

**REGISTERED CHARITY NUMBER: 1134872**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 December 2025**  
**for**  
**Catshill Baptist Church**

Attwoods  
Chartered Certified Accountants  
182 Worcester Road  
Bromsgrove  
Worcestershire  
B61 7AZ

**Catshill Baptist Church**

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**for the Year Ended 31 December 2025**

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## **Catshill 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).

#### **ACHIEVEMENTS AND PERFORMANCE**

During 2025 the church ran all of its activities for the use of the building which has included Mini First Aid group and additional ad hoc hire as requested. We are still aware of the increased social and economic impact which has continued throughout the year, the food bank remains a Major element of the church's service to the community. With grants being received from the local authority and third sector providers enabling the food bank to continue to support those in need. The church is aware of the need to support people in the community who were isolated or lonely. The church Renew and Wellbeing Café has become a very useful drop-in session for people in the community to re-engage socially with others reducing loneliness. The Church has been successful in gaining grants from the local council to provide much needed support for families and individuals in most need with house hold white goods supply, for those that are referred through third sector partners. As the church outreach activities continue to increased our additional minister now in to his second year of a three year contract has become a good appointment overseeing these activities and other church functions.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1134872

##### **Principal address**

Milton Road  
Catshill  
Bromsgrove  
Worcestershire  
B61 0NA

##### **Trustees**

S Gudger  
J Markie  
A Treweeks  
J Marshall  
M Farrand (resigned 13.7.25)  
L Shirley (appointed 26.2.25)  
P Lewis  
S Hood (appointed 4.3.26)  
M Merryman (appointed 4.3.26)

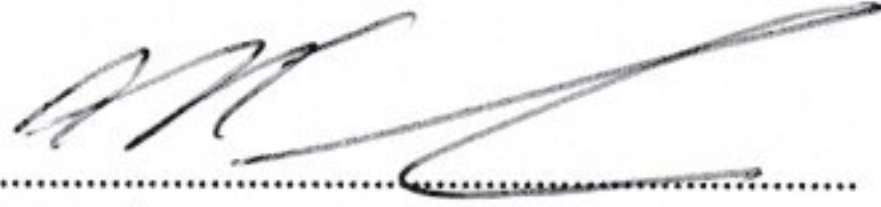
##### **Independent Examiner**

Attwoods  
Chartered Certified Accountants  
182 Worcester Road  
Bromsgrove  
Worcestershire  
B61 7AZ

**Catshill Baptist Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2025**

Approved by order of the board of trustees on .....13/04/2026..... and signed on its behalf by:

A handwritten signature in black ink, consisting of stylized, overlapping loops and a long horizontal stroke at the end.

.....  
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of  
Catshill Baptist Church**

**Independent examiner's report to the trustees of Catshill Baptist Church**

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2025.

**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 Act and in carrying out my examination I have followed all 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 Trust 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.



Attwoods  
Chartered Certified Accountants  
182 Worcester Road  
Bromsgrove  
Worcestershire  
B61 7AZ

Date: 16/04/2026 .....

**Catshill Baptist Church**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		155,002	29,242	184,244	175,791
<b>Charitable activities</b>					
Church activities		1,962	-	1,962	796
Home essentials		-	18,784	18,784	15,250
Other trading activities	2	540	-	540	608
Investment income	3	680	-	680	2,674
<b>Total</b>		<b>158,184</b>	<b>48,026</b>	<b>206,210</b>	<b>195,119</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church activities		130,586	-	130,586	94,022
Home essentials		-	15,442	15,442	13,612
Foodbank expenditure		-	22,545	22,545	15,818
Donations to Home Mission		4,814	-	4,814	3,000
Donations to BMS World Mission		4,814	-	4,814	3,500
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		5,431	-	5,431	2,763
Building maintenance		3,817	-	3,817	3,857
<b>Total</b>		<b>150,662</b>	<b>37,987</b>	<b>188,649</b>	<b>137,772</b>
<b>NET INCOME</b>		<b>7,522</b>	<b>10,039</b>	<b>17,561</b>	<b>57,347</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		804,349	27,639	831,988	774,641
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>811,871</b>	<b>37,678</b>	<b>849,549</b>	<b>831,988</b>

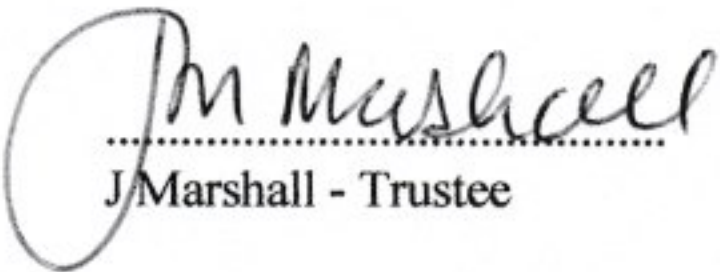
The notes form part of these financial statements

**Catshill Baptist Church**

**Balance Sheet  
31 December 2025**

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	679,099	-	679,099	679,280
<b>CURRENT ASSETS</b>					
Debtors	7	5,579	-	5,579	8,922
Cash at bank		129,771	37,678	167,449	145,682
		<u>135,350</u>	<u>37,678</u>	<u>173,028</u>	<u>154,604</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(2,578)	-	(2,578)	(1,896)
<b>NET CURRENT ASSETS</b>		<u>132,772</u>	<u>37,678</u>	<u>170,450</u>	<u>152,708</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>811,871</u>	<u>37,678</u>	<u>849,549</u>	<u>831,988</u>
<b>NET ASSETS</b>		<u>811,871</u>	<u>37,678</u>	<u>849,549</u>	<u>831,988</u>
<b>FUNDS</b>	9				
Unrestricted funds				811,871	804,349
Restricted funds				37,678	27,639
<b>TOTAL FUNDS</b>				<u>849,549</u>	<u>831,988</u>

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

  
J Marshall - Trustee

The notes form part of these financial statements

**Catshill Baptist Church**

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

**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.

**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.

**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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is not provided on assets.

**Taxation**

The charity is exempt from 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.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Catshill Baptist Church**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025**

**2. OTHER TRADING ACTIVITIES**

	31.12.25	31.12.24
	£	£
Room hire	540	608
	<u>540</u>	<u>608</u>

**3. INVESTMENT INCOME**

	31.12.25	31.12.24
	£	£
Deposit account interest	-	436
HEBA interest	680	2,238
	<u>680</u>	<u>2,674</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

	31.12.25	31.12.24
	£	£
Trustees' salaries	82,728	46,925
Trustees' social security	1,659	-
Trustees' pensions paid	8,421	5,562
	<u>92,808</u>	<u>52,487</u>

The minister and assistant minister act as some of the church's trustees in accordance with the Constitution. During the year a church member who was employed by the church in an administrative role was elected onto the Leadership Team and therefore became a trustee. The amounts above represent remuneration received in respect of their services as ministers and his employment as administrator. No trustees are remunerated for their services as trustees.

**Trustees' expenses**

	31.12.25	31.12.24
	£	£
Trustees' expenses	427	300
	<u>427</u>	<u>300</u>

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	153,622	22,169	175,791
<b>Charitable activities</b>			
Church activities	796	-	796
Home essentials	-	15,250	15,250
Other trading activities	608	-	608
Investment income	2,674	-	2,674
<b>Total</b>	<u>157,700</u>	<u>37,419</u>	<u>195,119</u>

**Catshill Baptist Church**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025**

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church activities	94,022	-	94,022
Home essentials	-	13,612	13,612
Foodbank expenditure	-	15,818	15,818
Donations to Home Mission	3,000	-	3,000
Donations to BMS World Mission	3,500	-	3,500
Donations to Hope Home	1,200	-	1,200
Other grants and donations	2,763	-	2,763
Building maintenance	3,857	-	3,857
<b>Total</b>	<b>108,342</b>	<b>29,430</b>	<b>137,772</b>
<b>NET INCOME</b>	<b>49,358</b>	<b>7,989</b>	<b>57,347</b>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	754,991	19,650	774,641
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>804,349</b>	<b>27,639</b>	<b>831,988</b>

**6. TANGIBLE FIXED ASSETS**

	Freehold property £	Computer equipment £	Totals £
<b>COST</b>			
At 1 January 2025 and 31 December 2025	<b>678,912</b>	<b>549</b>	<b>679,461</b>
<b>DEPRECIATION</b>			
At 1 January 2025	-	181	181
Charge for year	-	181	181
At 31 December 2025	-	362	362
<b>NET BOOK VALUE</b>			
At 31 December 2025	<b>678,912</b>	<b>187</b>	<b>679,099</b>
At 31 December 2024	678,912	368	679,280

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).  
Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

**Catshill Baptist Church**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025**

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.25	31.12.24
	£	£
Gift Aid	5,579	8,922
	<u>5,579</u>	<u>8,922</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.25	31.12.24
	£	£
Trade creditors	1,372	601
Taxation and social security	1,206	1,295
	<u>2,578</u>	<u>1,896</u>

**9. MOVEMENT IN FUNDS**

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
<b>Unrestricted funds</b>			
General fund	804,349	7,522	811,871
<b>Restricted funds</b>			
Restricted Fund	27,639	10,039	37,678
<b>TOTAL FUNDS</b>	<u>831,988</u>	<u>17,561</u>	<u>849,549</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	158,184	(150,662)	7,522
<b>Restricted funds</b>			
Restricted Fund	48,026	(37,987)	10,039
<b>TOTAL FUNDS</b>	<u>206,210</u>	<u>(188,649)</u>	<u>17,561</u>

**Catshill Baptist Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**9. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	754,991	49,358	804,349
<b>Restricted funds</b>			
Restricted Fund	19,650	7,989	27,639
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>774,641</u>	<u>57,347</u>	<u>831,988</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	157,700	(108,342)	49,358
<b>Restricted funds</b>			
Restricted Fund	37,419	(29,430)	7,989
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>195,119</u>	<u>(137,772)</u>	<u>57,347</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
<b>Unrestricted funds</b>			
General fund	754,991	56,880	811,871
<b>Restricted funds</b>			
Restricted Fund	19,650	18,028	37,678
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>774,641</u>	<u>74,908</u>	<u>849,549</u>

**Catshill Baptist Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**9. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	315,884	(259,004)	56,880
<b>Restricted funds</b>			
Restricted Fund	85,445	(67,417)	18,028
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>401,329</u>	<u>(326,421)</u>	<u>74,908</u>

**10. RELATED PARTY DISCLOSURES**

There are no related party transactions during the year other than those detailed in note 4.

**Catshill Baptist Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

	31.12.25 £	31.12.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	127,785	140,643
Gift aid	25,967	12,982
Foodbank gifts	30,492	22,166
	<hr/> 184,244	<hr/> 175,791
<b>Other trading activities</b>		
Room hire	540	608
<b>Investment income</b>		
Deposit account interest	-	436
HEBA interest	680	2,238
	<hr/> 680	<hr/> 2,674
<b>Charitable activities</b>		
Grants	18,784	15,250
Saturday coffee morning	425	511
Misc income	1,537	285
	<hr/> 20,746	<hr/> 16,046
<b>Total incoming resources</b>	<hr/> 206,210	<hr/> 195,119
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' salaries	82,728	46,925
Trustees' social security	1,659	-
Trustees' pensions paid	8,421	5,562
Trustees' expenses	427	300
Baptist Union pension deficit	-	10
Rates and water	4,395	8,978
Insurance	3,238	3,218
Light and heat	7,389	7,102
Telephone	442	431
Stationery	1,431	1,030
Sundries	11,250	12,258
Course and membership fees	2,835	2,450
Youth activities	574	547
Church events	582	806
Carried forward	125,371	89,617

This page does not form part of the statutory financial statements

**Catshill Baptist Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

	31.12.25 £	31.12.24 £
<b>Charitable activities</b>		
Brought forward	125,371	89,617
Food Bank costs	22,545	16,362
Preaching and visiting speaker	2,224	1,500
Property maintenance	3,817	3,857
Professional fees	600	570
Equipment costs	1,921	1,579
Home essentials costs	15,442	13,068
Grants and donations	16,548	11,038
	<hr/> 188,468	<hr/> 137,591
 <b>Support costs</b>		
<b>Management</b>		
Computer equipment	<hr/> 181	<hr/> 181
 Total resources expended	<hr/> 188,649	<hr/> 137,772
 <b>Net income</b>	<hr/> <hr/> 17,561	<hr/> <hr/> 57,347

This page does not form part of the statutory financial statements