harborne, Birmingham B17 0DH

BAPTISTS TOGETHER

HEBA
The Heart of England Baptist Association

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Legal & Administrative Details

Charity Name:	Harborne Baptist Church
Charity Number:	1199474 (Charitable Incorporated Organisation)
Charity Address:	Harborne Park Road Birmingham B17 0DH
Trustees:	Alanna Faronilo
	Deborah Johnston
	Helen Salter
	Jill Oldfield
	Joshua Adam Smith (Resigned 31/03/2025)
	Katie Jane Stafford (Resigned 31/03/2025)
	Michael Hugh Taylor (Resigned 31/03/2025)
	Revd Peter Maycock
	Sarah Barnett
	Mercy Murinye-Magwenzi (Appointed 01/04/2025)
	Sze Chun Anthony Lau
	Helen Ogboli (Appointed 01/04/2025)
	Foad Hakemizadeh (Appointed 01/04/2025)
	Judith Evans (Appointed 01/04/2025)
	Wai Fong Elise Kwok (Appointed 29/09/2025)
Independent Examiner:	A P Jopson FCA, Tony Jopson & Co Ltd
	246 Peverell Park Road, Plymouth, PL3 4QG

Trustees Report

Objects of the charity

The principal purposes of Harborne Baptist Church (the "Church") are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling these purposes the Church engages in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate (the "Activities"). The Activities may include but are not restricted to: regular public worship, prayer, Bible study, preaching and teaching; baptism, as defined in the Union's Declaration of Principle; evangelism and mission, locally, regionally, nationally and internationally; the teaching, encouragement, welcome and inclusion of young people; giving and encouraging pastoral care; supporting and encouraging charitable social action in the United Kingdom and abroad.

As a member of the Baptist Union, the Church subscribes to the BAPTIST UNION DECLARATION OF PRINCIPLE:

The basis of this Union is:

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian Baptism is the immersion in water into the Name of the Father, the Son, and the Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who "died for our sins according to the Scriptures, was buried, and rose again the third day."
3. That it is the duty of every disciple to bear witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

These objects are included in the Church's governing document as a Charitable Incorporated Organisation which was adopted at the members' meeting held on 31st May 2022.

The Managing Trustees consist of Minister(s), Deacons and the Church Secretary and Church Treasurer (if not already serving as Deacons) up to a maximum of 12 Trustees (excluding the Minister). Deacons are chosen from among existing church members and annual elections are held by ballot at the Church Annual General Meeting (the "AGM") – postal and email votes are permitted by the constitution. Nominees must secure a vote of at least 60% of eligible votes. The roles of Church Secretary and Church Treasurer may be covered by Deacons or by additional appointments at the AGM.

The Church is governed and regulated by its members. All aspects of the Church's work are subject to the approval of the members' meeting, which is normally held every two months (with a constitutional minimum of four meetings per year). The Minister of the Church is a paid Managing Trustee and with the assistance of the Leadership Team, gives leadership to the Church.

The Church is a member of the Baptist Union of Great Britain and the Heart of England Baptist Association. The Church will normally promote, encourage, support and advance the work of the Baptist Union, the Association and BMS World Mission through prayer, financial contributions and, where appropriate, by making personnel available from among its members.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday Services: Sunday Worship Services grew steadily and continued to be live-streaming on YouTube. Communion was celebrated monthly, and five people were baptised.

Church Meetings and Prayer: Members' meetings were held onsite and via Zoom, including small group discussions and prayer. Monthly prayer gatherings focused on local and global concerns. Church membership grew from 103 to 113. with 12 members joining during the year. Two longstanding members died and one resigned from membership

Bible Study Groups: Three home groups met twice monthly for Bible study, prayer, and mutual support. Other groups met for Bible study for enquirers, new believers, and for baptism preparation.

Baptisms: Three baptisms were held on 2nd February 2025, 9th March 2025, and 14th September 2025.

New Projects in 2025 included the Advent Art Project, a Holiday Club, and an Easy English Bible Study.

Training in 2025 included HBC Safeguarding Training, Conflict Resolution Training and Emergency First Aid at Work Training.

Junior Church: Catering for ages 5–18, Junior Church grew, particularly among older children. Monthly sessions on Sunday afternoons for young people in Years 7-13 began in September.

Fellowship Events: We held a monthly shared lunch, and Church picnics over the summer, to provide opportunities to get to know each other more. In September we invited our whole church family to a 'Connect Day', hosted at a neighbouring Baptist Church.

Events celebrating our multicultural diversity: We arranged a Lunar New Year celebration in February and held an 'International Christmas Celebration' in December. These events were valuable opportunities to celebrate our different cultures, pray and worship together, and learn more about our backgrounds.

Leadership Team: Trustees met monthly to address finance, ministry, pastoral care, safeguarding, and other practical matters.

Food Bank Collection: Monthly donations supported the Trussell Trust Food Bank, alongside Birmingham City Mission's 'Reverse Advent Calendar' appeal.

Warm Welcome Spaces: Throughout 2025, we continued our programme of free activities, open to all in our community. We were grateful to church and Queen Alexandra College volunteers enabling these activities to take place. Weekly events included: Move It or Lose It: Gentle exercise sessions using our sports hall. (Increased from 2 groups to 3); Harborne Community Café: Our 'Pay As You Feel' café, in partnership with The Real Junk Food Project Central, continued, serving more meals to our community; Place of Welcome: A weekly space for community support, with Digital Drop-Ins and opportunities for signposting and community connections; Creative Wellbeing Arts and Crafts: A weekly arts and crafts drop-in. This runs alongside the Dementia Carers' Hub' support group.

External User Groups

We welcomed a wide range of user groups in 2024, including: Alcoholics Anonymous, Christian Music Ministries (CMM) Choir, Cuppa Squad, Dementia Carers' Hub, Fibromyalgia Support Group, Got2Sing Choir, Harborne Dance School, Home English, Narcotics Anonymous, Safe Families, and various University of the Third Age (U3A) groups.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

Overall Position: Total income for the year ended 31st December 2025 (the "FY2025") was £207,689 (the year ended 31st December 2024, the "FY2024": £154,364), an increase of 34.5%. Total expenditure was £168,190 (FY2024: £181,918), a decrease of 7.5%. The Church recorded a surplus of £39,500, compared to a deficit of £27,553 in the previous year. This represents a significant strengthening of the financial position.

Income

The increase in income was primarily driven by the growth in regular giving. Direct giving and Sunday offerings rose substantially, supported by higher attendance and a special appeal during the year, while Gift Aid income increased in line with higher eligible donations. Warm Welcome grant funding also contributed significantly to project income. Although rental income fell following the departure of the manse tenant, room hire income showed improvement. Other project and appeal income fluctuated depending on timing and whether initiatives were one-off events. The prior year included certain one-off gifts (including audio visual improvement donations) that did not recur in FY2025.Trustees note that some of the income growth relates to special appeals and grants, which may not recur on an annual basis.

Expenditure

Total expenditure decreased by 7.5% compared to FY2024. The reduction is largely attributable to the absence of major one-off building works undertaken in the previous year. Ministry-related expenditure increased in several areas. The Minister's stipend and associated costs rose by 3.6%, while costs related to the leaseback arrangement increased by 32.6%. Tithes to BMS and Home Mission grew by 43.9%, reflecting revised monthly commitments. Premises expenditure increased by approximately 11% overall. Administrative expenditure remained proportionate to operational needs. Mission expenditure increased modestly overall, reflecting increased giving to BMS and Home Mission, ongoing support for overseas and local mission partners, and continued support for Warm Welcome initiatives. The prior year included a significant audio-visual equipment upgrade, which did not recur in FY2025.

Financial Outlook

The surplus of £39,500 represents a substantial improvement compared to the prior year's deficit. The improved result strengthens the Church's financial stability. Trustees will review the allocation of the surplus in line with the Church's reserves policy, ensuring adequate unrestricted reserves are maintained to manage risk and future capital requirements. Trustees will continue to monitor giving trends, rental income, and cost pressures to ensure long-term sustainability.

Reserves Policy

The trustees recognise the importance of maintaining adequate reserves to ensure the financial stability and sustainability of the Church. These reserves are held to enable the Church to continue its normal activities in the event of a temporary shortfall in income. The Church does not seek to accumulate reserves unnecessarily but aims to maintain an appropriate level that balances prudent financial management with the active deployment of resources for the Church's purposes. The Church's target is to hold a minimum of £30,000, approximately three months' expenditure, as unrestricted cash, ensuring that it can continue to operate should income or expenditure fluctuate adversely.

During the year, the Church also transferred £13,000 from the General Funds to the Building Fund, which can serve as a reserve for future fitting work. At the year end of 2025, the total of these two funds amounted to £45,423.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name JILL OLDFIELD

Signature J. Oldfield

Date 5.3.26

Independent Examiners Report

I report to the trustees on my examination of the accounts of Harborne Baptist 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 accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Independent Examiner's Details

Name: A P Jopson FCA, Tony Jopson & Co Ltd

Address: 246 Peverell Park Road, Plymouth, PL3 4QG

Signature: A P Jopson

Date: 4/3/26

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	129,345	16,826	146,171	85,513
Gift Aid	14,493	0	14,493	0
Grants	0	0	0	0
Charitable Activities				
Event Income	0	2,164	2,164	12,539
Investments				
Bank Interest	0	0	0	0
Trading Activities				
Rental Income	44,658	0	44,658	54,648
Sales	0	0	0	0
Other				
Loans Received	0	0	0	0
Other Income	253	0	253	1,664
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Total receipts	188,749	18,990	207,739	154,364
Payments				
Charitable Activities				
Activities	3,952	11,405	15,357	23,356
Admin	10,930	0	10,930	11,783
Advertising	0	0	0	0
Bank Charges	539	0	539	311
Event Costs	0	0	0	0
Gifts Given	9,387	2,218	11,606	8,366
Other Expenditure	210	0	210	558
Premises	57,801	0	57,801	68,677
Staff Costs	73,881	0	73,881	68,866
Governance Costs				
Governance Costs	0	0	0	0
Other				

Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	156,699	13,623	170,323	181,917
Net Receipts / Payments (before transfers)	32,050	5,367	37,417	-27,553
Fund Transfers In	13,000	0	13,000	0
Fund Transfers Out	13,000	0	13,000	0
Net Movement of Cash Funds	32,050	5,367	37,417	-27,553
Total Cash Funds Brought Forward	34,158	3,641	37,798	65,352
Total Cash Funds Carried Forward	66,207	9,008	75,215	37,798
		Represented By		
General (Unrestricted)	20,756	0	20,756	4,126
Building Fund (Designated)	15,423	0	15,423	23
Flower Ministry (Designated)	29	0	29	9
Home Mission (Restricted)	0	0	0	76
BMS (Restricted)	0	0	0	437
World Vision (Restricted)	0	-8	-8	-67
Pastoral Fund (Restricted)	0	-345	-345	215
Special Collections (Restricted)	0	0	0	0
Reserves (Unrestricted)	30,000	0	30,000	30,000
Projects and Events (Restricted)	0	9,361	9,361	2,981

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	20,756	0	20,756	4,126
Building Fund (Designated)	15,423	0	15,423	23
Flower Ministry (Designated)	29	0	29	9
Home Mission (Restricted)	0	0	0	76
BMS (Restricted)	0	0	0	437
World Vision (Restricted)	0	-8	-8	-67
Pastoral Fund (Restricted)	0	-345	-345	215
Special Collections (Restricted)	0	0	0	0
Reserves (Unrestricted)	30,000	0	30,000	30,000
Projects and Events (Restricted)	0	9,361	9,361	2,981

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0	0	0	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	Church, Community Centre, 13a Lordswood Road	3,187,428	0	3,187,428	3,178,608
Music & PA Equipment		15,000	0	15,000	15,000

Computers & IT		15,000	0	15,000	15,000
Furniture		175,000	0	175,000	175,000
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		0	0	0	0
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name JILL OLDFIELD

Signature J. Oldfield

Date 5.3.26.

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Transactions to Related Parties

There were no transactions to related parties during the accounting period.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	4,126	186,329	156,699	-13,000	20,756
Total	4,126	186,329	156,699	-13,000	20,756
Unrestricted Total	4,126	186,329	156,699	-13,000	20,756
Restricted Total	0	0	0	0	0
TOTAL	4,126	186,329	156,699	-13,000	20,756