

eCharity registration number 1207485

**THE MUSTARD SEED CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2025**

THE MUSTARD SEED CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mary Anne Theresa Pavy Roban Robert Bradshaw Natasha Ruddock Geraldine Moore Owen Moore Lynda Hodder
Registered office	168 Tyndale Crescent Birmingham B43 7HU
Charity number	1207485
Independent examiner	Erdingsworth Business & Tax Advisors Ltd Unit 3 Cuckoo Wharf 427 Lichfield Road Birmingham B6 7SS

THE MUSTARD SEED CIO

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THE MUSTARD SEED CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE MUSTARD SEED CIO

I report to the trustees on my examination of the financial statements of The Mustard Seed CIO (the Charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the Charity (and its directors for the purposes of Company Law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the act 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements conducted under section 145 of the Charities Act 2011 (the 2011 Act). In conducting my examination, I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £25,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with these records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102).

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 to enable a proper understanding of the financial statements to be reached.



Erdingsworth Business & Tax Advisors Ltd

Unit 3 Cuckoo Wharf
427 Lichfield Road
Birmingham
B6 7SS

Dated: 17th March 2026

THE MUSTARD SEED CIO

TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The board of trustees are satisfied with the performance of the charity during the year and the position on 31 March 2025 and consider that the charity is in a strong position to continue its activities during the coming year, and the charity's assets are adequate to fulfil its obligations.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure, governance, and management

a. Constitution

The Mustard Seed CIO is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed by the board of Trustees. The minimum shall be three.

The trustees who have served during the year can be seen above. None of the trustees has any beneficial interest in the company.

THE MUSTARD SEED CIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

b. Recruitment and appointment of trustees

Individuals over the age of 18 years, who are interested in furthering the work of the charity and are not paid or volunteer workers (currently or in the past) of the charity can apply to be a Trustee / Director (Trustee) of the company.

The process starts with receipt of their expression of interest. Our Chair contacts the candidate to give details about the role and explain the next steps. A panel made up of two Trustees and the Company Secretary oversee an interview process. Should the panel feel, the candidate should be recommended to the Board, references are sought. When references are received the panel makes a proposal to the Board. The Board votes to accept the new Trustee, it must be unanimous.

Trustees recruited following this process are automatically given company membership. The Board shall elect from its number a Chair and Treasurer and may elect one of its number to Vice Chair.

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan, and the recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

THE MUSTARD SEED CIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

c. Organisational structure and decision-making policies

The Mustard Seed CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission in England and Wales and governed by the Board of Trustees.

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Key risks and Uncertainties

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and our long-term survival, the Trustees are taking this risk very seriously and are responding accordingly
- B. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to continue meeting our clients' needs and experience reputational risk as a result.
- C. In order that we can continue to deliver it is essential that we maintain our volunteer base.

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TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Factors that are likely to affect the financial performance or position in 2024/25 and further years:

- Volatile and uncertain economic conditions, particularly towards the end of the year resulting from the pandemic and national lockdowns.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market.'
- The political environment remains uncertain; the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market.'

THE MUSTARD SEED CIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

OBJECTS

Our main objectives for the year have been developing our service so that it really meets the needs of the people we are trying to support. Key activities have included:

- Advancing the Christian faith for the benefit of the public in Birmingham in accordance with the statement of faith, by providing religious education. Christian fellowship. outreach and pastoral care and bereavement counselling in the local community.
- To provide help for young people, through leisure time activities to develop their capabilities that they may grow to full maturity as individuals and members of society.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

ACHIEVEMENTS AND PERFORMANCE

The Mustard Seed has continued to provide church fellowship to our Christian congregation by providing Sunday services to encourage and teach the Christian faith and worship.

We meet weekly for prayer meeting and bible study in person or on Zoom. We provide pastoral care to our local community and outreach to the wider community who would like to find out about Christianity.

In November 2024 we merged with Victory Outreach Church Birmingham who now fulfil the spiritual and church fellowship of Mustard Seed.

Tomorrow's Men football club project takes place every Saturday afternoon. This is managed by a team of several volunteers.

There are 40 boys on the register from different ethnic backgrounds and faiths. This service is advertised and also word of mouth from family to family. We have a coach that has completed courses and a qualified mentor. This benefits the public by providing community cohesion, promotes physical health, and mental well-being.

We also provide bereavement counselling for those that need it. The counsellor is qualified to a level 5 and is registered with the B.A.C.P. This is a free service and adds to the team by helping the individual's well-being.

The trustees have had a number of meetings to discuss the way forward and research into the needs of our multi-cultural community. Trustees are confident the charity has the necessary funding and resources required.

We continue to provide church fellowship to the congregation, this includes Sunday services, prayer times, bible study, and pastoral care.

Tomorrow's men football club project continues to grow with the support from volunteers and parents

THE MUSTARD SEED CIO

**TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2025***

At present we feel that we are meeting the needs of our multi-cultural community.

A qualified counsellor is also working with the team and this service is free.

THE MUSTARD SEED CIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound monetary management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a total income of £34,087 and expenditure of £23,605. At the year end the charity's total funds stand at £10,482.

Principal Funding Sources

The total income for the year of £34,087 represents a good first year.

We are especially grateful to the members of the public who have generously donated money to our service over the year.

Investment Policy

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves Policy

The Mustard Seed CIO is required to ensure that free monies are available in each fiscal year to meet any foreseeable contingency. The trustees consider that it would be prudent to set aside an amount of £1,000 in reserves to cover operating expenditure. This is reviewed on a quarterly basis.

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

THE MUSTARD SEED CIO

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025 FUTURE PLANS

The trustee board prioritises managing the charity to meet its aims and objectives to provide public benefit. The charity will build on the work completed in the previous fiscal year to develop diversified funding streams to increase sustainability and enable us to build diverse services that are responsive to the needs of our community. We are looking at opening a community coffee shop on the main road in our community to further connect with the community.

The charity continues to work to deliver excellence in all that we do. We strive to continue to help others and help to address some of the major societal issues.

During the year 2024/2025, we will continue to review and improve our internal monitoring processes so that we clearly understand our services and how we continue to benefit others and aiming to achieve more to make positive change for our supporters and funders.

The annual report was approved by the trustees of the charity on 17th March 2026 and signed on behalf



Mary Roban

Chair of Trustees

THE MUSTARD SEED CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Total 2025 £
<u>Income from</u>			
Income from charitable activities	3	34,087	34,087
Total Income		<u>34,087</u>	<u>34,087</u>
<u>Expenditure on:</u>			
Charitable activities	4	<u>23,605</u>	<u>23,605</u>
Net income for the year/ Net movement in funds		<u>10,482</u>	<u>10,482</u>
Fund balances at 1 April 2024		<u>-</u>	<u>-</u>
Fund balances at 31 March 2025		<u>10,482</u>	<u>10,482</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

THE MUSTARD SEED CIO

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025 £	£
Fixed assets			
Tangible assets	5		769
Current assets			
Cash at bank and in hand		4,921	
Other debtors	6	<u>5,335</u>	
		10,256	
Creditors: amounts falling due within one year	7	<u>543</u>	
Net current assets			<u>9,713</u>
Total assets less current liabilities			<u><u>10,482</u></u>
Income funds			
<u>Unrestricted funds</u>			
General unrestricted funds		<u>10,482</u>	
			<u>10,482</u>
			<u><u>10,482</u></u>

The charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The trustees acknowledge their responsibilities for complying with the requirements of the Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Th  : approved by the trustees on 17th March 2026

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Mary Roban
Trustee

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting Policies

Charity Information

The Mustard Seed CIO is a Charity registered in England and Wales. The registered office is 168 Tyndale Crescent, Birmingham, B43 7HU

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's (governing document), the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting Policies (continued)

1.5 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 based on time spent, and depreciation charges are allocated on the portion of the assets use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following basis.

Equipment	20% straight line
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1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operation from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employees' services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of any employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that, or in the period of the revision and future periods where the revision affects both current and future periods.

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies

	Unrestricted funds 2025 £
Donations and gifts	34,087
Legacies receivable	-
	<u>34,087</u>

Donations and gifts

Church offerings and legacies	34,087
	<u>34,087</u>

4 Charitable activities

	Projects 2025 £	Total 2025 £
Staff costs	-	-
Office premises and other costs	22,096	22,096
Governance costs	818	818
Staff and training	691	691
	<u>23,605</u>	<u>23,605</u>

Analysis by fund

Unrestricted funds	23,605	23,605
	<u>23,605</u>	<u>23,605</u>

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

5 Tangible fixed assets

	Equipment	Total
Cost	£	£
At 1 April 2024	-	-
Additions	769	769
At 31 March 2025	769	769
Depreciation and Impairment		
At 1 April 2024	-	-
Depreciation charged in year	-	-
At 31 March 2025	-	-
Carrying amount		
At 31 March 2025	769	769
At 31 March 2024	-	-

THE MUSTARD SEED CIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

6 Debtors: amounts falling due within one year

2025

£

Tomorrows Men

5,000

Other debtors

335

5,335

7 Creditors: amounts falling due within one year

2025

£

Other creditors

243

Accruals and deferred income

300

543

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Related party transactions

There were no disclosable related party transactions during the year (2024: £nil).

10 Independent examination

The remuneration paid to the independent examiner was £300 (2024: Nil).



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Wed, 18th Mar 2026 13:41:56 GMT	Signed document confirmation emails have been sent to all parties.
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