

EBENEZER BAPTIST CHAPEL
FINANCIAL STATEMENTS FOR THE YEAR ENDED
30 SEPTEMBER 2025

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EBENEZER BAPTIST CHAPEL

TRUSTEES REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees have pleasure in presenting their report and the Financial Statements of the Chapel for the year ended 30 September 2025.

Reference and Administrative Details

The Chapel is a Registered Charity no. 1152197. The address is: Station Road, Old Hill, Cradley Heath, West Midlands B64 6PA.

The charity trustees for the purpose of these accounts comprise the Pastor & Deacons of the church. The trustees during the year were as follows:

Pastor: Thomas Hayward

John Smith

Deacons:

Marcus Martin

Paul Stonelake, Secretary

Andrew Martin

Paul Hickman

Ben Sheldon

Structure, Governance and Management

The Church is constituted as an independent church, and the governing document is a Trust Deed. The Pastor and Deacons are elected by the Church Meeting, and are responsible for leadership of the church.

Proper accounts have been kept which disclose at any time the financial position of the Church. Reasonable steps have been taken to ensure the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

1. The Church is operating efficiently and effectively;
2. Assets are safeguarded against unauthorised use or disposition;
3. Proper records are maintained and financial information used with the Church or for publication is reliable;
4. The Church complies with relevant laws and regulations;
5. The systems of control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. These include:
 - (a) Periodic consideration by the Trustees of the financial results;
 - (b) Delegation of authority and segregation of duties;
 - (c) Identification and management of risks.

Objectives and Activities

The Church's aims are to spread the gospel of the Lord Jesus Christ and to edify the congregation through the preaching and teaching of the Word of God, the circulation of good Christian literature, and the support of missionary endeavour at home and abroad.

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TRUSTEES REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025 (Cont.)

Achievements and Performance

During the year under review the Chapel's main work continued to be carried out through its Sunday services, the Sunday School and Bible Class, the Monday evening prayer meeting and Wednesday evening Bible study. Other regular meetings included the Mothers & Toddlers group and young people's meetings. The church continued to engage in open-air evangelism and in door-to-door visiting, and also to support the advance of the gospel in other places.

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission, and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

Funds were used to pay the Pastor's salary and expenses, to pay for the maintenance and running of the Chapel, to support Missionary organisations, to provide literature and to fund various outreach activities.

As shown in the Statement of Financial Activities on page 4, there was an overall deficit of almost £9,000 (2024: surplus £9,900). The state of affairs of the Chapel is considered to be satisfactory. The Trustees regularly review the reserves of the Chapel, to ensure that sufficient liquid funds are available to meet ongoing obligations.

On behalf of the Trustees



P E Hickman
Trustee

Date: 2/4/ 2026

**INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF EBENEZER BAPTIST CHAPEL**

I report on the accounts of the Church for the year ended 30 September 2025, which are set out on pages 4 to 9.

Respective responsibilities of trustees and independent examiner

The church's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 44(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 which give me cause to believe that, in any material respect

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.



D C S Cooke MA (Oxon) FCA FCIE
David Cooke & Co
5 Briar Close
Banbury OX16 9DS

Date: 19 May 2026

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	<u>Note</u>	Unrestricted <u>Fund</u> £	Restricted <u>Funds</u> £	2025 <u>Total</u> £	Unrestricted <u>Fund</u> £	Restricted <u>Funds</u> £	2024 <u>Total</u> £
Incoming Resources							
Voluntary income - Donations		76,241	5,727	81,968	84,493	4,194	88,687
Voluntary income - Legacies		10,000	-	10,000	18,071	-	18,071
Investment income		1,499	-	1,499	1,292	-	1,292
Other income		566	-	566	581	-	581
Total incoming resources		88,306	5,727	94,033	104,437	4,194	108,631
Resources expended							
Charitable Activities	2	99,845	3,152	102,997	94,753	3,994	98,747
Net Movement of Resources in the Year		(11,539)	2,575	(8,964)	9,684	200	9,884
Transfer between Funds		-	-	-	4,279	(4,279)	-
		(11,539)	2,575	(8,964)	13,963	(4,079)	9,884
Funds brought forward		61,564	200	61,764	47,601	4,279	51,880
Funds carried forward	6	50,025	2,775	52,800	61,564	200	61,764

The notes on pages 6 to 9 form part of these financial statements.

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BALANCE SHEET AS AT 30 SEPTEMBER 2025

	<u>Note</u>	Unrestricted <u>Fund</u> £	Restricted <u>Funds</u> £	2025 <u>Total</u> £	Unrestricted <u>Fund</u> £	Restricted <u>Funds</u> £	2024 <u>Total</u> £
FIXED ASSETS	5	7,775	-	7,775	10,367	-	10,367
CURRENT ASSETS							
Cash at Bank & in hand:							
Current Account		2,442	-	2,442	4,109	-	4,109
Investment Account		12,212	2,775	14,987	21,761	200	21,961
Nationwide Building Society		28,814	-	28,814	27,658	-	27,658
Gift Fund - School Account		1	-	1	1	-	1
		43,469	2,775	46,244	53,529	200	53,729
LESS: CREDITORS:							
Due within one year	7	(1,219)	-	(1,219)	(2,332)	-	(2,332)
Net Current Assets		42,250	2,775	45,025	51,197	200	51,397
NET ASSETS		50,025	2,775	52,800	61,564	200	61,764
Financed by:							
RESERVES							
Net Funds		50,025	2,775	52,800	61,564	200	61,764

Approved by the trustees on 26/3/ 2026



P E Hickman, Treasurer

The notes on pages 6 to 9 form part of these financial statements.

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NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the charity's financial statements.

(a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with "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 (FRS102)" (as amended for accounting periods commencing from 1 January 2016). The Church is a Public Benefit Entity as defined by FRS102.

(b) Going concern

At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

(c) Incoming Resources

Donations represent cash received during the year, including tax repayments received.
Charitable Activities Income comprises income from various activities such as the church holiday.
Investment income comprises interest received from money in deposit accounts.

(d) Resources Expended

The cost of generating funds are costs incurred in promoting the Church and its work.
Charitable Activities Expenditure comprises all expenditure directly related to the Church's objects. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them, including support and governance costs.

(f) Tangible Fixed Assets and Depreciation

The Chapel building is a historic asset. No valuation statement is included in the accounts as significant costs are involved in obtaining such a valuation, which are onerous compared with the additional benefit derived by the users of the accounts in assessing the trustees' stewardship of the assets.

Fixed assets below an original cost of £1,000 are not capitalised. Depreciation is provided on all other fixed assets in order to write off the cost less estimated residual value, on a reducing balance basis, over their expected useful lives, at the following annual rates:

Fixtures & Fittings	25%
Motor vehicles	25%

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NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025 (Cont.)

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	<u>Fund</u>	<u>Funds</u>	<u>Total</u>	<u>Fund</u>	<u>Funds</u>	<u>Total</u>
	£	£	£	£	£	£
2. Charitable Activities						
Ministerial expenses (see note 3)	43,858	-	43,858	41,639	-	41,639
Sunday School expenses	6,737	-	6,737	6,148	-	6,148
Minibus expenses	1,571	-	1,571	2,556	-	2,556
Chapel equipment & maintenance	21,315	-	21,315	15,933	-	15,933
Light, Heat & Water	3,777	-	3,777	5,640	-	5,640
Telephone	717	-	717	657	-	657
Insurance	3,876	-	3,876	3,613	-	3,613
Missions & Gifts (see note 4)	10,835	3,152	13,987	11,296	3,994	15,290
Postage & Stationery	2,647	-	2,647	2,325	-	2,325
Bank charges	30	-	30	295	-	295
Advertising	123	-	123	-	-	-
Depreciation	2,592	-	2,592	3,456	-	3,456
Subscriptions & Miscellaneous expenses	1,167	-	1,167	545	-	545
Independent Examination	600	-	600	650	-	650
	99,845	3,152	102,997	94,753	3,994	98,747
3. Ministerial expenses						
Pastor's salary	39,286	-	39,286	36,867	-	36,867
Pension costs	1,180	-	1,180	1,186	-	1,186
Pastor's expenses	1,817	-	1,817	1,871	-	1,871
Visiting preachers	1,575	-	1,575	1,715	-	1,715
	43,858	-	43,858	41,639	-	41,639
4. Payments to/for Missions						
Ashford Reformed Baptist Church	-	-	-	1,500	-	1,500
Barnabas Fund	-	-	-	30	-	30
Beeches Road Baptist Church	-	200	200	1,204	1,796	3,000
Bible League	-	575	575	87	213	300
Camp Victory	-	100	100	-	-	-
Bible Spreading Union	1,000	-	1,000	1,500	-	1,500
Christian Heritage Trust	720	-	720	720	-	720
Christian Worship Trust	2,000	-	2,000	-	-	-
Crown Christian Heritage Trust	1,000	-	1,000	-	-	-
Evangelical Times	144	-	144	72	-	72
Grace Baptist Trust	40	-	40	-	-	-
Kwoko Hospital	-	-	-	917	333	1,250
Pastor D Morlan	-	-	-	783	297	1,080
Mombasa Mission	1,800	-	1,800	1,308	392	1,700
Open-Air Mission	-	-	-	500	-	500
Parsa Trust	-	-	-	255	495	750
Personal gifts	-	1,150	1,150	-	-	-
J & N Robinson	2,501	297	2,798	1,625	-	1,625
Roundwood Trust	250	-	250	-	-	-
Carried to next page	9,455	2,322	11,777	10,501	3,526	14,027

EBENEZER BAPTIST CHAPEL**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025 (Cont.)****4. Payments to/for Missions (cont.)**

Brought forward from previous page	9,455	2,322	11,777	10,501	3,526	14,027
Thurlaston Chapel	1,320	680	2,000	-	-	-
Trinitarian Bible Society	-	150	150	265	338	603
UFM	-	-	-	470	130	600
Water Aid	60	-	60	60	-	60
	<u>10,835</u>	<u>3,152</u>	<u>13,987</u>	<u>11,296</u>	<u>3,994</u>	<u>15,290</u>

5. Fixed Assets

	Fixtures & Fittings	Motor Vehicles	2025 Total	Fixtures & Fittings	Motor Vehicles	2024 Total
Cost	£	£	£	£	£	£
Brought forward	8,722	35,507	44,229	8,722	35,507	44,229
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Carried forward	<u>8,722</u>	<u>35,507</u>	<u>44,229</u>	<u>8,722</u>	<u>35,507</u>	<u>44,229</u>
Depreciation						
Brought forward	7,685	26,177	33,862	7,339	23,067	30,406
Charge for the year	259	2,333	2,592	346	3,110	3,456
Written out on disposals	-	-	-	-	-	-
Carried forward	<u>7,944</u>	<u>28,510</u>	<u>36,454</u>	<u>7,685</u>	<u>26,177</u>	<u>33,862</u>
Net Book Value						
Carried forward	<u>778</u>	<u>6,997</u>	<u>7,775</u>	<u>1,037</u>	<u>9,330</u>	<u>10,367</u>
Brought forward	<u>1,037</u>	<u>9,330</u>	<u>10,367</u>	<u>1,383</u>	<u>12,440</u>	<u>13,823</u>

6. Funds

The Unrestricted Fund is the General Fund, used for the general purposes of the Church.

The Restricted Funds for the year were as follows:

	Bal b/f	Received	Paid	Transfer	Bal c/f
Beeches Road Baptist Church	200	-	(200)	-	-
Bible Spreading Union	-	575	(575)	-	-
Camp Victory	-	100	(100)	-	-
Henry & Milly	-	2,775	-	-	2,775
Marcus & Pam	-	1,150	(1,150)	-	-
Robinson	-	297	(297)	-	-
Thurlaston	-	680	(680)	-	-
Trinitarian Bible Society	-	150	(150)	-	-
	<u>200</u>	<u>5,727</u>	<u>(3,152)</u>	<u>-</u>	<u>2,775</u>

EBENEZER BAPTIST CHAPEL**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025 (Cont.)****7. Creditors**

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	<u>Fund</u>	<u>Funds</u>	<u>Total</u>	<u>Fund</u>	<u>Funds</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Taxes and social security	605	-	605	563	-	563
Pension contributions	14	-	14	-	-	-
Other creditors and accruals	600	-	600	1,769	-	1,769
	<u>1,219</u>	<u>-</u>	<u>1,219</u>	<u>2,332</u>	<u>-</u>	<u>2,332</u>

8. Trustees

None of the trustees received any remuneration for their work as trustees.

The pastor, Mr T J Hayward, received a salary and expenses for his work as pastor, as shown in note 4 above.

9. Related parties

A majority of the trustees of the chapel form a majority of the trustees of The Cherith Trust (Registered Charity no. 1147262). There were no related party transactions in the year under review.