ST PETER'S BAPTIST CHURCH, WORCESTER CIO

Accounts –31st December 2025

ST PETER'S BAPTIST CHURCH, WORCESTER

Charity number: 1202838

Accounts –31st December 2025

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ST. PETER'S BAPTIST CHURCH, WORCESTER

TRUSTEES' REPORT
for the year ended 31st December 2025

The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 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 (second edition) and Financial Reporting Standard FRS102.

Objectives and Activities

St. Peter's Baptist Church is a vibrant, family-oriented church, with people drawn from many backgrounds, ages and spheres of life, that seeks to proclaim and demonstrate the good news of the Christian gospel. During 2025 it was led by a full-time Minister (Team Leader) alongside a Minister in Training (added to the team in September 2023), a Ministerial Apprentice (added in September 2025), an Operations Manager, a part-time Children Youth and Families Lead (until March 2025), Coffee Shop Manager (until October 2025) and a part-time Worship and Young Adults lead. The CYF Lead role was split from June 2025 into two part time roles – Children and Families Lead and Youth and Families Lead. The Ministers are part of a leadership team which provides spiritual and operational oversight and are also trustees. The Vision of the Church is focused on three priorities of Loving, Releasing and Inviting, which was fully adopted by the Church Meeting in 2022.

The trustees have considered the Commission's guidance on public benefit and the specific guidance on charities for the enhancement of religion.

Central to the church's worshipping life are our Sunday gatherings. These are usually at 10am and twice monthly at 6.30pm, typically drawing about 130 adults plus children. Our worship gatherings are contemporary in style and have a strong focus on the teaching of the Scriptures. We continued to livestream our 10am services to enable those who cannot attend in person to participate in the services and to provide an online presence.

Allied to our weekly gatherings are a network of 19 life groups that meet at various times, providing encouragement, fellowship and learning. Our life groups are supplemented by a range of other courses such as Alpha and learning opportunities, some of which introduce new people to the Christian faith and others that build up a person's faith.

St. Peter's places a high priority on Children Youth and Families ministry with a part-time worker allotted to this task and a part time assistant to help achieve our objectives. This role was split equally in June 2025, creating a Children and Familes Lead and a Youth and Families Lead. Our aim is to both introduce children and young people to the Christian faith and enable them to grow in faith. This we do through a range of activities during the week. The recruitment of these Ministry Leads has enabled this work to develop significantly, particularly in the area of pre-school groups. We have continued to foster mutually beneficial relationships with our local schools.

Tuesday@2 is a fellowship group for senior people. The Eden coffee shop has continued to flourish and is viewed as a community hub and meeting place. These activities are all for the public benefit and can be attended by any member of the wider public.

The church established a new partnership with Hope Missions in Malawi in June 2024 following a mission team visit, and sent another team to strengthen the partnership during 2025. This exemplifies our strong commitment to international mission that also includes generous support for a range of overseas partners. Our social action team has fostered strong partnerships with UK based groups who help the poor and needy, including our local Foodbank.

Achievements & Performance

Andy Browning became Minister (Team Leader) in March 2022 and he was inducted in May 2022 to this position. The church has become stronger and healthier under its new leadership. Vickie Etchells [formerly Golding to April 2025] (MiT) has increasing influence and fruitfulness within the life of the church. She entered her final year of training during 2025. Matthew Davis answered a call to ministry in 2025 and began a part time role as Ministerial Apprentice in September, training for ministry at St Hild's College.

Tim Breed continued his role as Church Operations Manager (COM) facilitating the effectiveness and growth of the Church through the provision of operational organisation and management of the extensive activities undertaken by the Church.

TRUSTEES' REPORT
for the year ended 31st December 2025 (continued)

His role incorporates the role of Church Secretary/Administrator.

Rebekah Mogg continued to successfully develop the CYF ministry of the church recruiting a youth engagement lead, Isaac Porter, as the work grew. Rebekah resigned in October 2024 with a planned leaving date of early 2025. Ria Davis was appointed as Children and Families Lead in June 2025, and Isaac Porter promoted to Youth and Families Lead. Eleanor Breed grew in the role of Hospitality, Facilities and Digital Manager until she began maternity leave in October 2025. Matt Breed continued in his roles as Worship and Young Adults Ministry Worker. Matt also stepped up to cover maternity leave as temporary Hospitality Manager. The Young Adults group (Frontline) became stronger as it grew.

The Coffee Shop ministry of the church continues to have a significant impact upon the local community under the leadership of Lydia Repton until October 2025. Natalie Knight continued to support the Ministerial team as Ministerial Team Administrator.

The broad range of church activities continued, crucially supported by a large team of volunteers who gave generously of their time and resources, as well as by the dedicated staff team. The church could not operate the range of activities without them. Indeed, many members are inspired to do voluntary work in the community including counselling services, services for homeless people and other welfare projects such as Foodbank and Street Pastors.

Much positive feedback was again received from the community during the year, with the church supporting a local community Foodbank collection hub. Strong demand for many groups and church facilities demonstrates the success of the church programmes and its involvement in the wider community.

Teaching the Christian faith in contemporary and relevant ways to people of all ages benefited the congregation and the wider public through deepening spirituality, providing an ethical framework for living, bringing comfort and solace in times of need and creating significant experiences of community. The church continues to offer pastoral support to people in the local community in times of need.

The church has continued to work hard to let the wider public benefit from the church premises. Alongside the extensive programme of church run activities, many other user groups contributing to public well-being continue to use our premises, including exercise classes, healthy lifestyle groups and many recreational activities. The building is a popular venue for community and local authority meetings, children's parties, conferences and training courses.

From 1 January 2025 St Peter's Baptist Church was established as a CIO and the new CIO has taken over all the charitable activities and the assets and liabilities of this charity.

At the end of 2025 church membership was 186.

Review of the Year

Financial Review:

Overview
Our income in 2025 totaled £404,003 and our outgoings were £407,004. This left our total funds at £2,368,663 including buildings and other assets, a decrease of £3,001 over the year.

General Fund
General Funds Incoming Resources were £382,001, an increase of £26,440 compared to 2024. Interest rates have fallen so investment income was £1,074 lower than 2024, the Coffee Shop turnover was lower by £10,689 and there was a drop in Mission income of £7,135. However, Offerings increased this year by £41,169 which included a Thank Offering and there was an increase of £5,500 in the Employment Allowance. General expenditure including donations was £388,429 a

TRUSTEES' REPORT
for the year ended 31st December 2025 (continued)

decrease of £3,565. The main decrease was in the Coffee Shop. The manager left in the Autumn and since then the coffee shop has been run on a reduced basis.

Donations
Donations (including those from restricted funds) were £56,253 compared to £42,021 in 2024.

Designated Funds
There are five designated funds.
The maintenance fund is to hold reserves for major works as and when required on the church centre.
The large equipment fund is to cover replacement of major items outside the scope of the normal budget. .
The staffing fund is to cover future staffing needs.
The Mission and Evangelism fund funds additional spend on this area of mission as it arises.
The Donations Fund is to ring fence planned donations which could not be made within the current year.

Gift Aid
Under Gift Aid arrangements it is understood that all gifts are made to St Peter's Baptist Church and in general, tax recovered under the Gift Aid scheme passes through the general funds. The Church Leaders as trustees will follow the donors' wishes as to the use of those gifts (where specified) and will add an allowance in respect of tax recovered where appropriate. It is noted that gifts received through charitable trusts already include a tax element. Tax recovered during the year amounted to £49,604, an increase of £10,910 compared to 2024.

Reserves
The Church receives most of its income from regular donations from church members. The trustees consider it prudent to hold reserves in general funds (excluding fixed assets) of 33% of annual budgeted expenditure to cover unforeseen requirements or a fall in income. This can be held as designated, but not restricted funds. The current level of reserves exceeds this level. However, as the Minister-in-Training will become a full time minister in July 2026 this will incur increased expenditure and reduce the level of reserves over the next few years.

Structure, governance and Management

The church is a CIO, governed by the following documents:
St Peter's Baptist Church CIO Constitution September 2022
Church Premises: Baptist Trusts for Churches 2003
Manse: Baptist Trust For Manses 2004

Reference & administrative details:

Name: St. Peter's Baptist Church
Address: Eden Close, St Peter's Drive, Worcester, WR5 3TZ

Charity Number: 1202838

Custodian Trustees:
Heart of England Baptist Association

Organisational links:
A member of the Baptist Union of Great Britain and a member of the Evangelical Alliance.

Managing Trustees:
There are currently four (2024 - six) Member Trustees, elected by the membership at the June ACM for three years. Member Trustees are restricted to two consecutive terms of office. The Administrator and the Treasurer are appointed

TRUSTEES' REPORT
for the year ended 31st December 2025 (continued)

annually for the coming year although at present the Treasurer role is being filled by one of the Member Trustees. The Ministers and Administrator are paid trustees as permitted by the constitution. This gives a total for 2025 of eight Trustees (4 Members + 3 Ministers + 1 Officers = 8)

Trustees in office in 2025:

Andy Browning	**Minister (Team Leader)**	Chair	Paid
Alison Boardman	Elected Trustee/**Church Treasurer**	Until 4th December 2025	
Clare Boniface	Elected Trustee	From 25th June 2025	
Tim Breed	**COM/Administrator**		Paid
Matthew Davis	Elected Trustee and then Minister in Training		
Vickie Etchells [formerly Golding]	Minister in Training		Paid
Ann Harwood	Elected Trustee		
Philip Lloyd	Elected Trustee	Until 25th June 2025	
Gracious Mugova	**Church Treasurer**	Until 25th June 2025	
Tim Parker	Elected Trustee/Church Treasurer	Treasurer from 4/12/25	
Kim Stansfield	Elected Trustee		

Safeguarding:
Trustees for Safeguarding were Matthew Davis - Children; Philip Lloyd - Adults at Risk until June 2025: then Matthew Davis – Children: Tim Parker – Adults at Risk from June 2025.

Independent Examiners: A.J. Carter & Co Limited., Chartered Certified Accountants and Business Advisors, 22b High Street, Witney, Oxon. OX28 6RB

Bankers: Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT

The trustees have considered the main risks to which the Charity may be exposed and have taken necessary steps to mitigate the impact of these should unforeseen circumstances arise.
Trustees have been given necessary and appropriate Safeguarding training.

Declarations:

This report was approved by the Trustees and signed on their behalf by



Signed ANDREW BROWNING **(Andy Browning – Minister – Team Leader/Chair of Trustees)**

Date 15th June 2026

ST PETER'S BAPTIST CHURCH, WORCESTER

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of St Peter's Baptist Church, Worcester (the charity) for the year ended 31st December 2025

Responsibilities and Basis of Report

As the charity's trustees 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 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 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

A P Williams FCCA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
Oxon
OX28 6RB

18th June 2026

Statement of Financial Activities

for the year ended 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Income from:						
Donations and legacies	2	261,154	17,506		278,660	233,594
Charitable activities	3	94,193	-		94,193	114,894
Other	4	26,654	4,496		31,150	23,022
Total incoming resources		382,001	22,002	-	404,003	371,510
Expenditure on:						
Raising funds		-	-		-	-
Charitable activities	5	388,429	18,575		407,004	417,579
Total expenditure		388,429	18,575	-	407,004	417,579
Net income/(expenditure) and net movement in funds for the year		(6,428)	3,427	-	(3,001)	(46,069)
Transfer between funds		-	-		-	-
Net movement in funds		(6,428)	3,427	-	(3,001)	(46,069)
Reconciliation of funds						
Total funds brought forward		606,785	12,981	1,751,898	2,371,664	2,417,733
Total funds carried forward		£600,357	£16,408	£1,751,898	£2,368,663	£2,371,664

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 8 to 17 form part of these financial statements.

ST PETER'S BAPTIST CHURCH, WORCESTER

BALANCE SHEET
as at 31st December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	10	2,082,808	2,084,120
Investments		-	-
Total fixed assets		2,082,808	2,084,120
Current assets			
Stock	11	2,500	5,000
Debtors	12	6,671	10,517
Cash at bank and in hand		284,595	278,579
Total current assets		293,766	294,096
Liabilities			
Creditors falling due within one year	13	7,911	6,552
Net current assets		285,855	287,544
Total assets less current liabilities		2,368,663	2,371,664
Creditors: falling due after more than 1 year		-	-
Total net assets	14	£2,368,663	£2,371,664
The funds of the Charity			
Endowment funds	15	1,751,898	1,751,898
Restricted income funds	15	16,408	12,981
Unrestricted income funds	15	600,357	606,785
Revaluation reserve		-	-
Total unrestricted funds		600,357	606,785
Total charity funds		£2,368,663	£2,371,664

These accounts were approved by the Church Leaders on 15th June 2026 and are signed on their behalf by:

TIM PARKER
Church Treasurer

ANDREW BROWNING
Minister – Team Leader/Chair of Trustees

The notes on pages 8 to 17 form part of these financial statements.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

1. **Accounting Policies**

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of Preparation**
The Financial Statements have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The Financial Statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

b) **Public Benefit Entity**
St Peter's Baptist Church, Worcester meets the definition of a public benefit entity under FRS 102.

c) **Going Concern**
The Directors consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) **Income Recognition Policies**
Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) **Interest Receivable**
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) **Fund Accounting**
Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for the particular areas of the Charity's work or for specific projects being undertaken by the Charity.

g) **Expenditure and Irrecoverable VAT**
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

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

h) **Tangible Fixed Assets**

A total of £1,751,898 was spent on the church building and capitalized at cost. The building was completed in 2007. The manse premises are stated at cost. Depreciation has not been charged on the Church or Manse premises because, in the opinion of the trustees, the residual value of the assets is not less than the original cost price.

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

Asset Category	Annual Rate
Solar Panels	Straight line over 20 years
Furniture and equipment	25% Reducing balance

Items are written off when their value falls below £750.

i) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

j) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Income from donations**

	2025	2024
	£	£
Gifts and donations	228,556	194,650
Tax refunds	49,604	38,694
Grants received	500	250
	£278,660	£233,594

Of the £278,660 received in 2025 £17,506 was restricted funds and £261,154 unrestricted funds.
Of the £233,594 received in 2024 £13,609 was restricted funds and £219,985 unrestricted funds.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

3. **Income from charitable activities**

	2025 £	2024 £
Mission	1,434	10,909
Coffee Shop	33,119	43,808
Letting Income	59,640	60,177
	£94,193	£114,894

Of the £94,193 received in 2025 £Nil was restricted funds and £94,193 unrestricted funds.
Of the £114,894 received in 2024 £2,340 was restricted funds and £112,554 unrestricted funds.

4. **Income earned from other sources**

	2025 £	2024 £
Investment Income	12,325	13,399
Other income	18,825	9,623
	£31,150	£23,022

Of the £31,150 received in 2025 £4,496 was restricted funds and £26,654 was unrestricted funds.
Of the £23,022 received in 2024 £Nil was restricted and £23,022 was unrestricted funds.

5. **Analysis of expenditure on charitable activities**

	2025 Total £	2024 Total £
Grants Payable (see note 16)	56,253	42,021
Ministry	129,567	129,151
Mission	24,297	31,709
Coffee Shop	55,673	58,859
Establishment	50,815	64,834
Administration	89,319	86,180
Finance support	-	3,781
Independent Examination	1,080	1,044
Total	£407,004	£417,579

Of the £407,004 expenditure in 2025, £388,429 was charged to unrestricted and £18,575 to restricted funds.
Of the £417,579 expenditure in 2024, £391,994 was charged to unrestricted and £25,585 to restricted funds.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

6. **Net income/(expenditure) for the year**

	2025	2024
This is stated after charging:	£	£
Depreciation	1,312	1,312
Independent examiner's fee	1,080	1,044
Accountancy services	-	3,781

7. **Analysis of staff costs and trustee remuneration and expenses**

	2025	2024
	£	£
Salaries and wages	196,774	200,356
Social security costs	17,783	13,206
Pension costs	12,929	12,205
Other costs	12,000	12,000
	£239,486	£237,767

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

No sums were paid to the Trustees for their work as Trustees (2024 - none)

The following charity trustees received remuneration and work related expenses reimbursed in the year to 31 December 2025:

		£	£
Andy Browning (Minister – Team Leader)	Stipend	36,259	35,340
	BU Employer pension contributions	4,400	4,295
	Manse rent and other housing costs	15,648	15,600
	Reimbursed expenses	-	1,865
Vickie Etchells [formerly Golding] (Minister in Training) (including manse accommodation owned by church)	Stipend	14,588	21,500
	BU Employer pension contributions	1,868	1,854
	Reimbursed expenses	2,239	1,071
Tim Breed (Church Operations Manager & Administrator)	Remuneration	38,054	37,087
	Employer pension contributions	1,889	1,854
Sarah Stansfield (Connected to Kim Stansfield trustee)	Accounting services Stansfield & Co	-	3,781
	Reimbursed expenses	-	-
Ria Davis (Connected to Matthew Davis)	Remuneration	9,108	
	Employer pension contr.	455	
Matt Breed (Connected to Tim Breed, Administrator/trustee)	Remuneration	16,370	13,545
	Employer pension contr.	819	677
Eleanor Breed (Connected to Tim Breed, Administrator/trustee	Remuneration	14,609	12,975
	Employer pension contr.	753	649
		£157,059	£152,093

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

The ministers and Church Operations Manager were the senior managerial staff and therefore there are no additional salary details to provide for this as they were all trustees.

Trustees made donations to St Peter's Baptist Church in 2025 of £47,137 (2024 £33,695)

8. **Staff numbers**

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

	2025 Number	2024 Number
Ministers (incl. Minister in Training)	2.00	2.00
Administration & Ministry	5.75	5.50
Building (Caretaking, cleaning and desk staff)	3.75	3.50
Coffee Shop	2.00	2.00
	13.50	13.00

The number of full time equivalent employees was 6.30 (2024 6.00)

9. **Pensions**

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. 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 Trust 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 the Scheme 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.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to the defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The ministers are eligible to join the scheme.

All other employees are eligible to join the NEST pension scheme.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

10. **Tangible fixed assets**

	Church Premises	Manse	Equipment	Total
	£	£	£	£
Cost:				
Brought forward 1 January 2025	1,751,898	321,724	28,619	2,102,241
Additions	-	-	-	-
Disposals	-	-	(2,375)	(2,375)
As at 31 December 2025	1,751,898	321,724	26,244	2,099,866
Depreciation:				
Brought forward 1 January 2025	-	-	18,121	18,121
Charge for year	-	-	1,312	1,312
Disposals	-	-	(2,375)	(2,375)
As at 31 December 2025	-	-	17,058	17,058
Net book value:				
As at 31 December 2025	£1,751,898	£321,724	£9,186	£2,082,808
As at 31 December 2024	£1,751,898	£321,724	£10,498	£2,084,120

11. **Stock**

	2025	2024
	£	£
Coffee Shop stock at 31 December	2,500	5,000

12. **Debtors**

	2025	2024
	£	£
Letting Income	2,513	4,936
Prepayments and accrued income	-	1,975
Gift aid	4,158	3,606
	£6,671	£10,517

13. **Creditors: amounts falling due within one year**

	2025	2024
	£	£
Creditors & Accruals	7,911	6,552
	£7,911	£6,552

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

14. **Analysis of net assets between funds**

	General Fund	Restricted Funds	Endowment Funds	Total
	£	£	£	£
Tangible fixed assets	330,910	-	1,751,898	2,082,808
Cash at bank and in hand	268,187	16,408	-	284,595
Other net current assets/(liabilities)	1,260	-	-	1,260
Total	£600,357	£16,408	£1,751,898	£2,368,663

15. **Analysis of charitable funds**

Analysis of movements in endowment funds

	Balance 1.1.2025	Incoming resources	Resources expended	Funds 31.12.2025
	£	£	£	£
Development Fund	1,751,898	-	-	1,751,898
Total	£1,751,898	£-	£-	£1,751,898

Analysis of movements in restricted funds

	Balance 1.1.2025	Incoming resources	Resources Expended	Transfers	Funds 31.12.2025
	£	£	£		£
Malawi (see note 16 for split)	10,611	4,472	(2,888)		12,195
Flowers & Gardening	-	476	(476)		-
Staff Fund	260	8,000	(5,259)		3,001
Home for Good	-	419	(419)		-
Warm Space	-	100	(100)		-
Foodbank	18	-	(18)		-
Eden Care	100	6,365	(6,708)		(243)
St Richard's Hospice	-	254	(254)		-
Christmas Offerings	1,914	1,994	(2,453)		1,455
Miscellaneous Donations	78	(78)	-		-
Total	£12,981	£22,002	£(18,575)		16,408

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

Analysis of movements in unrestricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Transfers	Funds 31.12.2025
	£	£	£		£
General fund	415,655	381,963	(344,662)	-	452,956
Maintenance Fund	98,035	-	(1,776)	-	96,259
Large Equipment Fund	12,410	-	(4,238)	-	8,172
Mission & Evangelism Fund	22,335	38	(2,968)	-	19,405
Donations	8,382	-	(5,489)	-	2,893
Staffing Fund	49,968	-	(29,296)	-	20,672
Total	£606,785	£382,001	£(388,429)	-	£600,357

Name of unrestricted fund	**Description, nature and purposes of the fund**
General fund	The 'free reserves' after allowing for all designated funds.
Maintenance Fund	Funds set aside to ease transition to higher maintenance costs as building ages
Large Equipment Fund	Funds set aside to ease transition to higher equipment replacement costs
Mission & Evangelism Fund	Funds to increase mission and evangelism activity especially locally
Donations	Funds to cover donations delayed from previous year's budget
Staffing Fund	Funds to cover costs of new roles until income increases

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

16. **Analysis of grants payable**

	2025 Total £	2024 Total £
Unrestricted		
Home - Worcester		
Good Soil Trust	1,620	1,500
Cedar Tree Pregnancy Crisis Centre	2,160	1,920
Bridge Counselling Service	2,160	1,920
Two Pennies	-	960
Foodbank	1,620	1,500
4Front Theatre	600	550
iSingPOP	1,500	1,320
Lightbox	500	300
Angel Tree – Prison Fellowship	350	250
Worcester Street Pastors	750	600
Eden Care	1,258	-
Worcester CSU	500	-
St Peter's Village Hall	5,000	-
Home - National		
Baptist Home Mission	5,500	4,000
Light College	-	1,000
Good News for Everyone	-	500
Overseas		
BMS World Mission	7,000	6,000
Cliff & Geraldine Newham	1,800	1,620
Tearfund	1,000	500
Christian Solidarity Worldwide	1,200	600
Open Doors	1,200	1,128
Love Russia	1,500	1,400
Malawi – Ministry Support, Travel and Hope Mission	3,003	900
Jess Hartman	1,680	1,620
Short Term Mission	250	-
Ewan Thompson	-	540
General (UK Social Support)		
St Paul's Hostel	750	600
Home For Good	800	600
Miscellaneous	261	324
Total	£43,962	£32,152

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

	2025 Total £	2024 Total £
Restricted		
Home - Worcester		
Foodbank	2,219	2,541
St Richard's Hospice	254	-
Eden Care	6,288	249
Good Soil	-	35
Home - National		
Home for Good	419	625
Harnhill	-	601
Home Mission	231	-
Ukranian Refugee Support	-	1,044
Malawi – Educational Support	4	4
Malawi – Travel	1,387	165
Malawi - Community Support	1,489	2,160
Tearfund (2023 – Earthquake Appeal)	-	2,302
Various	-	143
Total	£12,291	£9,869
Total Grants Payable	£56,253	£42,021