

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2025
for
The Well Sheffield Baptist Church

Sutton McGrath Hartley Limited
5 Westbrook Court
Sharrowvale Road
Sheffield
S11 8YZ

The Well Sheffield Baptist Church

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for the Year Ended 30 September 2025

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The Well Sheffield Baptist Church

Reference and Administrative Details
for the Year Ended 30 September 2025

TRUSTEES

Rev. N Allan
Mr S J Spendlove
Mr A D Lawley
Mrs K Beale
Mrs N Ennis
Mr Q Williams (resigned 21/7/25)
Miss N Fennell (resigned 2/4/25)
Ms J Ford (appointed 22/6/25)

REGISTERED OFFICE

603 Ecclesall Road
Sheffield
South Yorkshire
S11 8PR

REGISTERED CHARITY NUMBER

1163291

INDEPENDENT EXAMINER

Sutton McGrath Hartley Limited
5 Westbrook Court
Sharrowvale Road
Sheffield
S11 8YZ

BANKERS

HSBC Bank PLC,
22 The Moor
Sheffield
S1 4PA

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

The Trustees present their annual report together with the financial statements of The Well Sheffield Baptist Church (the charity) for the year ended 30 September 2025. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts.

OBJECTIVES AND ACTIVITIES

Policies and objectives

The principal purposes of the Church are set out in the constitution, as follows:

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

The constitution states that activities to meet these objectives may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the Baptist Union's Declaration of Principle.
- The Communion of the Lord's Supper, which shall normally be observed at least once a month.
- Evangelism and mission, locally, regionally, nationally and internationally.
- The teaching, encouragement, welcome, and inclusion of young people.
- Nurture and growth of Christian disciples.
- Education and training for Christian and community service.
- Giving and encouraging pastoral care.
- Supporting and encouraging charitable social action in the United Kingdom and abroad.
- Encouraging relationships with and supporting Baptists and other Christians.

Main objectives for the year

In its tenth year of operation, the charity was principally concerned with flourishing as a church community in its premises on Ecclesall Road, while encouraging and supporting the autonomy of The Ark (formerly our church plant, The Well at Woodseats) and fostering new church communities in other areas of the Sheffield region.

- Regular public worship (involving music, prayer, preaching and teaching from the Bible, children's groups, and hospitality for new visitors).
- The demonstration and proclamation of the gospel of Jesus Christ to those in Sheffield and surrounding areas.
- Establishing and building a strong sense of community and shared values amongst a growing number of people, including those coming to faith in Jesus Christ.
- Serving Sheffield through engaging with a variety of local communities, individuals, groups, and bodies, and establishing ministries to serve the local neighbourhood and the young and the poor of the city.
- Maintaining financial sustainability through a solid donor base, to continue to repay our principal debts (building loans) and be positioned to fund future projects.

The Well Sheffield Baptist Church

Report of the Trustees for the Year Ended 30 September 2025

Strategies for achieving the objectives

A Senior Leadership Team is drawn from permanent staff who assume aspects of the strategic and operational oversight, under the authority of the Trustees. This includes the Senior Ministers, the Director of Operations, and a Newly Accredited Minister. The volunteer Charity Trustees continued to meet regularly.

As a staff and leadership team, we hold annual strategy days in July, early September, and January, during which we revisit our vision and objectives. These can include a SWOT analysis, where we openly consider what is working well and what needs attention, and other ways to receive congregational and staff/leaders' feedback. For example, during 2024 we realised that we needed to spend time listening to those aged 45 and over in our congregation and ensure that the different ages in the church were as integrated as possible. This led to a consultation process and survey in early January 2025, and remains an ongoing focus of our work.

We maintained a group of volunteer key leaders from among the congregation to oversee some of our principal areas, including worship, Sunday services, children's work, youth work, mid-week community leading, serving the poor and vulnerable, relating to young adults and students, and some administration.

We ran a successful sixth year of an internship program, and ninth year of our Deeper School of Discipleship.

We ran several public courses of self-improvement and empowerment relating to spirituality. We concluded in May 2025 as a hub for church-plant training for members of The Well and others in the region. This was in partnership with Myriad, a national initiative that facilitates a 2-year learning pathway with the tools needed to plant and establish new church communities.

We continued to run mid-week 'community' groups across the city, including identifying and training their associated leaders both pastorally and missionally. This year, we were able to increase the number of these communities, enabling many more people to access deeper relationships and discipleship within the church.

We promoted our 'Everyone Disciple One' initiative, whereby our people focus on being disciples of Jesus, who raise new disciples of Jesus. www.everyonediscipleone.com

We mobilised proportions of the congregation voluntarily to join in with specific activities, including volunteering in ministries (children, youth, outreach, worship) and supporting local charities reaching out to those in need.

We engaged our congregations often regarding our financial position and encouraged people to contribute financially regularly. In addition, we ran a 'Lose the Loans' campaign to pay off our outstanding building debt. Following a vision-led fundraising campaign during our 10th anniversary year, by the end of September 2025 we were delighted to have repaid a total £162,000. Some financial pledges continue to be given on a monthly basis. Our aim was to fully repay our outstanding loans by the end of this calendar year. We are hugely grateful to all our donors, as it will allow a far greater freedom in our budget going forward, and enable us to focus our income on the current mission and ministry of the church.

In Autumn 2024, we received a separate, substantial financial gift from within the church family. We are extremely grateful that this has enabled us to:

- Install modern LED screens and replace our worn-out projectors, which have significantly increased the clarity of our lyrics and videos, thereby making the visual experience of the gatherings more accessible to all.
- Replace the main worship area carpet.
- Refurbish and upgrade the lower hall kitchen, which is used for many ministries and events.
- Replace worn and broken furniture in the cafe space.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

Statement of public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The Charity provides the following activities for the benefit of the general public:

- Public services of worship (including prayer meetings).
- Public celebrations of the Christian festivals.
- Religious teaching to enlighten the public about the Christian faith, whether by lecture, production of literature, religious broadcasts, evangelistic events, or Christian conferences.
- Mutual support and networking with other Christian churches and their communities.
- Leadership training courses.
- Aid (whether in the form of goods or services).
- Funds for the relief of sickness, hardship, or distress.
- Pastoral support.
- Guided activities for students, young people, and children.

The Trustees confirm that they have complied with and paid due regard to their duties under section 17 of the 2011 Charities Act with regard to public benefit in planning and managing their activities during the year.

Grant-making Policies

Grants are made to beneficiaries in furtherance of the Charity's objectives. The majority of grants are made to registered charities, although assistance may be given to other constituted groups and occasionally to individuals. The Trustees have referred to the guidance on public benefit issued by the Charity Commission when reviewing the Charity's objectives and grant-making policies.

The Well Sheffield Baptist Church

Report of the Trustees for the Year Ended 30 September 2025

ACHIEVEMENTS AND PERFORMANCE

Celebrating our 10th Anniversary

The Well Sheffield celebrated our 10th anniversary in September 2025, marking a decade of faithful witness and community transformation since its launch in 2015. What began as a group of around 25 friends and family, led by Revd Dr Nick and Marjorie Allan, who responded to God's call to plant a new faith community, has flourished into a dynamic church rooted deeply in prayer, worship, and a passion for authentic New Testament Christianity.

The church found its home in a historic former Methodist building, and it felt like a divine convergence of people, calling and place. Over the years, The Well has cultivated a culture of joyful celebration, community service, and spiritual formation, growing by about 100 people annually before the COVID lockdown, launching ministries for all ages, and sending out mission teams into the city with the tagline "Serving Sheffield since 2015." Our journey has been marked by sacrificial generosity and miraculous moments; for instance, we secured the purchase of our building against the odds through prayer, persistence, and vital support from the Baptist Union and Yorkshire Baptist Association (YBA).

Looking ahead, The Well Sheffield continues to be fuelled by a vision of multiplication - calling new disciples to imitate Jesus in word, deed, and wonder across all spheres of life. The church remains deeply committed to raising leaders, fostering a multicultural and multigenerational community, and continuing its mission to serve both locally and globally through partnerships and generous giving. A key highlight of this current season is our ongoing "Lose the Loans" campaign, which has already seen remarkable progress in repaying our building debt thanks to the generosity of supporters.

The Well expresses our heartfelt gratitude to the YBA for their steadfast encouragement, prayer, and resources that have been integral to The Well's journey and growth. Together, they look forward to unleashing a new decade of life-changing discipleship, mission, and revival for Sheffield and beyond, with a resolve to see the gospel's transformative power ripple through every corner of the city and nation.

Finally, the staff, Senior Leadership Team and the volunteer Trustee team, have consistently sought to remain faithful to our guiding aims and objectives and our values (www.wellsheffield.com/values), and have sought to act in the best interests of the church and charity in all their dealings and decisions. We thank our outgoing Trustees during this period, and we are grateful to the current Trustees for the time they have invested and for the time they are yet to invest.

The Ark Woodseats becomes autonomous

During this period our 2020 church plant, The Well at Woodseats, continued to develop in aspects of local leadership and autonomy. We followed a fully transparent consultation process during 2024 with both congregations of The Well Sheffield and The Well at Woodseats, and our partners the Yorkshire Baptist Association, of testing our shared discernment that it felt right to progress towards full autonomy for our Woodseats congregation by the end of 2024. In Autumn 2024 they chose to rename as 'The Ark, Woodseats'. In January 2025 we joined together for a Sunday service to celebrate their journey so far, and to commission The Ark to become an autonomous new Baptist church.

In effect, The Ark Woodseats launched as an autonomous church from then onwards. However, the formal processes to register as a charity and open bank accounts were not all completed across this period. Some functions remained under The Well Sheffield charity oversight, including The Ark's safeguarding policy and finances, while The Ark Trustees group were fully empowered in the day-to-day management of the church. We are delighted about this multiplication of churches for the sake of the kingdom and our city, though that team and friends are greatly missed. We are grateful to the staff and volunteers at both sites for their diligence and focus as the two churches began a new season. The leaders of The Well and The Ark, Woodseats remain supportive of each other and are in regular contact as part of a network of prayer.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

Review of the charity's activities

SUNDAYS:

Sundays and the gathered expression of the church have been both exciting and significant over the last year. There has been widespread national analysis of the slow growth of the UK church in recent years that would point to a 'quiet revival' or slow awakening. Research, such as that produced by The Bible Society in 2025, points to both a spiritual hunger, a rise in Bible study, a rise in Bible sales, and a rise in church attendance across the UK church since 2018, with a sharp increase across the last year. Both national church leadership and research agree that this is most markedly seen amongst the Gen Z generation, and interestingly, amongst young men. This has been clearly visible in the life of The Well Sheffield, and we continue to draw people from all backgrounds and walks of life. It appears that attending a Sunday gathering has even been a more popular first step for people than some of our other outreach ministries. We have worked hard as a church to welcome new people; to make our services easily accessible; to improve our pathways to belonging and connection; to give away Bibles to new people; and to hold increasing numbers of newcomers' events where we explain the vision, values and workings of the church for transparency. Our culture of everyone disciple one, where we encourage people to come alongside new people in their journey of faith in a low-control way, is significant to helping people remain within the culture and continue a journey with God.

The Sunday gatherings have also been marked by an increasing sense of the presence of God through worship, prayer, and Bible teaching.

All of the time, our different teams have sought creatively to develop the ministries and volunteer base that run alongside our gatherings, such as the development of our children's and under-5s work, our daytime drop-in café, and our student and youth work and communities. We remain a multigenerational church, so investment in all these areas is important to us. The Well has also continued to develop very much as a multicultural expression of church, and this is celebrated annually with our All Nations Sunday, which celebrates the diversity of culture and colour within the life of the church.

A Sunday milestone was the celebration of our tenth anniversary on September 14th, 2025, followed by a large church family party. During this celebration, we told the story of the beginnings and birth of our church, the development of different ministries and communities since, and the multiplication of the new expressions of church that have come out from The Well Sheffield. It was a very encouraging time for everyone involved. Thanks and acknowledgement were given to all the former leaders, volunteers, and Trustees who have played a significant part in the life of the church in the past.

COMMUNITIES:

'Communities' are mid-week groups that meet across the city in people's homes. Incorporating food, prayer, and Bible exploration, they are a place to belong beyond Sundays and are key in maintaining good relationships and encouraging discipleship across the church.

Across this year, we focused attention to start several new young adult groups including for graduates remaining in the city; specifically, four new communities were able to launch for this age group. We were also able to birth new communities to accommodate some of the people who became new believers following our recent Alpha courses. Our other existing communities continued to meet, and, in total, eighteen community groups were meeting across the city this year.

All our communities engaged in a discipleship program known as the 'Practicing the Way' multimedia course developed by the team from Bridgetown Church in Oregon, USA (explained more in our Christian Discipleship section). We continue to offer support and oversight to our community leaders through regular corporate training and times of socialising and encouragement. The annual leaders' barbecue was an opportunity to thank the community leaders for their ongoing commitment and tremendous sacrifice as they welcome, feed, and pastor people. Belonging to a community group remains hugely significant to people journeying with the church over the long term.

The Well Sheffield Baptist Church

Report of the Trustees
for the Year Ended 30 September 2025

YOUNG ADULT MINISTRIES:

In July 2024, the former Minister in Training who had been leading our young adult work departed Sheffield for a new position. Tim and Ruth Rogers, a young adult couple from within our congregation, stepped into this leadership role. They have led one of our young adult communities for many years and run our young adult weekends in the past. They worked hard to set culture for this ministry and to disciple the young adult leaders and community leaders. The ministry ran events throughout the spring and summer, such as lunches, a barbecue, and a board games party. It is a great success that we have launched several new community groups for this age, enabling us to draw more people into the heart of the church. We are grateful for the sacrifice of all our young adult leaders in leading their peers.

STUDENTS:

The student ministry at The Well has continued to flourish over the past year, welcoming several new students - many new to the faith and eager to grow in their relationship with God - while strengthening those already walking with Him. Students met regularly on Wednesday evenings, alternating between community groups and our "All In" gatherings for worship, teaching, and fellowship.

Before the summer holidays, students demonstrated great boldness by engaging in street outreach - sharing the gospel and praying for some. This followed focused gospel training, which equipped our students for effective evangelism and helped them grow in confidence in sharing their faith publicly.

In November 2024, Oyindamola Imole-Oduguwa joined the staff team as our Student Worker. She has led the ministry alongside a newly selected and committed team of student leaders, following the graduation of about 15 members. These leaders have been trained in community leadership, prayer ministry, and service leadership, which strengthen the foundation for future growth and discipleship.

Highlights

- Around 35 students regularly attended weekly gatherings during the last academic year.
- 10 new students have joined the community since September 2025.
- Students participated in outreach, including a mission trip abroad.
- Many actively served across the wider church-in worship, kids, youth, and welcome teams.

Testimony

"Going out on the streets to share the gospel was a big step for me. I'd never done that before, but I saw how God can use simple conversations to touch lives and encourage others."

- James Sturdy, former student

Looking Ahead

In the coming year, we aim to deepen discipleship, grow in passion for Jesus, and be bold in mission-sharing our faith both personally and collectively. We're excited to see how God will continue to move in and through the students at The Well.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

CHILDREN AND FAMILIES:

Under-fives and their families at The Well mid-week and Sundays

We continued to celebrate an increase i) in new births this year and ii) in the number of families with babies and under-fives connected to The Well through Sunday gatherings and the Little Droplets and Baby Droplet groups, which are based at The Well. Little Droplets mid-week group offers a safe, warm, friendly, and loving environment for mums, dads, grandparents, and carers with their babies and toddlers. This group has grown in number and diversity. Little Droplets continues to welcome new families - new to the area and new to parenthood. God continued to bless this ministry with an amazing team, from retired people to young adults and students. Baby Droplets is an afternoon group for mums or female carers with newborn-to-walking babies. Both of these groups are missional opportunities, serving and blessing families in the local community, the city of Sheffield, and even families travelling from outside the area. Many families who attend these groups also join us for Christmas, Easter, and other celebrations throughout the year. We also take the opportunity to bring the truth of Christmas and Easter into these groups and have opportunities to share Jesus and pray with and for all who attend.

Sundays at The Well: Families with children aged 0-11 years

We have welcomed many new young families to The Well on Sunday mornings, including people new to the area, city, and country. During the second part of our Sunday services we run discipleship groups for different ages:

- "Wellkids" is our group for four-to-eleven-year-olds
- "Splash" group is our group for two-to-four-year-olds.
- Under-twos who are walking are invited to join Splash with a parent or carer, and this group is led by a fully trained DBS team.
- A parent-led creche continues in the café space, which is connected to the main sanctuary during the preaching time in the service.

Children's Teams

We continued to recruit and train new volunteers and develop teams and new opportunities for children and families to connect with Jesus, the church, and our community.

The 'Church Centre' platform continued to provide a safe check-in and registration procedure for all children and remains part of our safeguarding procedure. Wellkids continued with two football teams that meet on a Friday night in a local Christian league, providing both missional and discipleship opportunities. New family community groups have begun, meeting for breakfast and lunch with other families on Sundays.

Families

Other family events and celebrations included a Light Party, Family Carol Service, Christingle/Nativity, and a new Easter Trail in a local park.

The Church Family Meetings and associated bring-and-share lunches continued to take place on Sundays after the morning service. All ages can share lunch with the wider church family regularly, enabling intergenerational connections and opportunities for families and children to be involved.

New 2024-25:

- Babies and Toddlers: Nurturing Your Child's Spiritual Life (online course facilitated by the organisation Parenting for Faith). To explore and consider how to help children's spiritual life grow from the very early years at home. This also created an opportunity to develop and grow as a church family and community.
- Wreath-making: An event for the mums from Little Droplets, along with ladies from the church and their friends. This included a Christmas message of Hope and invitations to other gatherings.
- The Easter Trail: An interactive event in a local park, which enabled families and their friends to engage in the Easter account through live interactive stations with actors explaining the first Easter events. This was followed by an Easter gathering at The Well.
- Summer Church Together: This year, we ran a six-week summer series at 10 am, aimed at all ages. It was creative and engaging for children and families.

We held prayer and worship gatherings with opportunities for children and families to be welcomed and included.

The Well Sheffield Baptist Church
Report of the Trustees
for the Year Ended 30 September 2025

YOUTH 11-18s

After the departure of our previous Youth Ministry Leader in September 2024, we were unable to recruit a new youth leader for some time, despite several rounds of advertising. One of our Ministers oversaw this function within their other responsibilities for an additional day a week, to ensure continuity and growth, and to raise new team members. Despite these challenges, we have continued to prioritise discipleship and missional endeavours among youth.

The Sunday youth programme and meeting space was revamped, with age-specific content for Y7-9. There was increased engagement and participation among the young people who have begun to invite their friends. We began an evening hangout and Bible study for youth in Y10+, which follows the Discovery Bible Study format. This only saw a small number of young people engage, and so from September 2025, we moved this to Sunday morning, meaning that we were able to offer two parallel age-and-stage-appropriate youth groups for Y7-9 and Y10+. Numbers for both groups increased.

We recruited and trained an intergenerational team of 18 people to lead Alpha Youth, which took place from April to June 2025, and saw several young people engage for the eight weeks of the course. The young people shared stories of how they had grown in faith, were regularly reading the Bible at home, had tried praying, and several were interested in follow-up conversations about baptism.

In summer 2025, we were delighted to appoint a new Youth Ministry Leader, Emily Stones, who took up post in September 2025.

CHRISTIAN DISCIPLESHIP AND TRAINING:

Our constitution states that an important pathway to achieving our charitable objectives is the "nurture and growth of Christian disciples," "education and training for Christian and community service," and "giving and encouraging pastoral care".

In recent years, we have invested significant energy into maintaining a great culture within our faith community and in training and empowering many people in the Christian life and fullness of life in general. This year was no exception. We set up and ran a range of training courses, both for existing attendees and the local unchurched. These included: Alpha Courses, baptism preparation, marriage preparation classes, and new joiners 'get-to-know-you' events. Our mid-week community group leaders attended an evening training session around the respected 'Practicing the Way' course. This course is designed to encourage and equip people to understand their faith journey as apprenticeship to Jesus: learning to be with Jesus, be like Jesus, and do what Jesus did. Our leaders were then prepared to take their midweek groups through a process of learning and reflection on ancient Christian practices and how to incorporate these spiritual rhythms into everyday life - practices such as prayer, fasting, Sabbath, generosity, and scripture.

We continued a rhythm of training weekends for the whole church at two points across the year. The first was in November 2024, run in partnership with Youth with a Mission and The SEND UK, and provided space to both deepen our relationship with God and pursue revival through street evangelism. In February 2025, the second training weekend had an emphasis on 'whole life discipleship', with a Friday and Saturday workplace-focused event run in partnership with the London Institute of Contemporary Christianity, incorporating many voices and stories from within our own congregation. This was followed up on the Sunday with a guest speaker in our services, Caroline Skinner of Third Space Ministries, who encouraged us to think about how we can be intentional to share our faith in environments where people meet to develop friendship, discuss issues and relax, from coffee shops to gyms, pubs, sports clubs, nightclubs, and social groups.

To support personal development, in September 2025, we began a 'Preachers' Club' to equip members of our congregation to grow and practice their speaking skills, and this will remain a feature in our upcoming year.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

Ministerial Development:

We invest significantly in our ministerial staff for the sake of the whole church. Support is offered through line management, monthly reflection groups, a rolling programme about the gospel in contemporary culture, and safeguarding awareness/training. Our whole staff team attended termly strategy days and a short retreat.

Deeper School of Ministry

For the ninth year, we ran 'Deeper', our nine-month, one-day-a-week Christian Discipleship School (www.wellsheffield.com/deeper) aimed at training and equipping adults to go deeper in faith, in understanding the Bible, and in Christian discipleship and service. Towan Greene led this school alongside four volunteer team members. There were twelve participants from three different Sheffield churches, including The Well. Deeper met on Monday daytime across the academic year. Days were built around a mixture of worship and prayer, Bible and discipleship teaching, small group discussion, and outreach in the local community. Bible teaching and discipleship input came from the Deeper team, the wider staff team at The Well, and various guest speakers, including visiting missionaries operating in different parts of the world.

In April 2025, a team of 13 people (plus two children) comprised of Deeper students and team travelled to Lisbon for a week to visit and serve with the Iris Global base there (<https://www.irisglobal.org/locations/lisbon>), seeking to share and demonstrate the love of Jesus in some of the poorest areas and communities of Lisbon.

Towards the end of the year, Deeper hosted an evening service at The Well in which Deeper students led various elements and shared testimonies of being impacted and transformed throughout the course of the year.

EVANGELISM AND OUTREACH:

Our strategy, 'Everyone Disciple One', is to share the good news of Jesus by empowering all our people to be disciples who reach out to others to raise new disciples. We encourage people to take responsibility for this in their everyday lives. During this period, we saw people putting these methods into practice, introducing Christianity, and reading the bible with people. As a result, we saw new people becoming disciples of Jesus.

The Alpha Course has been a strong feature of this year, running three times over the period. It was undoubtedly key to many people taking a journey of faith and becoming Christians over this last season.

Our building-based evangelistic initiatives continued, including Sundays and youth and children/families' activities, such as our Light Party at Halloween, a Good Friday Easter experience, and Christmas events such as Christingle. Annually, we hold a street party with a barbecue and family activities and invite student Freshers and those around us in the neighbourhood to join in, leading into an evening service with a gospel message.

The two baby groups, Little Droplets and Baby Droplets, which serve our local community, continued to grow. Our families ministry runs regular outreach events throughout the year.

The Spirit Café drop-in centre continued to open its doors throughout this year. Some of our Well Communities continue to engage weekly in street evangelism.

In November 2024, we hosted a training weekend, developing our relationship with God. We partnered with YWAM (Youth with a Mission) and The SEND UK and Ireland to host an 'Send Experience' night with 350 people in attendance. We also hosted two visiting YWAM teams that weekend, who engaged in street evangelism with people from The Well.

In February 2025, we also hosted another YWAM team, known as Circuit Riders, who were running a tour across the UK, reaching youth and students with the gospel. Over a few days, we hosted a worship night and specific events for young men and women at The Well Sheffield, aimed at drawing people closer to Jesus.

The Well Sheffield Baptist Church

Report of the Trustees for the Year Ended 30 September 2025

SERVING THE POOR AND VULNERABLE AND GENEROSITY:

One of our key values is to find ways to love and serve the poor and vulnerable around us. We do not believe in starting things just for the sake of it and try to join in with existing initiatives where possible. Many of our people serve in ministries and initiatives across the region, nation, and internationally.

Over the years, we have heavily promoted the work of the Food and Communities Trust (previously known as the S6 Foodbank). We encourage financial gifts as a practical response and several of our congregation are among the consistently faithful local volunteers. Our Christmas 2024 offering was divided between the Food and Communities Trust and the international charity Medair (specifically to benefit displaced people groups).

FINANCIAL GENEROSITY:

The Well prioritises being generous to other causes and aims to give away approximately 10% of our annual donation income, in line with our charity objectives. In the 2024 to 2025 financial year, we gave to a mix of projects in support of mission within our denomination, one-off offerings to immediate causes, and to a discretionary fund.

We continued a sub-committee called 'Well Beyond' to research and recommend to the Trustees outlets for a share of our financial generosity, and to strengthen our ties with kingdom and/or development initiatives beyond ourselves and our city. Funding decisions are reported at our Church Family Meetings. The Well Beyond team incorporated a number of new members during this period and revisited their vision and strategy. They continue to aim to share out their giving both locally and internationally, and to a mix of mission, serving the poor and vulnerable, and church planting.

We continued to administer our discretionary compassion fund to support church family members who were experiencing financial hardship because of their circumstances.

Here is a summary of our financial generosity during this period, in line with our charity purposes:

GIFTS TO UK BAPTIST CAUSES			
Baptist Home Mission	£16,000	Marco and Cinzia Basile (Sicily)	£500
		Elizabeth Finney	£200
BMS World Mission	£3,600	Food & Communities Trust (Forge Youth)	£1,000
SPECIFIC OFFERINGS FOR CAUSES		Food & Communities Trust (S6 Foodbank)	£1,200
Food and Community Trust, S6 Foodbank (Christmas offering)	£550	Gem Uganda (care for abandoned children with special needs)	£500
Medair UK (Christmas offering)	£550	House of Opportunity (preventing modern slavery)	£300
DISCRETIONARY GIFTS		Iris Lisbon	£500
Discretionary gifts	£2,305	Iris Partner in South Asia	£480
We Care Compassion Fund (for church members in immediate need)	£5,630	Justice Rising (education in conflict zones)	£500
The Ark Woodseats, external giving	£400	M4, Kenno & Jana Leier (European Church Planting)	£1,250
WELL BEYOND FUND FOR MISSION		Open Hands support for asylum seekers)	£1,000
All Nations Church, Fir Vale	£2,000	Networks Romania (community development programmes)	£500
Arise Sheffield	£240	Sunergos (strategic consultancy)	£1,700
Pastor Rasgo (Philippines, church planter)	£1,017	YADA, Burundi (Vulnerable children and for the building of a well)	£3,000
Sheffield University Christian Union	£250		
Smile Uganda	£500		

The sum of all our external giving was £45,671.94 amounting to 8.9% of our annual operating donation income (including Gift Aid) for this period.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

WORSHIP AND COMMUNITY LIFE OF THE CHURCH:

As well as Sundays and online, we held regular events and opportunities for people to worship in a variety of ways:

- The Thursday night Prayer Meeting continued for a third year, this time including the summer weeks due to increased participation from people within The Well and beyond, who wanted to gather and pray for us, the Church, the city, and the nation. Given our focus, people attend from other churches and across the city, and we regularly pray for churches and ministries beyond ourselves.
 - In June 2025, we ran a 'Furnace' week of prayer, involving a prayer meeting each evening of the week and finishing with 24 hours of continual worship and prayer in the Well Cafe.
 - Aiming to ensure we include all ages in our community life and worship, we held a consultation with the 45-75s within our church. Following this, we ran some quiet services in response to a desire for opportunities for a more contemplative style of worship.
 - A group of around 50 church members went away to 'Wildfires', a Christian festival held on the south coast. With all ages, camping and worshipping together and deepening relationships.
- 2025 saw the formation of 'The Well Collective', a group of singers and musicians writing homegrown worship songs. Many of these began to be incorporated into Sunday services, and in May 2025, we professionally recorded a homegrown worship album, 'Clear the Way,' released on all streaming platforms in September 2025: <https://www.wellsheffield.com/wellcollective>

We worked hard to maintain our sense of community life. We hosted several weddings, we shared communion on Sundays and we celebrated festivals - Christmas, Easter, Mother's Day, Father's Day, Pentecost, Remembrance Day, and Passover. It was great to celebrate our 10th anniversary with a special service featuring stories from the members who helped shape our church over the decade. A deep sense of gratitude for all God has done was felt. This was followed up with an anniversary party for our church members, involving much food, laughter, and fun.

INTERACTING WITH LOCAL, NATIONAL, AND INTERNATIONAL CHURCH:

We continue to interact with local churches to build relationships and seek ways to collaborate. This includes our Senior Ministers frequently attending city-wide, cross-denominational church leader prayer events. Also, as part of giving away beyond our own cause, we began more regular financial donations to Arise Sheffield, a prayer and mission movement that invites believers in Sheffield to live their faith more freely. Our ministers also invested time in guest speaking at the New Wine discipleship training course based at STC Sheffield, and Spring Harvest Holidays young adult week in France.

We continue to be grateful and hugely appreciate our accountability and partnership with our regional and national Baptist family (pastorally, relationally, financially, and missionally). Our partnership with the YBA includes membership and frequent interaction; for example, in February 2025 some of the larger churches in our region spent a few days exploring how we might collaborate to church plant. We are in the middle of a partnership agreement with YBA around church planting and best practices in leadership training. This two-way relationship sees The Well supported financially and with leadership wisdom (as The Ark transitioned to independence), and The Well extending our internship and placement opportunities to others from around the region, to experience good practice in the context of a healthy, growing local church.

We are grateful to Alex Harris, Regional Minister, for the times he has come to speak to our Sunday congregation this year, strengthening this connection with the YBA and supporting us as we released a team to transition The Ark from being a church plant into an autonomous church. Our Senior Ministers established a network of leaders in relationship with us, to support each other by praying weekly online and meeting in person monthly for social times and prayer together.

The Well Sheffield Baptist Church

Report of the Trustees **for the Year Ended 30 September 2025**

In October 2024 Marjorie Allan attended the Church Leader Forum of Fusion student network. We sent delegations to some national and international forums, focused on raising millennials and students in the church. Our Senior Minister engaged with conversations about national church-planting initiatives in multiple contexts. Our staff team regularly offer advice and consultations to other Sheffield churches around youth, students and outreach initiatives.

As planned, in 2025, we concluded being a regional hub with Myriad, a national church-planting initiative we have partnered with since 2023. This has been a valuable space where we train and mentor both our own church members and those in the region who seek to run volunteer-led micro-churches in South Yorkshire. Two of our church members established a community of faith at a local gym in partnership with its owners.

Nick Allan, our Baptist Minister, continues to head up the Centre for Baptist Ministry at St Hild College alongside his part-time hours at The Well. This centre was established in June 2024, aiming to identify, raise, and train both Baptist ministers in training and lay leaders across the north of England. We continue to expect that there will be crossover and benefits of Nick's two roles for The Well Sheffield, considering our emphasis on church planting.

Nick and Marjorie Allan attended the National Church Planting Conference Network Day in London, which aims to catalyse the multiplication of churches through intentional disciple-making, normalising church planting, revitalising existing churches, reimagining future churches, and developing the next generation and leadership pipelines.

We continued to interact with The SEND, a campaign activating believers across the UK and Ireland to live a missional lifestyle by adopting and reaching real mission fields at home and abroad. Some members of our church were an integral part of the national team organising this. We hosted a 'Send Experience' night in November 2024, and in January 2025 Marjorie Allan spoke at their young adult weekend away in Lincolnshire.

The Well hosted the Baptist national Everyone Everywhere conference, gathering over a hundred Baptist ministers from around the nation to explore best practices in discipleship, mission, and church planting with much storytelling and testimony-sharing. The Well's worship and ministry team were able to bless all the leaders present. In particular, people from small church environments appreciate such input times.

COMMUNICATIONS AND MEDIA:

Communications and Media at The Well continued to be a priority and a key component of our outreach, impact, and connectivity. We maintained two websites across The Well brand and created much in-house media, plus our popular weekly "Family news" videos. We produced multiple print solutions, including posters, banners, flyers, t-shirts, and online graphics. It has been challenging to maintain this vital ministry and communications function during this period due to financial restraints, and we are grateful to those who have served it. A flagship production in this period was our 10th Anniversary Celebration booklet and webpages, telling the story of The Well Sheffield during its opening decade.

Social media

The Well Online (6:30 p.m. Sunday livestream) saw a small number of regular live viewers, with many more on catch-up through the week. This, along with other video and digital content, saw over 2,500 hours of YouTube content watched and a 44% increase in subscribers from last year. Additionally, over 55% of our YouTube 'watch behaviour' is new viewers. On our Instagram and Facebook pages, we maintained a consistent presence of around 3k subscribers. A dedicated Student Instagram page was set up to reach students, providing them with a dedicated content feed; although fledgling, this continued to grow.

Internal communication with church members

Over the summer of 2025, our Operations team surveyed our church members to ask their preferences in how we communicate to them. It revealed strong trends and helpful feedback (e.g. our communications were seen as important and useful, but Facebook was dropping in popularity, and our 'Church Centre' platform wasn't serving our needs well). Our operations team then researched new methods and platforms to effectively communicate our internal information, to be implemented in autumn 2025.

The Well Sheffield Baptist Church

Report of the Trustees
for the Year Ended 30 September 2025

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in areas of well-being like fellowship and encouragement. We believe that 2024-25 was another fruitful year for the life of our community. In addition to our reviews and activities already mentioned, we can point to:

- Many people are newly professing their faith in Jesus Christ and joining The Well.
- 11 Baptisms.
- Successful Alpha courses, one of which led to an ongoing mid-week community.
- Serving the poor in the local community in Sheffield, as well as the opportunity to be generous and give to other charitable causes in line with our objectives.
- We began series three of our 'Wise Lives' podcast and made nine episodes available.
- We performed 6 weddings and 5 infant dedications for our church family.

VOLUNTEERS:

We encourage a culture of volunteering in all areas of our work and are grateful for the way we pull together as a community to fulfil our vision. The vast majority of our activities involve considerable input of time and energy by Church members. Around 250 different people have given volunteering time this year - often on Sundays, but also to our mid-week ministries and community groups. On an average year, we calculate that Church Members collectively volunteer around 10,000 hours per year; this is the equivalent of 5.5 full-time employees. No financial value of volunteers' time has been included in the financial statements.

The Well Sheffield Baptist Church
Report of the Trustees
for the Year Ended 30 September 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT:
Constitution

The charity is called The Well Sheffield Baptist Church. It is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 25 August 2015, and its governance is laid out in its CIO constitution document. The date of adoption of the CIO's constitution was 2 July 2015, with a minor amendment in 2019.

Method of appointment or election of Trustees

The constitution allows for up to eight Baptist Members to be appointed as Charity Trustees, in addition to the Minister(s). Each such appointment requires approval by a majority of Church members. The Trustees meet regularly to discuss and plan objectives and their implementation. Trustees are encouraged to access training relating to their roles and responsibilities.

During this period, two of our Trustees resigned and one new Trustee was appointed. The Trustee team currently comprises six members.

Organisational structure and decision-making

Members of the Charity/Church are accepted in accordance with the Constitution and at the discretion of the Charity Trustees. During the period of this report, Baptist membership numbers decreased from 107 to 88. This was expected, as many members formally transferred to The Ark, Woodseats (our former church plant) when it became an autonomous Baptist church. Our members are required to have professed faith in Jesus Christ and are expected to take an active role in the responsibilities and life of the Church. The Church Members' Meetings take place several times per year.

In accordance with the Constitution, the Members appoint up to eight unpaid Trustees, including Church Secretary and Treasurer, who together with the Minister(s), are responsible for the overall policy and day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by Members for further consideration by the Trustees. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

The consultation of Church Members and the involvement of Members in decision-making is an important principle within a Baptist Church. Members are encouraged to listen carefully to each other and express views that will aid decision-making before reaching a decision. Though the Constitution permits decisions to be made at Trustees' meetings and significant decisions at 'Church Family Meetings' (CFMs) by appropriate majorities, in practice the Well's leadership seeks to work by consensus wherever possible. Our regular CFMs are open to anybody who actively considers The Well their church. Only on the occasions when issues are required to be decided by vote do the charity/Church members have sole rights in decision-making.

By the end of this period, the number of paid staff members was the equivalent of 8.15 full-time employees, a reduction in staff from 9.2 in the previous period. Day-to-day leadership matters are determined and managed by the two Senior Ministers (one of whom is a Trustee) and a Senior Leadership Team of two others during this period, under delegated authority from the Trustees.

Risk management

Under the Statement of Recommended Practice (SORP) 2015 regulations it is recommended that Trustees complete an ongoing Risk Management review. The Trustees have undertaken this review during the year to identify and manage the principal risks that may deter The Well Sheffield Baptist Church from achieving its main objectives.

The Well Sheffield Baptist Church

Report of the Trustees
for the Year Ended 30 September 2025

The Trustees have reviewed areas of risk during this year. We continue to monitor our GDPR compliance. David Sisson is our Data Controller. Other existing policies and supporting procedures were reviewed and maintained, including finance and a risk register, around the following: Fire, Asbestos, electrics/gas, lone working, accidents/first aid, working at heights, manual handling, welfare, terrorism/security, display screen equipment, garden, pandemics, and flu.

The Well ensures that matters identified as potential risks are discussed, reviewed and mitigating action to reduce or eliminate risk is implemented.

Safeguarding

The Well operates a comprehensive Safeguarding policy and practice for children and adults-at-risk. During this period, the safeguarding team and Trustees met regularly to review policies, procedures, and actions.

At the beginning of this report's period, our Designated Person for Safeguarding role (DPS) was shared between two of our Trustees (Kate Beale and Nicola Ennis) temporarily while a new DPS was sought. During this time, Phil Smith was the Deputy DPS (DDPS) for The Ark, Woodseats. Rev. Toby Butler was our DPS for a number of months, but stepped out of this when he took on new employment, at which time Phil Smith stepped up to become DPS for both The Ark and The Well Sheffield. The DPS is assisted by a nominated safeguarding Trustee and a safeguarding voluntary team of DDPS drawn from experienced professionals within the congregation. The team continues to utilise a nationally recognised safeguarding case management system called 'MyConcern', which enables safe and efficient processes to be followed for all involved.

Following our usual annual practice, our policy was reviewed by Trustees and was adopted by the Church Family Meeting at our February 2025 meeting, as a way to ensure we all take ownership of implementing a safeguarding culture within the full life of the church.

We held compulsory safeguarding training for our staff, as well as on-demand video training content being available. Volunteers within our ministries, such as children/youth and community leaders are required to undergo training on a regular basis. Topics included safeguarding of children, adults at risk, mental health awareness, and domestic abuse awareness. We continued a comprehensive process to ensure that all staff and volunteers who worked with children had up-to-date DBS checks and training.

The Well Sheffield Baptist Church

Report of the Trustees for the Year Ended 30 September 2025

FINANCIAL REVIEW

Introduction

The accounts are prepared in accordance with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities FRS102 (as amended in February 2016), as well as the Charities Act 2011.

During the 2024 to 2025 financial year (12 months) the total income amounted to £568,630 (£575,455 in 2023 to 2024) including:

- £19,503 from charitable activities (£18,123 in 2023 to 2024)
- interest of £2,424 (£2,760 in 2023 to 2024)
- restricted funds £52,983 (£61,984 in 2023 to 2024).

Total operating expenditure for the financial year came to £547,299 (£531,244 in 2023 to 2024). This included (for example):

- | | |
|---|----------|
| · total external giving | £45,672 |
| · staff costs | £312,248 |
| · administrative expenses (excluding staff costs) | £186,862 |

Net income for the period after depreciation charges and loan payments was £21,331 (£34,211 in 2023 to 2024).

The Charity (church) continues to raise most of its funds necessary to carry out its operating activities from within its own membership and congregation. No wider public appeal was made for funds during the year. We are grateful to the Baptist Insurance Company Association who supported us with a generous grant towards funding our Student Leader post.

Despite minor fluctuations in church family members choosing to give voluntarily by monthly bank commitment, the church continued to welcome new, regular attenders and members who, in turn, have made a financial commitment to give each month. This resulted in the number of church family members choosing to give voluntarily by monthly bank commitment remaining reasonably consistent throughout the year. This provides stability and confidence for forward financial planning. We continue to promote the use of Gift Aid across the church family, including ensuring the additional income and significant benefits this generates is reported. We submit Gift Aid claims monthly. We would like to record our ongoing gratitude to everyone who contributed during the year.

The church continues to be heavily dependent on church family members volunteering in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure. This contributes substantially to the achievement of the church's objectives, and the leadership and Trustees are continually grateful for their ongoing support.

Going Concern

The Trustees maintain the reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements

Reserves Policy

Since September 2018, the Trustees have maintained an agreed reserves balance in case of unforeseen fluctuations in income or expenditure and to meet Charity Commission guidelines. This policy is reviewed annually as part of our ongoing governance review to ensure that level is still appropriate and was increased from £80,000 to £120,000 in February 2021. The Trustees are content to maintain that same level of reserves for the immediate future.

Setting an annual budget

The Trustees plan a detailed annual budget which, once agreed, is presented to the Church Family Meeting for comment. The focus is to continually meet our charitable objectives and to be an outward-looking church and charity, particularly focused on mission both to the local and Sheffield communities, as well as UK and international opportunities to serve and to give financially.

The Well Sheffield Baptist Church

Report of the Trustees
for the Year Ended 30 September 2025

Depreciation

An explanation is covered in the notes to the accounts.

Principal Funding

All debtors are considered good for the full amount owing; all obligations have been and will continue to be met as they fall due.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Approved by order of the board of trustees on20/01/2026..... and signed on its behalf by:



.....
Rev. Dr. N Allan - Trustee

Independent Examiner's Report to the Trustees of
The Well Sheffield Baptist Church

Independent examiner's report to the trustees of The Well Sheffield Baptist Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners, which is one of the listed bodies.

Your attention is drawn to the fact that the Church has prepared the accounts 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 (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

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

1. accounting records were not kept in respect of the Church as required by section 130 of the 2011 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.



James Salim FCCA

Sutton McGrath Hartley Limited
5 Westbrook Court
Sharrowvale Road
Sheffield
S11 8YZ

Date: 21/01/2026

The Well Sheffield Baptist Church

Statement of Financial Activities
for the Year Ended 30 September 2025

		Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	493,720	52,983	546,703	554,572
Charitable activities	5				
Courses		14,900	-	14,900	10,747
Rent		3,653	-	3,653	2,780
Conferences		950	-	950	4,596
Investment income	4	2,424	-	2,424	2,760
Total		515,647	52,983	568,630	575,455
EXPENDITURE ON					
Charitable activities	6				
Administrative expenses		399,782	99,328	499,110	490,287
External Giving		39,642	6,030	45,672	50,301
Loss on disposal of tangible fixed assets		2,517	-	2,517	656
Total		441,941	105,358	547,299	541,244
ORDINARY NET INCOME		73,706	(52,375)	21,331	34,211
Extraordinary donations	3	-	161,765	161,765	-
TOTAL NET INCOME		73,706	109,390	183,096	34,211
Transfers between funds	16	119,778	(119,778)	-	-
Net movement in funds		193,484	(10,388)	183,096	34,211
RECONCILIATION OF FUNDS					
Total funds brought forward		1,130,967	22,623	1,153,590	1,119,379
TOTAL FUNDS CARRIED FORWARD		1,324,451	12,235	1,336,686	1,153,590

The notes form part of these financial statements

The Well Sheffield Baptist Church

Balance Sheet
30 September 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	11	1,156,217	-	1,156,217	1,161,044
CURRENT ASSETS					
Debtors	12	13,456	-	13,456	14,209
Cash at bank and in hand		<u>226,593</u>	<u>12,235</u>	<u>238,828</u>	<u>241,786</u>
		240,049	12,235	252,284	255,995
CREDITORS					
Amounts falling due within one year	13	(46,954)	-	(46,954)	(61,501)
		<u>193,095</u>	<u>12,235</u>	<u>205,330</u>	<u>194,494</u>
NET CURRENT ASSETS					
		1,349,312	12,235	1,361,547	1,355,538
TOTAL ASSETS LESS CURRENT LIABILITIES					
CREDITORS					
Amounts falling due after more than one year	14	(24,861)	-	(24,861)	(201,948)
		<u>1,324,451</u>	<u>12,235</u>	<u>1,336,686</u>	<u>1,153,590</u>
NET ASSETS					
FUNDS	16				
Unrestricted funds				1,324,451	1,130,967
Restricted funds				<u>12,235</u>	<u>22,623</u>
TOTAL FUNDS				<u>1,336,686</u>	<u>1,153,590</u>

The notes on pages 25 to 36 form part of these financial statements.

The Well Sheffield Baptist Church

Balance Sheet - continued
30 September 2025

The financial statements were approved by the Board of Trustees and authorised for issue on 20/01/2026 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'N Allan', with a long horizontal flourish underneath.

.....
Rev. N Allan , Minister

The notes form part of these financial statements

The Well Sheffield Baptist Church

Cash Flow Statement
for the Year Ended 30 September 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	71,678	102,626
Interest paid		(10,086)	(16,129)
Finance costs paid		<u>(1,024)</u>	<u>-</u>
Net cash provided by operating activities		<u>60,568</u>	<u>86,497</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		(37,098)	(15,636)
Interest received		<u>2,424</u>	<u>2,760</u>
Net cash provided by/(used in) investing activities		<u>(34,674)</u>	<u>(12,876)</u>
 Cash flows from financing activities			
Extraordinary donations		161,765	-
Loan repayments in year		<u>(190,617)</u>	<u>(27,809)</u>
Net cash used in financing activities		<u>(28,852)</u>	<u>(27,809)</u>
 Change in cash and cash equivalents in the reporting period		 (2,958)	 45,812
Cash and cash equivalents at the beginning of the reporting period		<u>241,786</u>	<u>195,974</u>
 Cash and cash equivalents at the end of the reporting period		 <u>238,828</u>	 <u>241,786</u>

The notes form part of these financial statements

The Well Sheffield Baptist Church

Notes to the Cash Flow Statement
for the Year Ended 30 September 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	183,096	34,211
Adjustments for:		
Depreciation charges	39,407	41,967
Extraordinary donations	(161,765)	-
Loss on disposal of fixed assets	2,517	656
Interest paid	10,086	16,129
Finance costs	1,024	-
Interest received	(2,424)	(2,760)
Decrease/(increase) in debtors	754	539
Decrease in creditors	(1,017)	11,884
Net cash provided by operations	<u>71,678</u>	<u>102,626</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/10/24	Cash flow	At 30/9/25
	£	£	£
Net cash			
Cash at bank and in hand	<u>241,786</u>	<u>(2,958)</u>	<u>238,828</u>
	<u>241,786</u>	<u>(2,958)</u>	<u>238,828</u>
Debt			
Debts falling due within 1 year	(29,993)	13,530	(16,463)
Debts falling due after 1 year	(201,948)	177,087	(24,861)
	<u>(231,941)</u>	<u>190,617</u>	<u>(41,324)</u>
Total	<u>9,845</u>	<u>187,659</u>	<u>197,504</u>

The notes form part of these financial statements

The Well Sheffield Baptist Church

Notes to the Financial Statements
for the Year Ended 30 September 2025

1. GENERAL INFORMATION

The Well Sheffield Baptist Church is a Charitable Incorporated Organisation, incorporated on 25th August 2015 (registered charity number: 1163291). Its registered office is The Well Church Sheffield, 603 Ecclesall Road, Sheffield, South Yorkshire, S11 8PR. The objectives of the charity are set out in the trustees report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised 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 Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

The Well Sheffield Baptist Church meets the definition of a public benefit entity under FRS 102.

Critical accounting judgements and key sources of estimation uncertainty

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Church makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

(i) Depreciation

Depreciation has been charged on fixed assets based on the useful economic life of those assets.

Income

All income is recognised once the Church has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the church has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the church of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised - please refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Church which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

2. ACCOUNTING POLICIES - continued

Income

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Charitable activities and Governance costs are costs incurred on the church's operations, including support costs and costs relating to the governance of the church appointed to charitable activities.

All expenditure is inclusive of irrecoverable VAT.

Pensions

The Church operates a defined contribution pension scheme for its employees. A defined contribution plan is a pension plan under which the Church pays fixed contributions into a separate entity. Once the contributions have been paid the Church has no further payment obligations.

The contributions are recognised as an expense in the Statement of Income and Retained Earnings when they fall due. Amounts not paid are shown in accruals as a liability in the Balance Sheet. The assets of the plan are held separately from the Church in independently administered funds.

Tangible fixed assets

Tangible fixed assets are carried at cost net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value.

It is provided over their expected useful lives on the following bases:

Freehold property - 2% - straight line
Fixtures and fittings - 20% - straight line
Computer equipment - 20% - straight line
Other fixed assets - 20% - straight line

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

2. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Church for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	417,793	401,577
Gift aid	90,990	88,204
Grants	22,833	54,333
Open plate offerings	11,148	8,668
Miscellaneous income	<u>3,939</u>	<u>1,790</u>
	<u>546,703</u>	<u>554,572</u>
Extraordinary donations – ‘Lose the loans’ (see page 3)	<u>161,765</u>	<u>-</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
MIT Grant	-	7,333
Church planting grant	17,000	22,000
Misc grants	<u>5,833</u>	<u>25,000</u>
	<u>22,833</u>	<u>54,333</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Bank interest	<u>2,424</u>	<u>2,760</u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

5. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Course	14,900	10,747
Rent	3,653	2,780
Conferences	950	4,596
	<u>19,503</u>	<u>18,123</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Administrative expenses	499,110
External Giving	<u>45,672</u>
	<u>544,782</u>

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Administrative expenses				
Staff costs	245,924	66,324	312,248	328,690
Other personnel costs	3,485	-	3,485	3,248
Facilities maintenance & development	18,337	8,776	27,113	9,481
Loan interest	10,086	-	10,086	16,129
Utilities	19,544	-	19,544	19,994
Communications and promotions	4,796	3,530	8,326	2,699
Hospitality	7,277	852	8,129	4,565
Ministry delivery	5,086	839	5,925	11,568
Honorariums and gifts	2,390	1,200	3,590	1,020
Professional fees	7,440	-	7,440	9,533
Software and licences	8,868	711	9,579	6,478
Insurance	4,161	276	4,437	5,816
Training and professional development	2,522	7,098	9,620	10,737
Travel and subsistence	2,438	368	2,806	1,305
Church resources - books and videos	2,554	420	2,974	1,089
Printing, postage and office supplies	2,809	127	2,936	3,795
Festivals and parties	10,138	1,287	11,425	1,510
Telephones and internet	1,043	-	1,043	1,049
Bank charges	967	57	1,024	2,251
Ecclesall rent	435	-	435	315
Woodseats rent	75	7,463	7,538	7,048
Depreciation	39,407	-	39,407	41,967
	<u>399,782</u>	<u>99,328</u>	<u>499,110</u>	<u>490,287</u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	39,407	41,967
Deficit on disposal of fixed assets	<u>2,517</u>	<u>656</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

As authorised by the governing document of the Church, N Allan, Trustee, received remuneration totalling £24,596 (2024: £49,968) in respect of his services as minister of the church. This includes employer pension contributions totalling £1,230 (2024: £2,324). He received no remuneration in his role as trustee.

S Spendlove, Trustee, received remuneration totalling £15,344 (2024: £14,390) in respect of his services as caretaker. This includes employer pension contributions totalling £455 (2024: £388). We declare that there is no conflict of interest with regards to S Spendlove being employed in this way and that the Charity Commission was informed.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	284,095	297,899
Social security costs	18,435	19,631
Contribution to defined contribution pension schemes	<u>9,718</u>	<u>11,160</u>
	<u>312,248</u>	<u>328,690</u>

The average number of persons employed by the Church during the year was as follows:

2025	2024
No.	No.
12	14

The average headcount expressed as full-time equivalents was:

2025	2024
No.	No.
8.3	9.2

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel is considered to be the Head of Operations. Key management personnel benefits paid through payroll for the year ended 30 September 2025 is £41,613 (2024: £39,654).

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	2024	2024	2024
	Unrestricted	Restricted	Total
	fund	funds	funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	492,938	61,634	554,572
Charitable activities			
Courses	10,747	-	10,747
Rent	2,430	350	2,780
Conferences	4,596	-	4,596
Investment income	<u>2,760</u>	<u>-</u>	<u>2,760</u>
Total	<u>513,471</u>	<u>61,984</u>	<u>575,455</u>
 EXPENDITURE ON			
Charitable activities			
Administrative expenses	406,978	83,965	490,943
External Giving	<u>38,255</u>	<u>12,046</u>	<u>50,301</u>
Total	<u>445,233</u>	<u>96,011</u>	<u>541,244</u>
 NET INCOME/(EXPENDITURE)	68,238	(34,027)	34,211
Transfers between funds	<u>(48,455)</u>	<u>48,455</u>	<u>-</u>
Net movement in funds	19,783	14,428	34,211
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>1,111,184</u>	<u>8,195</u>	<u>1,119,379</u>
 TOTAL FUNDS CARRIED FORWARD	<u><u>1,130,967</u></u>	<u><u>22,623</u></u>	<u><u>1,153,590</u></u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 October 2024	1,279,286	101,863	33,868	14,491	1,429,508
Additions	12,299	19,467	2,136	3,196	37,098
Disposals	-	(13,115)	(3,407)	(3,401)	(19,923)
At 30 September 2025	<u>1,291,585</u>	<u>108,215</u>	<u>32,597</u>	<u>14,286</u>	<u>1,446,683</u>
DEPRECIATION					
At 1 October 2024	150,938	85,074	23,943	8,509	268,464
Charge for year	25,610	8,587	2,733	2,477	39,407
Eliminated on disposal	-	(11,961)	(2,598)	(2,846)	(17,405)
At 30 September 2025	<u>176,548</u>	<u>81,700</u>	<u>24,078</u>	<u>8,140</u>	<u>290,466</u>
NET BOOK VALUE					
At 30 September 2025	<u>1,115,037</u>	<u>26,515</u>	<u>8,519</u>	<u>6,146</u>	<u>1,156,217</u>
At 30 September 2024	<u>1,128,348</u>	<u>16,789</u>	<u>9,925</u>	<u>5,982</u>	<u>1,161,044</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Gift aid receivable	6,847	7,057
Prepayments and accrued income	<u>6,609</u>	<u>7,152</u>
	<u>13,456</u>	<u>14,209</u>

Trade debtors includes amounts due from HMRC for Gift Aid claims.

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other loans (see note 15)	16,463	29,993
Trade creditors	4,172	1,413
Social security and other taxes	7,757	5,093
Pensions payable	1,988	1,586
Other creditors	-	5,712
Accruals and deferred income	<u>16,574</u>	<u>17,704</u>
	<u>46,954</u>	<u>61,501</u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 15)	<u>24,861</u>	<u>201,948</u>

15. LOANS

	2025	2024
	£	£
Loans	<u>41,324</u>	<u>231,941</u>

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2025	2024
	£	£
Repayable by instalments	<u>-</u>	<u>73,336</u>

Made up as follows:

	Yorkshire Baptist Association	Baptist Union	Baptist Building Fund	Total 2025	Total 2024
	£	£	£	£	£
Loans < 1 yr	16,473	-	-	16,473	29,993
Loans 2-5 years	24,861	-	-	24,861	128,612
Loans > 5 years	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>73,336</u>
Total 2025	<u>41,334</u>	<u>-</u>	<u>-</u>	<u>41,334</u>	<u>231,941</u>
Total 2024	<u>98,433</u>	<u>96,008</u>	<u>37,500</u>	<u>231,941</u>	

The amounts set out in the table above represent repayments of capital only, with interest arising each year charged directly to expenditure. The details of the loans are as follows:

£200,000 from the Yorkshire Baptist Association over a 15-year term at a rate of 0.5% below that of the published rate of the Baptist Union of Great Britain Loan Fund (3.6% variable pa. with a minimum rate of 3% and a maximum cap of 9%) and a commitment to donate to the YBA Home Mission Fund.

£200,000 from the Baptist Union over a 15-year term at a variable interest rate, currently 7.25% pa.

£100,000 from the Baptist Building Fund repayable over 10 years by 20 x 6 monthly installments of £5,000 with the first payment due in January 2018. At the completion of the repayment a £10,000 offering is to be made to the fund as a condition of the loan.

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

16. MOVEMENT IN FUNDS

	At 1/10/24 £	Net movement in funds £	Transfers between funds £	At 30/9/25 £
Unrestricted funds				
General fund	1,130,967	73,706	119,778	1,324,451
Restricted funds				
Minister in training fund	2,141	(838)	-	1,303
Woodseats fund	-	(41,987)	41,987	-
We care compassion fund	4,143	(1,880)	-	2,263
Myriad fund	89	(89)	-	-
Building fund	1,250	163,209	(161,765)	2,694
Baptist insurance fund	15,000	(10,838)	-	4,162
Well Collective	-	1,813	-	1,813
	<u>22,623</u>	<u>109,390</u>	<u>(119,778)</u>	<u>12,235</u>
TOTAL FUNDS	<u>1,153,590</u>	<u>183,096</u>	<u>-</u>	<u>1,336,686</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	515,647	(441,941)	73,706
Restricted funds			
Minister in training fund	-	(838)	(838)
Woodseats fund	28,738	(70,725)	(41,987)
We care compassion fund	3,750	(5,630)	(1,880)
Myriad fund	5,833	(5,922)	(89)
Building fund	163,234	(25)	163,209
Baptist insurance fund	-	(10,838)	(10,838)
Shiloh Project	3,000	(3,000)	-
Well Collective	<u>10,193</u>	<u>(8,380)</u>	<u>1,813</u>
	<u>214,748</u>	<u>(105,358)</u>	<u>109,390</u>
TOTAL FUNDS	<u>730,395</u>	<u>(547,299)</u>	<u>183,096</u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/10/23 £	Net movement in funds £	Transfers between funds £	At 30/9/24 £
Unrestricted funds				
General fund	1,111,184	68,238	(48,455)	1,130,967
Restricted funds				
Minister in training fund	3,780	(1,639)	-	2,141
Woodseats fund	-	(48,455)	48,455	-
We care compassion fund	4,243	(100)	-	4,143
Myriad fund	172	(83)	-	89
Building fund	-	1,250	-	1,250
Baptist insurance fund	-	15,000	-	15,000
	<u>8,195</u>	<u>(34,027)</u>	<u>48,455</u>	<u>22,623</u>
TOTAL FUNDS	<u><u>1,119,379</u></u>	<u><u>34,211</u></u>	<u><u>-</u></u>	<u><u>1,153,590</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	513,471	(445,233)	68,238
Restricted funds			
Minister in training fund	7,333	(8,972)	(1,639)
Woodseats fund	27,455	(75,910)	(48,455)
We care compassion fund	250	(350)	(100)
Myriad fund	10,000	(10,083)	(83)
Building fund	1,250	-	1,250
Baptist insurance fund	15,000	-	15,000
Specific offerings	696	(696)	-
	<u>61,984</u>	<u>(96,011)</u>	<u>(34,027)</u>
TOTAL FUNDS	<u><u>575,455</u></u>	<u><u>(541,244)</u></u>	<u><u>34,211</u></u>

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

16. MOVEMENT IN FUNDS - continued

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

	At 1/10/23 £	Net movement in funds £	Transfers between funds £	At 30/9/25 £
Unrestricted funds				
General fund	1,111,184	141,944	71,323	1,324,451
Restricted funds				
Minister in training fund	3,780	(2,477)	-	1,303
Woodseats fund	-	(90,442)	90,442	-
We care compassion fund	4,243	(1,980)	-	2,263
Myriad fund	172	(172)	-	-
Building fund	-	164,459	(161,765)	2,694
Baptist insurance fund	-	4,162	-	4,162
Well Collective	-	1,813	-	1,813
	<u>8,195</u>	<u>75,363</u>	<u>(71,323)</u>	<u>12,235</u>
TOTAL FUNDS	<u>1,119,379</u>	<u>217,307</u>	<u>-</u>	<u>1,336,686</u>

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 £
Unrestricted funds			
General fund	1,029,118	(887,174)	141,944
Restricted funds			
Minister in training fund	7,333	(9,810)	(2,477)
Woodseats fund	56,193	(146,635)	(90,442)
We care compassion fund	4,000	(5,980)	(1,980)
Myriad fund	15,833	(16,005)	(172)
Building fund	164,484	(25)	164,459
Baptist insurance fund	15,000	(10,838)	4,162
Specific offerings	696	(696)	-
Shiloh Project	3,000	(3,000)	-
Well Collective	<u>10,193</u>	<u>(8,380)</u>	<u>1,813</u>
	<u>276,732</u>	<u>(201,369)</u>	<u>75,363</u>
TOTAL FUNDS	<u>1,305,850</u>	<u>(1,088,543)</u>	<u>217,307</u>

Transfers between funds

A transfer of £41,987 (2024: £48,455) was made from general funds to restricted funds. This transfer represents amounts which were pre-agreed by the trustees to be spent on these projects / activities over and above the related income.

The Well Sheffield Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 30 September 2025

16. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

A transfer of £161,765 (2024: NIL) was made from restricted funds to general funds. This transfer represents amounts repaid on loan liabilities which are not to be carried forward within the restricted funds to the following period. The income is included in extraordinary donations (see note 3).

17. EMPLOYEE BENEFIT OBLIGATIONS

The Church operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund. The pension cost charge represents contributions payable by the Church to the fund and amounted to £10,833 (2024: £11,159). Contributions totalling £1,988 (2024: £1,586) were payable to the fund at the balance sheet date and are included in creditors.

18. RELATED PARTY TRANSACTIONS

Payments made to trustees are shown above in Note 8.

During the year, the Church paid remuneration totalling £34,650 (2024: £30,780) to K Allan who is a close family member of a trustee. This remuneration was paid in respect of her role as joint minister. This includes employer pension contributions totalling £1,733 (2024: £1,425) and life insurances totalling £230 (2024: £221).

The Church also paid remuneration totalling £22,992 (2024: £22,393) to TE Spendlove who is a close family member of a trustee. This remuneration was paid in respect of their work as an administrative assistant. This includes employer pension contributions totalling £838 (2024: £769).

Trustees are specifically excluded from discussions of matters that might give rise to conflicts of interest.