

REGISTERED CHARITY NUMBER: 1130548

NORTHFIELD BAPTIST CHURCH

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE
YEAR ENDED 31 MARCH 2025

Northfield Baptist Church

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for the Year Ended 31 March 2025

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Northfield Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

The Trustees (also known as the Church Deacons) present their annual report and financial statements for the year ended 31 March 2025 which have been prepared in accordance with the Charity Commission's Statement of Recommended Practice.

REFERENCE AND ADMINISTRATIVE DETAILS

Northfield Baptist Church is a Registered Charity, number 1130548. The correspondence address is 789 Bristol Road South, Northfield, Birmingham, West Midlands, B31 2NQ.

Ministers

Rev A Magahy
Mrs N Magahy

Church Treasurer

Mr A Vail

Assistant Treasurer

Mrs GD Harper

Trustees who have served during the period from 1 April 2024 until the date this report was approved were:

Church Secretary

Mrs S Moss

Deacons

Mrs A Button
Mr T Khuduge
Mr A Vail
Mr R Windsor
Mrs J Cottam
Mrs E Boraston
Mrs J Hollis

STRUCTURE, GOVERNANCE AND MANAGEMENT

Northfield Baptist Church is a registered Charity, registered number 1130548. The Charity was registered on 24 May 2009 with the Charities Commission. The church is a member of the Baptist Union of Great Britain.

OBJECTIVES AND ACTIVITIES

The Charity's mission statement is:

"We believe that our Christian mission is the knitting together of evangelism and social action through witness and service. This mission flows out of the life of our fellowship, enriched by our worship, into the community."

Northfield Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Treasurers Report 2024-2025

Firstly, a big thank you to God and to all those who have given sacrificially throughout this year, enabling us to continue the work which we believe God has called us to do. We remain entirely dependent on God both for the work and for the means to do the work. As you read through this report, we hope you will see how God has been at work during this year.

You will see recognise God's care and provision for us through the faithful generosity of those who give financially to the church. We never take your generosity for granted and we pray, each week, that God will bless those who give – not because of the amount which is given but because of the heart that is behind the gift.

You will also see ways in which God has been present as we have sought to carefully manage the resources which He has put at our disposal. We have a large suite of rooms, in an enviable position at the heart of Northfield, and we continue to seek ways in which these mere bricks and mortar can become a source of light and hope to those who around us.

Our accounts over the last year showed encouraging increases in offerings and donations, and in letting income. Lettings are managed by Chris Acey who ensures that the building is rarely quiet. We seek, as best we can, to allow external users access to the building when they are involved in activities which directly, or broadly, coincide with things that are in accord with the mission of NBC. And they pay us for the privilege! In fact, during 2024/25 they all agreed to an increase in rental which was largely in line with inflation.

A busy building, however, also means that there are constant challenges in terms of maintenance and upgrades. Specifically, during this year we faced the challenge of replacing a sound system which had been stolen in the previous year and a heating system which could limp on no longer. And God provided! Again, we acknowledge the careful stewardship of those who have gone before us and the response of those who felt called, and able, to give above and beyond their normal level of giving. God provided, through his people!

We also faced an unexpected and protracted disputed with our energy supplier. It was also costly! We are grateful to have ended this chapter and deeply encouraged by the response of Church Members who rallied round the deacons with practical advice and prayerful encouragement.

The building will continue to be a major source of expenditure – both planned an unplanned – and we ask members for their continued mix of advice and encouragement.

Not all of our expenditure goes into the building. We continue to support BMS and Baptist Home Mission by giving 5% of regular giving to each of these mission agencies. We were also able to contribute to the work of other life-changing agencies through our monthly Communion Offerings – a total of £5,977. We remain committed to paying staff at least the Real Living Wage and can also report that our Ministers' have received stipends in line with Baptist Union recommendations.

During the year, we benefited from different amounts of Grant Funding and are grateful to those who took the time to complete, often, complicated application forms.

Thank you, also, to those who were able to enhance their giving through Gift Aid. This is ONLY available to those who pay Income Tax, but it is available to ALL those who pay Income Tax. So, whether you give occasionally or regularly you can increase your giving at no extra cost, to yourself, by completing a Gift Aid declaration at any time through the year. In summary: during the year, total income amounted to £156,741 (2024: £153,653) of which unrestricted offerings were the main component, followed by restaurant takings. Expenditure amounted to £158,428 (2024: £138,163) and the main components of this are staff costs and restaurant supplies. The result is an unrestricted deficit of £2,057 (2024: surplus £15,490).

Northfield Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

During the year, we took the decision to review of Financial Reserves Policy and to move some of our reserves to actual spending. The result of this that we enter a new financial year with slightly less in our reserves than we would hope to have. These will be replaced as soon as is possible.

Finally, a big thank you to Gillian Harper, whose diligence keeps the accounts in good order and to the individual treasurers who look after each of the church's individual organisational accounts.

Reserves Policy

Charity reserves consist of our unrestricted funds that are freely available to be spent on the charity's purposes. We hold these to ensure we can continue as a going concern to enable us to cope with financial issues that may arise and protect us should we experience a drop in income. The church will seek to achieve a Financial Reserves Fund of £35,000 (less what is held in the Building Maintenance Fund), this is equivalent to three months of current annual expenditure. A full copy of our reserves policy is available upon request.

RISK ASSESSMENT

In its decision taking the charity seeks to identify and mitigate or manage the risks to which it might be exposed.

TRUSTEE RESPONSIBILITIES

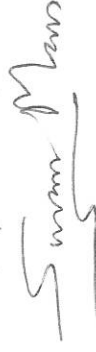
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 outgoing expenditure of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. 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.

Approved by Trustees on 10/7/25 and signed on its behalf by:



Mrs S Moss (Chair)

Northfield Baptist Church

**Independent Examiner's Report to the Trustees
for the Year Ended 31 March 2025**

Independent Examiner's Report to the Trustees of Northfield Baptist for the Year Ended 31 March 2025

I report to the charity trustees of Northfield Baptist Church on my examination of the accounts for the year ended 31 March 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 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

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.

E J Rye FMAAT

Date :



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

NORTHFIELD BAPTIST CHURCH

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1130548

Set out on pages

1 - 14

(remember to include the page numbers of additional sheets)

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

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation
of the accounts in accordance with the requirements of the Charities Act
2011 ("the Act").

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have
come to my attention (~~other than that disclosed below~~ *) in connection with
the examination which gives me cause to believe that in, any material
respect:

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

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

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

Signed:

L. J. Rye

Date:

18/8/25

Name:

LEWANA JEAN RYE

Relevant professional
qualification(s) or body
(if any):

FMAAT

Address:

62 WESTHILL ROAD

KINGS NORTON BIRMINGHAM

B38 8TN

Northfield Baptist Church

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted Funds £	Endowment Funds £	Restricted Funds £	2025 Total £	2024 Total £
Income and endowments from:						
Donations and legacies	2	69,228		2,452	71,680	62,812
Activities for generating funds	3	83,517		-	83,517	77,163
Investments	4	1,544		-	1,544	2,227
Other	5	-		-	-	11,451
Total income and endowments		154,289	-	2,452	156,741	153,653
Expenditure on:						
Charitable activities	6	156,345		2,083	158,428	138,163
Total expenditure		156,345	-	2,083	158,428	138,163
Net income / (expenditure)		(2,057)	-	369	(1,688)	15,490
Transfers between Funds		2,550	-	(2,550)	-	-
Net movement in funds		493	-	(2,181)	(1,688)	15,490
Reconciliation of funds:						
Total funds brought forward		384,882	300,000	353,892	1,038,774	1,023,284
Total funds carried forward		385,376	300,000	351,711	1,037,087	1,038,774

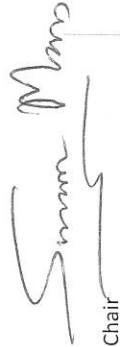
All income and expenditure derive from continuing activities

Northfield Baptist Church

Balance Sheet
for the Year Ended 31 March 2025

	Notes	Unrestricted funds	Endowment funds	Restricted funds	2025 Total	2024 Total
		£	£	£	£	£
Fixed assets						
Tangible assets	10	313,274	300,000	348,930	962,204	912,213
		313,274	300,000	348,930	962,204	912,213
Current assets						
Debtors	11	10,554	-	-	10,554	10,446
Cash at bank and in hand		74,112	-	2,781	76,894	131,546
		84,666	-	2,781	87,447	141,992
Liabilities						
Amounts falling due within one year	12	5,848	-	-	5,848	6,115
Net current assets / (liabilities)		78,818	-	2,781	81,600	135,877
Total assets less current liabilities		392,092	300,000	351,711	1,043,803	1,048,091
Liabilities						
Amounts falling due after one year	13	6,716	-	-	6,716	9,316
NET ASSETS		385,376	300,000	351,711	1,037,087	1,038,774
FUNDS						
Unrestricted funds	14	385,376			385,376	384,882
Endowment funds	14		300,000		300,000	300,000
Restricted funds	14			351,711	351,711	353,892
Total funds		385,376	300,000	351,711	1,037,087	1,038,774

The financial statements were approved by the Trustees on 16/7/25 and were signed on its behalf by:


Mrs S Moss – Chair

Northfield Baptist Church

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

General information and basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 2015 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements have been prepared on a going concern basis under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the Charity is responsible in law. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Incoming Resources

Offerings and donations are recognised when received by or on behalf of the Church. Grants and legacies are recognised when the church is legally entitled to the amount due. All other income is recognised when the church becomes legally entitled to the income and when the amount can be quantified with reasonable certainty. All incoming resources are accounted for gross.

Income tax recoverable on gift aid donations is accounted for when the donation is received, not when the tax refund is received.

Resources expended

Grants and donations are accounted for when they are paid over, or when awarded, if that award creates a binding or constructive obligation. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Tangible Fixed Assets

Equipment used within the church premises is included at cost and depreciated on the following basis in order to write the asset off over its estimated useful life:

Equipment – straight line over 4 years

Items of equipment costing under £1,000 are written off when the asset is acquired

The Church premises are incorporated into the financial statements at historical cost, the property is not depreciated as the Trustees consider that the residual value of the property is such that any charge would be immaterial.

Liabilities

Liabilities are recognised as soon as the legal or constructive obligation arises.

Taxation

The charity is exempt from tax.

Northfield Baptist Church

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES (continued...)

Financial instruments

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the entity after deducting all of its financial liabilities.

Where the contractual obligations of financial instruments are equivalent to a similar debt instrument, those financial instruments are classed as financial liabilities.

Financial liabilities are presented as such in the balance sheet. Finance costs and gains or losses relating to financial liabilities are included in the profit and loss account. Finance costs are calculated so as to produce a constant rate of return on the outstanding liability.

Where the contractual terms of share capital do not have any terms meeting the definition of a financial liability then this is classed as an equity instrument. Dividends and distributions relating to equity instruments are debited direct to equity.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Church as directed by the Deacons. Restricted funds are funds which the donor has specified are to be used solely for a particular area of the Church's work or for specific purchases of assets to be used by the Church.

Pension Costs

The Church participates in The Baptist Pension Scheme, a multi-employer scheme which is unable to identify the assets and liabilities directly attributable to the Church. In accordance with FRS102, amounts paid to the Scheme are accounted for as if they were those of a defined contribution scheme.

The Church also participates in a defined contribution scheme and amounts due in respect of this scheme is charged to the Statement of Financial Activity.

Donated services

The Church's activities are dependent on volunteers in all areas. There is no recognition in these accounts of the time donated by volunteers.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Offerings	46,377	-	46,377	48,560
Donations	7,839	2,452	10,291	7,475
Grants	6,232	-	6,232	-
Gift Aid	8,781	-	8,781	6,776
	69,228	2,452	71,680	62,812

Northfield Baptist Church

Notes to the Financial Statements
for the Year Ended 31 March 2025

3. INCOME FROM GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Lettings	27,241	-	27,241	24,300
Manse	9,440	-	9,440	10,391
Restaurant takings	36,667	-	36,667	33,655
Coffee Lounge takings	6,145	-	6,145	5,708
Other	4,024	-	4,024	3,109
	83,517	-	83,517	77,163

4. INCOME FROM INVESTMENTS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank interest	1,544	-	1,544	2,227
	1,544	-	1,544	2,227

5. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Insurance proceeds	-	-	-	11,451
	-	-	-	11,451

Northfield Baptist Church

Notes to the Financial Statements
for the Year Ended 31 March 2025

6.

EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Communion Fund	-	1,934	1,934	1,552
Outreach activities, events & resources	1,282	-	1,282	1,923
Children's & Young people	28	-	28	658
Hospitality expenses	41,997	-	41,997	38,686
Charity collections paid out	754	-	754	-
Baptist Mission Society / Home Mission	4,043	-	4,043	7,499
Subscriptions / Donations	909	-	909	831
Ministers costs	42,829	-	42,829	40,983
Visiting speakers and ministry expenses	98	-	98	281
Worship music, resources, expenses	1,234	-	1,234	1,328
Manse expenses - utilities, R&R	646	-	646	10,366
Buildings - caretaking and cleaning	7,875	-	7,875	7,413
Buildings - utilities	18,086	-	18,086	8,244
Fabric, maint & equip	17,525	-	17,525	12,336
Insurance	3,480	-	3,480	3,499
Depreciation	13,980	-	13,980	480
Other	739	149	889	888
Bank charges	278	-	278	246
Accounts & Independent Exam	562	-	562	950
	156,345	2,083	158,428	138,163

7.

TRUSTEE REMUNERATION AND BENEFITS

No Trustees were paid during the year ended 31 March 2025 for services provided (2024: £Nil)

8.

TRUSTEE EXPENSES

Three Trustees were reimbursed expenses amounting to £196 for the year ending 31 March 2025.
(2024: Three Trustees amounting to £1,266)

Northfield Baptist Church

Notes to the Financial Statements
for the Year Ended 31 March 2025

9. STAFF COSTS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Wages and Salaries	72,288	-	72,288	67,487
Employers Pension Costs	155	-	155	4,138
Social Security Costs	-	-	-	-
	<u>72,443</u>	<u>-</u>	<u>72,443</u>	<u>71,625</u>

No staff member received remuneration in excess of £60,000 per annum

The average number of staff in the year was 6 (2024: 6)

10. TANGIBLE FIXED ASSETS

	Buildings £	Equipment £	Totals £
Cost			
As at 1st April 2024	910,773	35,542	946,315
Additions	9,489	54,481	63,971
Disposals	-	-	-
As at 31st March 2025	<u>920,262</u>	<u>90,023</u>	<u>1,010,285</u>
Depreciation			
As at 1st April 2024	-	34,102	34,102
Charge	-	13,980	13,980
On disposals	-	-	-
As at 31st March 2025	<u>-</u>	<u>48,082</u>	<u>48,082</u>
Net Book Value			
As at 31st March 2024	<u>910,733</u>	<u>1,440</u>	<u>912,213</u>
As at 31st March 2025	<u>920,262</u>	<u>41,941</u>	<u>962,203</u>

Northfield Baptist Church

Notes to the Financial Statements
for the Year Ended 31 March 2025

11. DEBTORS

	Total 2025	Total 2024
	£	£
Gift Aid	7,612	7,711
Deposit Protection Scheme	810	810
Prepayments	2,132	1,925
	<u>10,554</u>	<u>10,446</u>
Restricted	-	-
Unrestricted	10,554	10,446
	<u>10,554</u>	<u>10,446</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2025	Total 2024
	£	£
Accruals	1,884	2,264
Pension Payments	554	441
Tenant Deposit	810	810
Bank of Scotland - Manse Mortgage	-	-
HEBA - Loan	2,600	2,600
	<u>5,848</u>	<u>6,115</u>
Restricted	-	-
Unrestricted	5,848	6,115
	<u>5,848</u>	<u>6,115</u>

13. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	Total 2025	Total 2024
	£	£
Bank of Scotland - Manse Mortgage	-	-
HEBA - Loan	6,716	9,316
	<u>6,716</u>	<u>9,316</u>
Restricted	-	-
Unrestricted	6,716	9,316
	<u>6,716</u>	<u>9,316</u>

Northfield Baptist Church

**Notes to the Financial Statements
for the Year Ended 31 March 2025**

14. MOVEMENT IN FUNDS

	Balance at 01.04.2024 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31.03.2025 £
Unrestricted Funds					
General Fund	384,882	154,289	(156,345)	2,550	385,376
Endowment Fund					
Hazelmere Trust Buildings	300,000	-	-	-	300,000
Restricted Fund					
Buildings	348,666	-	-	-	348,666
Buildings Maintenance Fund	2,000	550	-	(2,550)	-
CtiN Fund	906	-	(149)	-	757
David Dyson Fund	1,073	-	-	-	1,073
Communion Fund	1,247	1,902	(1,934)	-	1,215
	353,892	2,452	(2,083)	(2,550)	351,711
	1,038,774	-	(158,428)	-	1,037,087

15. FUND DETAILS

Restricted funds are held for the following purposes:

Endowment Fund

The Endowment Fund represents The Hazelmere Trust Building Endowment Fund, a permanent endowment fund which can only be used for the purposes of building alterations for the part of the building concerned with provision of facilities for the elderly.

Buildings Fund

The restricted Buildings Fund represents monies received specifically for the cost of significant building improvements made in the early 2000's.

Buildings Maintenance Fund

The restricted Buildings Maintenance Fund represents monies received specifically for the cost of building maintenance that may be required.

CtiN Fund

The Churches together in Northfield (CtiN) Fund represents monies held to support community events to be held in Northfield.

David Dyson Fund

The David Dyson Fund represents donations made for the support of boys in the Boys Brigade who are unable to afford to attend the annual camping trip.

Communion Fund

The Communion Fund is a separate fund connected to Northfield Baptist Church and is used to provide donations to charity from the communion offerings.

Northfield Baptist Church

Notes to the Financial Statements
for the Year Ended 31 March 2025

16. TRANSFERS BETWEEN FUNDS

During the year the Buildings Maintenance Fund was transferred to the General Fund.

17. RELATED PARTY TRANSACTIONS

During the year Mr M Cottam was paid a salary of £7,176 (2024: £6,409).

Mr M Cottam is related by marriage to the Trustees Mrs J Cottam and Mrs E Boraston.

There were no other related party transactions .

18. GOING CONCERN

The Trustees consider the Church to be a going concern for the next 12 months from the date of this report on the basis that the projected income and reserves will be able to sustain the running costs.

19. ACCOUNTS OF CHURCH ORGANISATION

The following accounts are subsidiary accounts of the Church and are run as separate accounts with their own bank accounts and treasurers. They are included here for information purposes only.

	Balance at 01.04.2024 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31.03.2025 £
Ash Grove	1,258	155	(60)	-	1,353
Girls Brigade	3,520	4,533	(3,058)	-	4,995
Boys Brigade	3,250	3,732	(3,224)	-	3,758
Band	424	122	(349)	-	196
Parent & Toddler	828	6,851	(3,646)	-	4,033
Stage Fright	7,860	7,330	(12,360)	-	2,830
	17,140	22,723	(22,698)	-	17,165