

Sutton Coldfield Christadelphian Ecclesia

Trustees Annual Report

For Financial Year Ending December 2025

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Section A - Reference and Administration Details

Charity Name Sutton Coldfield Christadelphian Ecclesia

Registered Charity Number 1180434

Charity's Principal Address Trinity Hill, Sutton Coldfield, B72 1TA

Names of the Trustees for the year: -

M Greenway (Secretary)

J Greenway

A Moss

J Newman

R Newman

C Norton

Section B - Structure, Governance and Management

Type of governing document	Constitution which is our governing document including practices and procedures as well as additional provisions required by the Charity Commission. This was adopted September 2018 following a ballot of members
How the charity is constituted	Unincorporated association
Trustee selection method	Annual appointment by secret ballot of the charity members
Additional information	The trustees form an arranging committee responsible for the activities of the ecclesia. They are chosen by nomination from members of the ecclesia and are familiar with the objectives and activities of the ecclesia

Section C - Objectives and Activities

The objects of the Charity:

To advance Bible-based Christian faith to the glory of God and the honour of Jesus Christ in accordance with the Christadelphian Birmingham Amended Statement of Faith (BASF) for the benefit of the Christadelphian community and members of the public, particularly in and around Sutton Coldfield and district.

The activities

Activities undertaken to meet the objects include but are not limited to: -

- Holding meetings, open to the public, for worship, prayer, breaking of bread (by Christadelphian), Bible study and teaching.
- Engaging with the local public through personal preaching and/or by invitations to preaching / teaching meetings and/or by other means, including the provision of Sunday school and/or youth club(s) and/or other occasional activities.
- Engaging with the wider Christadelphian community and wider public through periodic donations to charitable needs, including donations to support work with and without our community.
- Serving, to the extent feasible, the pastoral and other welfare needs of ecclesial members and others.

All our activities are open to all. No fee is charged, and no-one receives private benefits from the charity other than as a legitimate beneficiary. There is no public detriment in any of our activities.

Section D - Achievements and Performance

Our ecclesia ended the year with a membership of 101 adults. The average attendance of members at services and other activities remained steady.

The number of those attending the hall for our main fellowship service on a Sunday morning has remained steady during the year at about mid-forties percent, increasing to the mid-fifties percent of our membership when including those online. We use Zoom to live stream most of our services. This allows members who live at a distance and those with mobility difficulties to access our services. In addition, we have a few members of other ecclesias join us as visitors in the hall and on line most weeks.

Summary of regular weekly activities using our hall / online: -

- Regular meetings on Sunday, for sharing bread and wine
- Meetings on a Sunday twice a month covering topical Bible subjects aimed at being of interest to members of the public.
- Bible Study Class meets regularly on Tuesday
- Activities for young people include Sunday School and a regular Youth club, both meet in term time and are for school age children. A regular Bible based discussion group is attended by an older group.

Summary of one off and irregular activities held: -

- We held a carol service in December which was advertised to the public
- We hold a few social activities through the year, providing opportunity for members to meet outside of formal worship.
- We held 3 study events in 2025 primarily for members of the Christadelphian community in the Midlands.
- We have a weeklong summer camp for families to enjoy study and fellowship together. This is attended by our own members and families from Christadelphian ecclesias around the country.

Other activities: -

- We are providing support to refugees from Iran, some of whom are now members and others are attending our services
- We hold regular collections of food and other essential items for donation to our members and a local public food bank
- During 2025 we held a preaching campaign, posting 8000 leaflets and newspaper adverts to publicise the event. We had a free Bible give-a-way in Sutton Coldfield town centre, invited the public to our hall where we had a Bible Exhibition and held a publicised Bible based talk in a local community hall. We followed this up with a 6-week Introduction to the Bible seminar.

Section E - Financial Review

The cash movements and balances are summarised in the receipts and payments accounts and statement of balances below. In addition, details are given of the financial support given to good causes, both by specific donations to restricted funds and as grants from the unrestricted General Fund.

The reserves policy of the ecclesia is to hold £10,000 (originally part of the General Fund balance) in an unrestricted General Reserve fund to meet any financial emergency as determined by the trustees. All funds are held in two instant access bank accounts and one 60 day notice account. The balance in these funds at the end of the year was considered sufficient to meet the ongoing expenses of the ecclesia.

Contributions from members are made through regular monthly donations, with taxpayers encouraged to use the Gift Aid provision. Funds donated specifically for external charities or organisations are normally forwarded to the relevant body within three months of the donations being received. We do not seek to raise funds from members of the public.

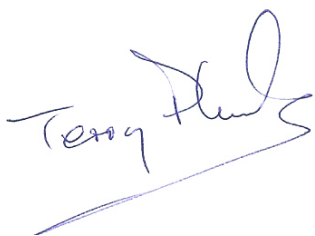
Welfare financial support to our members is managed confidentially by a sub-committee based upon need on a case-by-case basis. Funds used by this sub-committee are taken from the welfare fund. Grants above a certain threshold value require the approval of the trustees (the arranging brothers). On occasion interest free welfare loans are granted which are financed from the general fund.

All financial decisions and activity is subject to the acceptance and approval of the members, normally given at a quarterly business meeting of the ecclesia.

The most significant item of expenditure during the year was related to Bible Campaign held in May and referred to in section D above. Generally other expenditures are similar to those in the previous year.



Mark Greenway, Secretary (2025 Trustee)



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Terry Plumb, Treasurer

Sutton Coldfield Christadelphian Ecclesia
Receipts and Payments Account (£)
Year Ended 31st December 2025

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Note		Total Funds 2025	SCCE											Restricted Appeal Funds (*)	Total Funds 2024
All values are rounded to the nearest £ Some totals may appear to be incorrect They are not			Total SCCE	Unrestricted Funds		Restricted Funds									
				General Fund	Reserve	Building	CYC	Camp	Foodbank	Preaching	Sunday School	Welfare	Youth Day		
RECEIPTS															
Weekly and other non-GA collections															349
Gift aided regular and one-off donations		36,806	21,239	12,897		1,313		188	670	1,450	476	4,245		15,567	40,342
Gift aid recovered on 2024 donations		10,399	7,639	3,947		468		45	107	431	126	2,517		2,760	6,950
Non gift aided donations		2,554	1,964	1,243		42	6	5		167	22	103	376	590	2,579
Grants from Christadelphian Bodies		8,114	8,114							4,343		3,771			7,181
Flat rental income															650
Bank interest		1,948	1,948	1,948											747
Total External Receipts		59,820	40,904	20,034		1,823	6	238	777	6,390	624	10,636	376	18,916	58,796
Transfers into funds		1,071	941						250			600	91	130	1,570
Total Receipts (Inc Transfers)		60,891	41,845	20,034		1,823	6	238	1,027	6,390	624	11,236	467	19,046	60,367
PAYMENTS															
Donations to beneficiaries		5,132	5,132									5,132			18,099
Respite care (some refund from CBF)		2,121	2,121									2,121			
* Donations to other causes		19,272	2,400	2,400										16,872	14,531
Food parcels/Foodbank		925	925									925			
Other welfare expenses		87	87									87			280
Heating work		1,301	1,301			1,301									6,200
Other building work		51	51			51									422
Upstairs refurbishment															6,940
CYC expenses		528	528				528								756
Transfer to Camp bank account		238	238					238							285
Foodbank Purchases		625	625						625						3,347
May campaign & seminars		4,343	4,343							4,343					
Iranian classes Farsi translation		1,520	1,520							1,520					
Preaching expenses		558	558							558					968
Sunday school expenses		1,247	1,247								1,247				1,394
Youth weekend expenses		467	467										467		
Repairs and maintenance		3,410	3,410	3,410											3,540
Flat Utilities		2,832	2,832	2,832											1,830
Utilities		2,020	2,020	2,020											2,167
Technology		2,284	2,284	2,284											1,149
Insurance		1,839	1,839	1,839											1,879
Activities		1,028	1,028	1,028											673
Equipment		804	804	804											871
Catering		569	569	569											367
Cleaning		412	412	412											385
Consumables		272	272	272											369
Secretarial, Postage, Printing		259	259	259											140
Wine		258	258	258											368
Speakers' Expenses		184	184	184											107
Subscriptions/Magazines		12	12	12											
Library															111
Outstanding Loans		2,000	2,000	2,000											-650
Sundries		195	195	195											
Total Payments to External		56,793	39,921	20,779		1,352	528	238	625	6,421	1,247	8,266	467	16,872	66,523
Transfers out of funds		1,071	941	941										130	1,570
Total Payments (Inc Transfers)		57,864	40,862	21,720		1,352	528	238	625	6,421	1,247	8,266	467	17,002	68,094

* See next page for detail

Balances														
Opening Balances 1 Jan 2025	70,961	69,618	47,499	10,000	747	1,040	0	68	4,801	1,569	3,893	0	1,343	78,688
External Receipts	59,820	40,904	20,034	0	1,823	6	238	777	6,390	624	10,636	376	18,916	58,796
Net Transfers between Funds	0	0	(941)	0	0	0	0	250	0	0	600	91	0	
Less Payments to External	56,793	39,921	20,779	0	1,352	528	238	625	6,421	1,247	8,266	467	16,872	66,523
Closing balances 31st Dec 2025	73,988	70,600	45,814	10,000	1,218	518	0	470	4,771	947	6,864	0	3,387	70,961
Plus Unallocated Cash Received	0													0
Closing Total Funds Balance	73,988													70,961

Bank Accounts as at 31st Dec 2025														
Lloyds Current	1,116													477
Lloyds Deposit	26,938													16,356
Shawbrook (CAF) Deposit	45,821													54,026
Cash in Hand	112													102
Total Funds	73,988													70,961

*** Donations made to good causes**

2025

2024

Year Ended 31st December 2025			
From Donations to and Collections for Appeal Funds		£	£
Including Gift Aid Tax Refunds			
Christadelphian Benevolent Fund (CBF)	547		480
Christadelphian Care Homes (CCH)	3,629		2,841
Christadelphian Auxiliary Lecturing Society (CALS)	910		774
Christadelphian Aid for Refugees & Asylum Seekers (CARA)	159		140
Christadelphian Bible Mission - General Fund (CBMG)	2,198		1,600
Christadelphian Bible Mission - Welfare Fund (CBMW)	2,492		1,896
Christadelphian Outreach Group (COG)	45		142
Christadelphian Isolation League (CIL)	570		429
Christadelphian Meal a Day Fund (MaD)	4,702		3,443
Christadelphian Samaritan Fund (CSF)	1,006		840
Solihull Bible Learning Centre (SBLC)	399		322
Sundries (CBM Malawi)	216		125
	16,872		
COG dissolution balance transferred to MealaDay	130		
Total	17,002		13,031
MealaDay 2026 advance pledges		1,260	
World Disasters (Collected)		784	
Total Collected		19,046	

Grants from the General Fund		£	£
To External Organisations			
Solihull BLC Funding Support	800		800
Sutton Baptists Funding Support	400		400
Christadelphian Office Funding Support	1,200		300
Total	2,400		1,200



Section A

Independent Examiner's Report

Report to the trustees/
members of

Sutton Coldfield Christadelphian Ecclesia

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1180434

Set out on pages

Pages 7 and 8

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

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

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

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

Signed:

Date:

18th Feb 2026

Name:

Mark R Jones

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

Address:

33 Grosvenor Close

Four Oaks

Sutton Coldfield, West Midlands

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners). [N/A](#)

Give here brief details of any items that the examiner wishes to disclose.

None

