ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

The Heart of England Baptist Association
Registered Charity Number: 1080529 Registered Company Number: 00238738
Registered Office: 480 Chester Road, Sutton Coldfield B73 5BP

THE HEART OF ENGLAND BAPTIST ASSOCIATION

(A Company Limited by Guarantee)

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THE HEART OF ENGLAND BAPTIST ASSOCIATION

(A Company Limited by Guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees, who are directors for the purposes of company law, are pleased to present the Annual Report and Financial Statements of the Charitable Company for the year ended 31 December 2025, which are prepared to meet the requirements for a director's report and accounts for Companies Act purposes. References to 'HEBA' throughout this report refer to the Heart of England Baptist Association.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association and '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 (Charities SORP (FRS 102) second edition effective 1 January 2019).

Objectives and Activities

The objects of this Charitable Company are the advancement of the Christian faith, particularly in the heart of England and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of the Baptist Union of Great Britain (BUGB).

The values espoused by the Trustees of the Charitable Company are companionship, generosity, diversity, learning and innovation. These values are continually presented to Churches for their encouragement and so that they understand the principles guiding the work of the Charitable Company. The values are presented at events to which Churches are invited, through the regular mailings to Churches, through the work of the HEBA office team and Regional Ministers and on the Trustees' social media outlets and channels. Companionship is the foundational value and is reflected by the Regional Ministers and administration staff through in-person visitation, on-line meetings, email conversations and phone calls. These include one to ones, preaching, leaders' gatherings, Church meetings, Church weekends, and meetings for a set purpose.

The principal activities of the Charitable Company are the employment of a Regional Ministry Team and other staff and the organisation of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist Churches and the communities they serve. During the year, some 50 volunteers served the Association on committees and groups, including the Trustees, and in providing hospitality for others.

The Charitable Company is part of the family of Baptist organisations serving the needs of many of the Baptist Churches in Great Britain, working particularly closely with the Baptist Union of Great Britain (BUGB). The charity has a linked charity, the HEBA Loan Fund (1080529 -1) and the Trustees are also Trustees of the Umberslade Church Endowment (255061) and Directors of the CST Corporate Trustee Limited (11454313). They are joint Trustee with two individuals of Selly Park Baptist Church Manse charity (516796).

Cornerstone Baptist Church had closed in 2024, and the Church building was sold during 2025. Fenton Baptist Church closed during 2025 and their building was also sold. Grace Community Church came out of fellowship with the Association and Trusteeship of their trust buildings was transferred to the Church CIO. Cedar Church came out of fellowship and now worships in a different building.

The Charitable Company aims to:

- co-operate with Churches directly and through working groups by providing information and support and by passing appropriate resolutions to enable building development projects. Many of these projects are directly aimed at making Church buildings more accessible and available to the local community;
- assist Churches and ministers that are seeking new ministries through the Baptist National Settlement process;
- assist individuals who are exploring a call to any Baptist ministry by signposting various routes to recognised Baptist ministry, interviewing candidates, supporting ministerial candidates and providing BUGB approved training for preachers and pastors;

- make safeguarding training available on a rolling programme, encouraging and enabling ministers and members of Churches to receive training;
- provide safeguarding support to Churches when incidents/suspected incidents arise;
- mediate disagreements arising within Churches or between Churches and their local community;
- encourage the HEBA Grants Committee as it continues to seek creative ways of supporting Churches in their mission using Baptist Home Mission and Association funds;
- ensure, through its Finance Group, responsible and effective stewardship of the resources of the Charitable Company;
- encourage Churches to support Baptist Home Mission and BMS World Mission through prayer, direct partnership with mission personnel and financial gifts, so that the Gospel of Jesus Christ can continue to be shared in the UK and abroad;
- co-operate with other Baptist organisations and other denominations where this supports the objects of the Association;
- receive and consider reports from Working Groups and the Regional Ministers, enabling the Charitable Company to maintain effective governance, including receiving reports on the staff appraisals, budget proposals, safeguarding issues and other work with Churches as appropriate;
- encourage Churches to consider issues of justice through the work of the Justice Hub, the Disability, Racial and Women's Justice Task Groups;
- support the staff employed by the Charitable Company through the provision of appropriate training and support, and provision of clear and effective staffing and other policies;
- seek appropriate and timely professional, including legal advice on issues having a potentially wide-ranging effect with a view to understanding and, where possible, mitigating their risk; and
- continue to explore ways in which the Trustee Board can become even more effective in governing the Charitable Company and in their strategic planning.

The Trustees reviewed nearly forty policies and procedures as part of a full overhaul of the Staff Handbook. These included various leave policies, anti-bribery, data protection, delegation of authority, flexible working, health and safety, staff performance and development, safeguarding and social media.

Revd Neil Le Tissier retired in June 2025 and having reviewed the regional staff team, the Trustees agreed to recruit local Pastoral Ministers and a part-time Regional Minister to support the work of the Association. Revds Katherine Pickford, John Bernard and John Mall were appointed Pastoral Minister of three pastoral groups, and Revd Dr Denise Dobie, having completed her term as a Trustee of the Association, was appointed part-time Regional Minister for two years from October 2025.

Public Benefit

The Trustees, having regard to the Charity Commission's guidance document, 'public benefit: running a charity (PB2)', continued to provide public benefit by seeking to advance the Christian faith and practice in accordance with the Objects of the Charitable Company.

The Trustees sought to achieve this in several ways including:

- encouraging Churches to adopt robust safeguarding policies and practice through the provision of training for Church members, ministers and pastors;
- keeping appropriate safeguarding records, including documents kept in long-term secure systems;
- acting to provide help and support to Churches seeking to improve their own governance, projects or buildings;
- holding staff accountable for their support for Churches seeking to advance the Christian faith in their communities;
- funding - in partnership with other organisations - the continued provision of a Baptist minister for Deaf and deafened people in Stafford;

- encouraging Churches - through the annual Ministers' Conference, theological reflection days, interaction with Regional Ministers and other staff to engage effectively and serve God and their local communities; and
- continuing to use an outside company to support them in maintain Health & Safety in the Association Office.

Achievements and Performance

The Trustees have sought to support their staff as they use the Association Office and in their working practice. Members of the staff team work from the office each Wednesday and other times as appropriate, and use of the office for meetings of groups of volunteers as well as appropriate outside groups has been encouraged and is increasing. The entire staff team was encouraged to take their full annual leave allocation and released for training and occasional spiritual development, which includes a day retreat with the staff team of the East Midlands Baptist Association.

The Trustees supported the three Regional Ministers (RMs) in their work through the provision of assistance in housing, in training and in permitting them to take sabbatical leave: Revd Neil Le Tissier took sabbatical leave during 2025. They also encourage them through prayer and receive appropriate reports as they engage with Church leadership teams, congregations and ministers, including helping with the movement of ministers and pastors and offering mediation and comfort to members and ministers. Each of the Regional Ministers are members of National Baptist Groups and they, along with other staff and volunteers, attended gatherings in person and on-line during the year.

The Trustees continued to follow through their commitments to Project Violet. This work was spearheaded by Revd Denise Dobie RM and included encouragement of women ministers in HEBA both socially and spiritually and hosting a gathering open to all interested parties.

The Trustees also continued to support online and in person training, meetings and conferences for Church members during the year, including a Ministers' Conference, a Governance training day for Church Secretaries, two gatherings over lunch for retired ministers, and members of staff and Churches were encourage to attend and support the Baptist Assembly which was held in West Bromwich in May 2025. Three symposiums were held in 2025. These are theological reflection days with newly accredited ministers expected to attend but also open to all those serving as ministers in HEBA Churches. Following the sudden closure of Spurgeon's College, the staff team worked hard to assist students whose ministerial training was at risk and also to roll out modules for those who would not be seeking accreditation, under the heading of 'Learning @ the Heart'.

The HEBA Justice Hub and Justice Task Groups continued to provide a focus for justice-orientated Baptists in the Association with the aim that the Churches' mission will make a difference for everyone. The Racial Justice Group was the focus group for the first part of the year and the Disability Justice Group from September onwards. The latter group's disability storytelling series was extremely well received, with around 100 people attending the events held on zoom in September, October and November 2025.

The Trustees continued to use their social media channels to encourage Churches and promote the work being done for the Gospel throughout the region. Staff learned to update the new website and this is kept up-to-date. The Trustees considered draft Communications Strategy which they will work on during 2026.

The Charitable Company, through its Regional Ministers, continued to support ecumenical work across the whole area of the Association, for example, all RMs serve on ecumenical bodies in the region during the year and financial assistance is granted to some ecumenical bodies through the Grants Group. The Trustees ecumenical and Baptist partners continue to collaborate in supporting the ministry of Revd Susan Myatt, Baptist Minister Amongst the Deaf, financially and through prayer.

In 2025 the Ministerial Recognition Group interviewed 4 people for full ministerial accreditation, 3 commended to colleges (2 for St. Hild and 1 for Bristol) and 1 commended to RSC (Residential Selection Committee). The Group held first interviews for 5 people on the recognised local minister (RLM) pathway and a celebration was held for three ministers completing their 'newly accredited minister' period. All 3 were commended to the Baptist Union to become fully accredited ministers. There was also a meeting held to receive reports on NAM's and RLM's. These reports came from ministers, mentors, Churches and Regional Ministers.

The Charitable Company continued to model an organisational culture which prioritises safeguarding through their encouragement and support of Churches to provide a safe and trusted environment for all those they come into contact with, particularly children, young people and Adults at Risk. During 2025, the Charitable Company provided safeguarding training for 690 individuals from 70 Churches/organisations at 23 Level 2 training events and 16 Level 3 training events. Mrs Joanne Green served as Trustee for Safeguarding and Mr Keith Baldwin continued to serve as Safeguarding Officer and also delivered training. The Trustees are grateful to all the volunteer trainers who provide excellent training to the Churches of the Association.

The Charitable Company, through its Trust Working Group (TWG), gave consideration and practical assistance to over 35 Churches involved in building purchase, disposal and development; changing their legal structure and amending their structure. It continued to offer support to Churches with dilapidated burial grounds and buildings, sold properties as required and signposted Churches to changes in legislation or good practice that affect them. The Trustees agreed to appoint Anthony Collins as their Legal Advisors following a robust process of interviews.

The Charitable Company, through its Grants Group, provided grants to 13 Churches and projects, 6 grants to individuals and 6 grants to organisations (see appendix 1). Having consideration for the budgetary constraints of the Association and the need to manage the grant funds available to Churches, the new system of grant application and allocation, matching grants to funds available (50% of funds received from BUGB) continued to be applied during this year.

The work of the Grants Group is directly overseen by the Finance Group, which ensured that all funds were being held and spent appropriately.

The Charitable Company's book-keeping service to member Churches continues to be available. The payroll service offered to Churches and projects also continued, and at the end of the year, payroll services were being undertaken for 55 Churches/projects (89 individuals).

Through our new programme 'Learning at the Heart' we facilitated three modules with an average of 7 attendees per module. Uptake has increased during 2026 with 12 attendees at the April module.

During the year, the following of the previous year's targets were started/completed:

- piloting of the new pastoral group/minister structure for the Association;
- virtually completing the Review of the Staff Handbook;
- continuing to work on Project Violet; and
- continuing to encourage the work of the Justice Groups.

Risk Review

A full review of HEBA's risks and risk management was begun and continues, under the guidance of the Association Treasurer and includes discussions with all staff and regular reviews by the Board of Trustees.

Significant risks identified during the year were:

- insolvency leading to closure;
- financial strategy is inadequate and ineffective;
- poor management of a safeguarding incident (internal or Church incident);
- senior management capacity; and
- ineffective succession planning.

Financial Review

During 2025 the overall funds of the Association increased by £365,553 to £3,141,227 (£2,775,674: 2024).

General fund income was £572,092. Expenditure totalled £618,944 resulting in a deficit of £46,852. Net gains on investment assets totalled £262,737 reflecting improved performance in the financial markets during 2025. The General Fund at the year end was £823,430.

The Net Movement on Designated Funds was £72,669 surplus of income over expenditure. This was primarily related to a reduction in the payment of grants under the revised allocation system. At the year end the total balance of designated funds was £848,657.

Other income and expenditure in the Restricted Funds primarily relate to income and expenditure for the Retired Ministers and Missionaries Housing Fund. There have been no loans from the Heart of England Loan Fund. The net movement across the restricted funds was an increase of £76,999 as a result of the sale of a retired ministers housing fund property in Hall Green, Birmingham. At the year end the balances across the restricted funds was £1,469,140.

The Association is part of a very complex multi-employer defined benefit pension scheme comprising approximately 1200 employers. See note 25 in the financial statements.

Investment powers, policy and performance

The Trustees have appointed Redmayne Bentley as Investment Managers for the Association’s investment portfolio. The managers have discretionary powers to invest in line with the Investment Policy which is classed as medium risk and aims for moderate growth in income whilst at least maintaining capital values over the medium to long term.

Reflecting the ethos of the Association, an ethical investment policy is in place to guide the investment manager. This focuses on positive aspects such as good governance and good working practices as well as excluding sectors which do not fit with the Association’s ethos.

During the year, the portfolio return (total return basis) was 12.59 %, against the portfolio benchmark return of 8.68 %.

The Association continued to maintain substantial balances on notice and term deposits. Most of these funds represent balances held on behalf of Churches where minimal capital risk is important.

Reserves policy

The Trustees consider a reserve of one year’s costs is required to ensure a managed exit from all existing agreements and contracts. One year’s costs is the total general fund expenditure excluding one-off events and including one year of grant funding from the Association’s own resources, where grants are expected to be needed beyond the current year. This latter is to reflect commitments, often staff related, which have been entered into by grant-receiving Churches. On this basis reserves of £0.704m are required. Excluding fixed assets and restricted funds the Association’s free reserves improved from £0.109m in 2024 to £0.572m in 2025. This was as a result of a combination of the sale of a property in the year, a significantly improved investment performance and the implementation of a revised/stricter cost controls (including Grants). This positive movement is an encouragement and although still below our required level of reserves, it is in line with the Trustees’ intentional strategy to utilise the reserves on a managed basis whilst ensuring capacity to generate sufficient funds in the future. The Trustees continue to seek to redress reserves to acceptable levels through the sales of properties, undertaking a review of the future costs and structure of the Association, cash levels and improved investment performance.

Plans for future periods

During 2026, the Charitable Company will seek to continue to fulfil its objects in creative ways that will assist in the advancement of the Christian faith and the enrichment of Church and community life in the Heart of England.

This will include:

- adoption of new Articles at the Annual General Meeting 2026;
- continue to work on Project Violet;
- continue to support and encourage the work of the Justice Groups;
- implementation of the Communication Strategy;
- effective and efficient management of human and financial resources;
- review phase one and implement phase two of the Pastoral Ministers’ structure;
- prepare for the retirement of the current Regional Minister Team Leader; and
- continuing to focus on Companionship as its foundational value.

Structure, Governance, Management

The Charitable Company is governed by its Articles of Association and Rules of 20 April 2022.

The Objects of this Charitable Company are the advancement of the Christian faith, particularly in the Heart of England and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of The Baptist Union of Great Britain.

Trustees’ Interests

No Trustee had any beneficial interest in the Charitable Company or in any contract or arrangement of a material nature with the Charitable Company during the year under review. Declarations of Loyalty and Interest are required at the start of every meeting of Trustees and Working Groups and the Association Administrator also asks Trustees to update their written Declarations of Loyalty and Interest on an annual basis.

Recruitment, appointment, induction and training of Trustees

The Charitable Company is run by its Board of Trustees who are also directors. They held nine meetings during 2025.

The Trustees use their Skills Audit in the process of recruiting new members of the board out of member Churches. Churches and individuals can nominate prospective Trustees, who are sent copies of the Charitable Company's Articles of Association and its conflict of loyalty and interests policy and are asked to complete and sign the declaration of qualification to serve as a Trustee. They usually have a meeting with the moderator of the Board of Trustees and are advised that appropriate checks will be undertaken to confirm that they are eligible to serve in this capacity. If, after this, they still wish to serve, the Churches of the Association are invited to affirm the nominees by email or letter to the administrator/Company secretary. On appointment, they are invited to a formal induction meeting with the administrator/Company secretary who signposts essential documents available from the Charity Commission, Companies House and BUGB websites, as well as providing an overview of the activities of the Charitable Company.

The Association administrator who is also the Company secretary assisted all Trustees by signposting documents and conferences to help them in their work. This includes circulating information from the Charity Commission, Companies House, some third sector organisations and the Churches' Legislation Advisory Service, and advising them of seminars and training that they could attend.

Trustees as at 31 December 2025

The Moderator and Treasurer are elected triennially by the members of the Association.

Mrs Judith Miller	Moderator of the Board of Trustees/Directors
Mr Christopher Knight	Treasurer Affirmed by the members of the Charitable Company
Revd Adrian Argile	Regional Minister – Team Leader
Revd John Bernard	Affirmed by the members of the Charitable Company
Mrs Joanne Green	Affirmed by the members of the Charitable Company
Revd Terry Lockyer	Affirmed by the members of the Charitable Company
Revd Antony Maude	Affirmed by the members of the Charitable Company
Revd Simon Jay	Affirmed by the members of the Charitable Company Appointed 3 March 2026

Trustees that served during 2025

The Revd Dr Denise Dobie	Retired 25 September 2025
The Revd Amy Wearing	Retired 22 May 2025

Association Information

Registered Charity Number	1080529
Registered Company Number	00238738
Registered Office	480 Chester Road, Sutton Coldfield, West Midlands B73 5BP
Other Office Holders	
Company Secretary/Administrator	Miss Karen Martindale

Regional Ministers serving the Association during 2025	The Revd Adrian Argile The Revd David Ellis The Revd Neil Le Tissier to 30 June 2025 The Revd Dr Denise Dobie from 1 October 2025
Legal Advisors	Shakespeare Martineau to 22 July 2025 Waterfront House, Waterfront Plaza, Nottingham, NG2 3DQ Anthony Collins from 22 July 2025 Billiards Building, 134 Edmund Street, Birmingham, B3 2ES
Auditor	MHA, The Pinnacle, 150 Midsummer Boulevard, Milton Keynes, MK9 1LZ
Bankers	HSBC Bank plc, 186 Broadway, Didcot, OX11 8RP
Stockbrokers/Investment Advisors	Redmayne-Bentley LLP, 9 Bond Court, Leeds, LS1 2JZ

Related Parties

The Charitable Company is a member of the Baptist Union of Great Britain (BUGB), paying a subscription to this Charity. Funds from the Home Mission Fund, which is the principle working fund of the BUGB, are received by the Charitable Company and dispersed by its Grants Group.

The Registered Office of the charitable company is in property owned by the Charitable Company.

The Charity has a linked Charity, the HEBA Loan Fund (1080529 -1) and the Trustees are also Trustees of the Umberslade Church Endowment (255061) and Directors of the CST Corporate Trustee Limited (11454313). The Trustees are joint Trustee with two individuals of Selly Park Baptist Church Manse (516796).

Key Management Personnel remuneration

The Charitable Company consider their key management personnel to be:

The Charitable Company's Board of Trustees

The pay and remuneration of the employees of the Charitable Company is set by the Charitable Company through the Board and its Finance Group and is based upon the Baptist Home Mission recommended stipend.

Persons of Significant Control (PSC) Register

The Charitable Company has established a Register and there is currently no PSC recorded thereon.

Directors' responsibilities in relation to the financial statements

The Trustees (who are also directors of HEBA for the purposes of Company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the Charitable Company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the Charitable Company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

A resolution to reappoint MHA Audit Services LLP as independent auditor was approved at the Annual General Meeting.

This report was approved by the Board on 28 May 2026.

Signed

J. Miller

Mrs Judith Miller
Trustee and Moderator of the Association

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE HEART OF ENGLAND BAPTIST ASSOCIATION

Opinion

We have audited the financial statements of The Heart of England Baptist Association (the 'Charitable Company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charitable Company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charitable Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charitable Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE HEART OF ENGLAND BAPTIST ASSOCIATION (CONTINUED)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE HEART OF ENGLAND BAPTIST ASSOCIATION (CONTINUED)

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, pages 8 and 9 the Trustees (who are also the directors of the Charitable Company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charitable Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- obtaining an understanding of the legal and regulatory frameworks that the Charitable Company operates in, focusing on those laws and regulations that have a direct effect on the financial statements;
- enquiring of management and Trustees around known or suspected instances of non-compliance of laws and regulations and fraud;
- discussing amongst the engagement team regarding how and where fraud might occur in the Charitable Company financial statements and any potential indications of fraud;
- reviewing minutes of meetings of those charged with governance; and
- performing audit work in relation to the risk of management override, including testing of journal entries and other adjustments for appropriateness and reviewing accounting estimates or bias.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE HEART OF ENGLAND BAPTIST ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company's members those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Elizabeth Newell BA (Hons) FCA (Senior Statutory Auditor)

for and on behalf of
MHA

Statutory Auditors

Milton Keynes, United Kingdom

Date: 29 May 2026

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542).

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	**302,511**	**-**	**302,511**	270,857
Charitable activities	5	**54,368**	**-**	**54,368**	52,666
Investments	6	**227,772**	**4,255**	**232,027**	198,132
Other income	7	**132,067**	**88,500**	**220,567**	15,060
Total income		**716,718**	**92,755**	**809,473**	536,715
Expenditure on:					
Raising funds	8,9	**117,752**	**-**	**117,752**	141,021
Charitable activities	10	**571,760**	**17,145**	**588,905**	557,453
Total expenditure		**689,512**	**17,145**	**706,657**	698,474
Net gains on investments	16	**262,737**	**-**	**262,737**	196,116
Net income		**289,943**	**75,610**	**365,553**	34,357
Transfers between funds	20	**(1,389)**	**1,389**	**-**	-
Net movement in funds		**288,554**	**76,999**	**365,553**	34,357
Reconciliation of funds:					
Total funds brought forward		**1,383,533**	**1,392,141**	**2,775,674**	2,741,317
Net movement in funds		**288,554**	**76,999**	**365,553**	34,357
Total funds carried forward		**1,672,087**	**1,469,140**	**3,141,227**	2,775,674

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 45 form part of these financial statements.

THE HEART OF ENGLAND BAPTIST ASSOCIATION

(A Company Limited by Guarantee)
REGISTERED NUMBER: 00238738

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	15		**1,100,057**		1,163,210
Investments	16		**3,641,231**		3,234,867
			4,741,288		4,398,077
Current assets					
Debtors	17	**142,629**		197,068	
Investments	18	**1,628,209**		1,258,380	
Cash at bank and in hand		**414,926**		366,489	
		2,185,764		1,821,937	
Current liabilities					
Creditors: amounts falling due within one year	19	**(3,785,825)**		(3,444,340)	
Net current liabilities			**(1,600,061)**		(1,622,403)
Total assets less current liabilities			**3,141,227**		2,775,674
Total net assets			**3,141,227**		2,775,674
Charitable Company funds					
Restricted funds	20		**1,469,140**		1,392,141
Unrestricted funds	20		**1,672,087**		1,383,533
Total funds			**3,141,227**		2,775,674

BALANCE SHEET (CONTINUED)
AS AT 31 DECEMBER 2025

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

J. Miller
....
Mrs Judith Miller
Trustee and Moderator of the Association

Date: 28 May 2026

The notes on pages 18 to 45 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities (note 22)	**176,221**	(351,529)
Cash flows from investing activities		
Dividends, interests and rents from investments	**232,027**	198,132
Proceeds from the sale of tangible fixed assets	**151,500**	180,000
Purchase of tangible fixed assets	**(2,155)**	(1,594)
Proceeds from sale of investments	**652,236**	229,802
Purchase of investments	**(1,005,927)**	(234,380)
Net cash provided by investing activities	**27,681**	**371,960**
Change in cash and cash equivalents in the year	**203,902**	**20,431**
Cash and cash equivalents at the beginning of the year	**1,972,727**	1,952,296
Cash and cash equivalents at the end of the year (note 23)	**2,176,629**	1,972,727

The notes on pages 18 to 45 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1. General information

The Heart of England Baptist Association is a private Company (limited by guarantee) incorporated in England and Wales, registration number 00238738, and is also a registered Charity in England and Wales, registration number 1080529. The registered office is 480 Chester Road, Sutton Coldfield, Birmingham, B73 5BP.

The principal activities of the Charitable Company are the employment of a Regional Ministry and administrative staff team and the involvement of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist churches and the communities they serve.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Heart of England Baptist Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in British Pound Sterling (£), which is the functional and presentational currency of the Charitable Company. Monetary amounts in these financial statements are rounded to the nearest £.

The Charitable Company has taken exemption from the requirement to prepare consolidated financial statements on the grounds that the subsidiary is immaterial to the Group.

2.2 Company status

The Charitable Company is limited by guarantee. The members of the Charitable Company are the Trustees named on page 7. In the event of the Charitable Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charitable Company.

2.3 Going concern

The financial statements have been prepared on a going concern basis. The Trustees have considered budgets, cash flows and the impact of subsequent event. The Trustees are satisfied that the Charitable Company has sufficient available resources, both in terms of cash and investments that can be converted to cash, such that there is no material uncertainty and the going concern basis of preparing the financial statements continues to be appropriate.

2. Accounting policies (continued)

2.4 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charitable Company has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charitable Company, can be reliably measured.

Donated services or facilities are recognised when the Charitable Company 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 Charitable Company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102).

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charitable Company 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.

2.5 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 on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Company.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2. Accounting policies (continued)

2.5 Expenditure (continued)

Expenditure on raising funds includes all expenditure incurred by the Charitable Company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charitable Company's objectives, as well as any associated support costs.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable Company; this is normally upon notification of the interest paid or payable by the bank.

2.7 Operating leases

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

2.8 Taxation

The Charitable Company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a Charitable Company for UK corporation tax purposes. Accordingly, the Charitable Company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charitable Company assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

No value is attributed to burial grounds owned by the Charitable Company as the original cost is not known and due to the nature of the asset it is not considered possible to determine a fair value.

2. Accounting policies (continued)

2.9 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property	-	2%	Straight-line*
Fixtures and fittings	-	10%	Straight-line
Computer equipment	-	33%	Straight-line

* The depreciation charge for freehold property is £nil due to the residual value of the properties being assessed at a value at least equal to cost.

No depreciation is charged on the freehold land.

2.10 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as ‘gains/(losses) on investments’ in the Statement of Financial Activities.

2.11 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Loans to churches are concessionary loans made in furtherance of the Charitable Company's purposes. Loans are recognised at cost as adjusted for any repayments made less impairment.

2.12 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.13 Creditors and Provisions

Creditors and provisions are recognised where the Company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Liabilities are recognised at the amount that the Charitable Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.14 Financial instruments

The Charitable Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.15 Pensions

The Charitable Company participates in a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Charitable Company pays fixed contributions into a separate entity. Once the contributions have been paid the Charitable Company has no further payment obligations. The contributions are recognised as an expenditure when they are due. Amounts not paid are shown in accruals in the Balance Sheet. The assets of the plan are held separately from the Charitable Company in an independently administered fund.

Prior to 2012, the pension provision was made through two multi-employer defined benefit pension plans. Where it is not possible for the Charitable Company to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan. Where the plan is in deficit and where the Charitable Company has agreed, with the plan, to participate in a deficit funding arrangement, the Charitable Company recognised a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities.

2. Accounting policies (continued)

2.16 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 Charitable Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company 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.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

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.

Judgements in applying the entity's accounting policies:

Multi-employer defined benefit pension schemes - certain employees participate in multi-employer defined benefit pension schemes with other organisations. In the judgement of the Trustees, the Chartable Company does not have sufficient information on the plan assets and liabilities to be able to reliably account for its share of the defined benefit obligation and plan assets. Therefore the schemes are accounted for as defined contribution schemes.

3. Critical accounting estimates and areas of judgement (continued)

Critical accounting estimates and assumptions:

Multi-employer defined benefit pension scheme - the Charitable Company has an obligation to pay a deficit funding arrangement in respect of two-multi employer defined benefit pension schemes (Baptist Pension Scheme and Baptist Union Staff Pension Scheme). The present value of the obligation depends on a number of factors including the RPI rate and the discount rate on corporate bonds. Management estimates these factors in determining the new pension obligation in the Balance Sheet.

Useful economic lives and residual values of tangible assets - the annual depreciation charge of tangible assets is sensitive to changes in the estimated useful economic lives and the residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on economic utilisation, physical condition and future investments of assets.

4. Income from donations and legacies

	Unrestricted funds 2025 £	**Total funds 2025 £**
Donations	13,259	**13,259**
Home Mission Fund Grant	144,626	**144,626**
Home Mission Grant for mission	144,626	**144,626**
	302,511	**302,511**

	Unrestricted funds 2024 £	Total funds 2024 £
Donations	1,796	1,796
Home Mission Fund Grant	134,531	134,531
Home Mission Grant for mission	134,530	134,530
	270,857	270,857

5. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £
Minister's Conference	16,390	**16,390**
Other activities	37,978	**37,978**
Total 2025	54,368	**54,368**

	Unrestricted funds 2024 £	Total funds 2024 £
Minister's Conference	12,600	12,600
Other activities	40,066	40,066
Total 2024	52,666	52,666

6. Investment income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Retired Minister housing income	16,784	4,135	**20,919**
Dividends and bond interest	210,988	-	**210,988**
Interest on loans	-	120	**120**
Total 2025	227,772	4,255	**232,027**

6. Investment income (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Retired Minister housing income	5,580	6,328	11,908
Dividends and bond interest	186,104	-	186,104
Interest on loans	-	120	120
Total 2024	191,684	6,448	198,132

7. Other incoming resources

	Unrestricted funds 2025 £	**Restricted funds 2025 £**	**Total funds 2025 £**
Payroll service	13,685	-	**13,685**
Other activities	118,382	-	**118,382**
Profit on disposal of fixed assets held for sale	-	88,500	**88,500**
Total 2025	132,067	88,500	**220,567**

	Unrestricted funds 2024 £	Total funds 2024 £
Payroll service	12,444	12,444
Other activities	2,616	2,616
Total 2024	15,060	15,060

8. Expenditure on raising funds

	Unrestricted funds 2025 £	Total funds 2025 £
Payroll scheme expenses	11,013	**11,013**
Interest on funds held for churches	86,338	**86,338**
Total 2025	97,351	**97,351**

	Unrestricted funds 2024 £	Total funds 2024 £
Payroll scheme expenses	9,211	9,211
Interest on funds held for churches	113,048	113,048
Total 2024	122,259	122,259

9. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £
Investment management fees	20,401	**20,401**

9. Investment management costs (continued)

	Unrestricted funds 2024 £	Total funds 2024 £
Investment management fees	18,762	18,762

10. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	**Restricted funds 2025 £**	**Total 2025 £**
Regional Ministry Team	171,066	-	**171,066**
Grants	80,107	-	**80,107**
Subscriptions	2,199	-	**2,199**
Minister's Conference	16,905	-	**16,905**
Association activities	301,483	17,145	**318,628**
Total 2025	571,760	17,145	**588,905**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Regional Ministry Team	180,596	-	180,596
Grants	93,236	-	93,236
Subscriptions	6,154	-	6,154
Minister's Conference	16,199	-	16,199
Association activities	245,317	15,951	261,268
Total 2024	541,502	15,951	557,453

11. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	**Grant funding of activities 2025 £**	**Support costs 2025 £**	**Total funds 2025 £**
Regional Ministry Team	170,904	-	162	**171,066**
Grants	-	80,107	-	**80,107**
Subscriptions	2,199	-	-	**2,199**
Minister's Conference	16,897	-	8	**16,905**
Association activities	21,145	-	297,483	**318,628**
Total 2025	211,145	80,107	297,653	**588,905**

	Activities undertaken directly 2024 £	Grant funding of activities 2024 £	Support costs 2024 £	Total funds 2024 £
Regional Ministry Team	180,596	-	-	180,596
Grants	-	93,236	-	93,236
Subscriptions	6,154	-	-	6,154
Minister's Conference	16,199	-	-	16,199
Association activities	15,951	-	245,317	261,268
Total 2024	218,900	93,236	245,317	557,453

A detailed analysis of grants paid during the year is included at Appendix 1.

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Regional Ministry Team 2025 £	Subscriptions 2025 £	Minister's Conference 2025 £	Association Activities 2025 £	Total funds 2025 £
Staff costs	148,154	-	-	-	**148,154**
Minister's Conference	-	-	16,897	-	**16,897**
Regional Ministry Team	22,750	-	-	-	**22,750**
Subscriptions	-	2,199	-	-	**2,199**
Association activities	-	-	-	21,145	**21,145**
Total 2025	170,904	2,199	16,897	21,145	**211,145**

	Regional Ministry Team 2024 £	Subscriptions 2024 £	Minister's Conference 2024 £	Association Activities 2024 £	Total funds 2024 £
Staff costs	146,796	-	-	-	146,796
Minister's Conference	-	-	16,199	-	16,199
Regional Ministry Team	33,800	-	-	-	33,800
Subscriptions	-	6,154	-	-	6,154
Association activities	-	-	-	15,951	15,951
Total 2024	180,596	6,154	16,199	15,951	218,900

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Staff costs	**137,899**	133,609
Depreciation	**2,308**	5,758
Regional Ministry Team	**162**	-
Payroll scheme expenses	**2,258**	3,813
Premises costs and administration	**18,960**	22,043
Other staff costs including training	**14,286**	15,478
Property	**12,797**	7,266
Working groups	**672**	1,554
IT	**12,458**	8,685
Board expenses	**205**	156
Legal and professional	**5,905**	11,430
Other	**63,367**	45,275
Audit and accountancy fees	**26,376**	21,250
Profit on disposal of fixed asset held for sale	**-**	(31,000)
	297,653	245,317

12. Auditor's remuneration

The auditor's remuneration amounts to an auditor fee of £18,750 (2024: £17,750), and non audit services of £3,750 (2024: £3,710).

13. Staff costs

	2025 £	2024 £
Wages and salaries	**242,072**	236,641
Social security costs	**18,233**	17,633
Pension costs (note 25)	**25,748**	26,131
	286,053	280,405

13. Staff costs (continued)

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

	2025 No.	2024 No.
	9	8

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

During the year The Rev Adrian Argile, a Trustee of the Charitable Company, received remuneration for his role as Regional Minister Team Leader and travel expenses in connection with that role. He was not remunerated for Trustee duties. The cost to the Charitable Company of the remuneration (gross pay plus employer's national insurance and pension) was £67,751 (2024: £54,308) and expenses were £3,889 (2024: £3,607).

Key Management Personnel of the Charitable Company are considered to be the Trustees. No other Trustee received any remuneration.

14. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024: Nil),except as disclosed above.

During the year ended 31 December 2025, expenses totalling £205 were reimbursed or paid directly to 7 Trustees (2024: £861 to 2 Trustees).

15. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation				
At 1 January 2025	**1,152,733**	**23,918**	**19,870**	**1,196,521**
Additions	**-**	**-**	**2,155**	**2,155**
Disposals	**(63,000)**	**-**	**-**	**(63,000)**
At 31 December 2025	**1,089,733**	**23,918**	**22,025**	**1,135,676**
Depreciation				
At 1 January 2025	**-**	**15,519**	**17,792**	**33,311**
Charge for the year	**-**	**1,116**	**1,192**	**2,308**
At 31 December 2025	**-**	**16,635**	**18,984**	**35,619**
Net book value				
At 31 December 2025	**1,089,733**	**7,283**	**3,041**	**1,100,057**
At 31 December 2024	1,152,733	8,399	2,078	1,163,210

16. Fixed asset investments

	Listed investments £	Other fixed asset investments £	Total £
Cost or valuation			
At 1 January 2025	**2,887,009**	**347,858**	**3,234,867**
Additions	**1,050,093**	**835,730**	**1,885,823**
Disposals	**(692,102)**	**(1,050,094)**	**(1,742,196)**
Unrealised gains	**267,037**	**-**	**267,037**
Realised losses	**(4,300)**	**-**	**(4,300)**
At 31 December 2025	**3,507,737**	**133,494**	**3,641,231**

16. Fixed asset investments (continued)

All fixed asset investments are held in the UK.

Subsidiary undertaking:

The CST Corporate Trustee Limited (Company number 11454313), a Company limited by guarantee, is a subsidiary by virtue of the Charitable Company being the sole member.

Its sole purpose is to act as a corporate Trustee in respect of the assets of the Cannon Street Trust.

The subsidiary is not material to the Group and has therefore not been included in the financial statements.

17. Debtors

	2025	2024
	£	£
Trade debtors	**25,805**	14,498
Other debtors	**35,902**	117,499
Prepayments and accrued income	**80,922**	65,071
	142,629	197,068

Included within other debtors are loans to Churches of £35,902 (2024: £117,499) which are generally expected to be received after one year.

18. Current asset investments

	2025	2024
	£	£
Deposits held on behalf of Churches	**1,628,209**	1,258,380

19. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	**6,164**	4,656
Other taxation and social security	**6,200**	12,400
Other creditors	**3,754,228**	3,414,232
Accruals and deferred income	**19,233**	13,052
	3,785,825	3,444,340

Included within other creditors is an amount of £3,753,120 (2024: £3,414,232) held on behalf of certain Churches and the Cannon Street Trust. The Churches are required to give due notice before withdrawal of these amounts.

20. Statement of funds

Statement of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (losses) £	Balance at 31 December 2025 £
Designated funds						
Church Resources Fund	**38,634**	**-**	**-**	**-**	**-**	**38,634**
Minister's Resources Fund	**32,055**	**-**	**-**	**-**	**-**	**32,055**
Regional Ministry Fund	**186,543**	**-**	**(162)**	**-**	**-**	**186,381**
Mission Development	**382,540**	**-**	**(25,295)**	**98,126**	**-**	**455,371**
Monks path Fund	**90,387**	**-**	**-**	**-**	**-**	**90,387**
Mission Grant Funds	**-**	**144,626**	**(46,500)**	**(98,126)**	**-**	**-**
Pension reserve	**45,829**	**-**	**-**	**-**	**-**	**45,829**
	775,988	**144,626**	**(71,957)**	**-**	**-**	**848,657**
General funds						
General Funds	**607,545**	**572,092**	**(617,555)**	**(1,389)**	**262,737**	**823,430**
Total Unrestricted funds	**1,383,533**	**716,718**	**(689,512)**	**(1,389)**	**262,737**	**1,672,087**

20. Statement of funds (continued)

	Balance at 1 January 2025 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (losses) £	Balance at 31 December 2025 £
Restricted funds						
Heart of England Loan Fund	**850,863**	**-**	**-**	**-**	**-**	**850,863**
Retired Ministers & Missionaries Housing Fund	**522,564**	**92,635**	**(15,636)**	**-**	**-**	**599,563**
Westmancote Baptist Trust	**12,390**	**-**	**-**	**-**	**-**	**12,390**
Benevolent Fund	**-**	**120**	**(1,509)**	**1,389**	**-**	**-**
Flood Fund	**6,324**	**-**	**-**	**-**	**-**	**6,324**
	1,392,141	**92,755**	**(17,145)**	**1,389**	**-**	**1,469,140**
Total of funds	**2,775,674**	**809,473**	**(706,657)**	**-**	**262,737**	**3,141,227**

20. Statement of funds (continued)

Church Resources Fund
Funds grants for equipment and local mission work.

Minister's Resources Fund
Funds grants to ministers in training and post ordination training for ministers.

Regional Ministry Fund
This fund was created during 2015 to provide funds for the ongoing funding of four Regional Ministers across the Association.

Mission Development
Funds designated for mission projects in a Church or Churches or for Church planting in areas with no Baptist witness. The fund was created by a one off transfer of £1.9m.

Note: Trustees have designated 50 % of BUGB funding (income) to HEBA for Grant purposes.

Monks path Fund
Funds raised by the Local Ecumenical Project at Monks path with a view to erecting a Church building. As the building project has not proceeded the Charity Commission produced a scheme in 2011 splitting the funds between the local Methodist District and the Association. The Trustees have designated the Association share for work at Monks path.

Pension Reserve
The Trustees have decided that certain funds will be designated to assist Churches in the process of closure in meeting outstanding pension liabilities (cessation event in relation to defined benefit pension deficit).

Note: Defined benefit pension scheme no longer exists. Fund to be closed in 2026.

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

Heart of England Loan Fund
Created in 2010 by the amalgamation of all previous loan funds into the former Worcestershire Loan Fund which has been renamed to reflect the new fund being available to all Churches across the Association. Purpose is for making loans to churches and others for new building and major refurbishment work.

(The Heart of England Baptist Association Loan Fund Scheme ordered by The Charity Commission of England and Wales of 2 March 2010 applies).

Retired Ministers & Missionaries Housing Fund
Assists ministers who have served Churches in the West Midlands and missionaries from West Midlands Churches by entering into joint ownership of their retirement homes or purchasing properties for retired ministers and missionaries to rent. Balance relates to 3 properties 2 of which are managed by the Retired Baptist Ministers Housing Association Ltd, the third property is 2 Home Close (sold during 2025).

20. Statement of funds (continued)

Westmancote Baptist Trust
For the upkeep of the Westmancote Burial ground and in furthering religious and other Charitable work in the area formerly encompassed by the Worcestershire Baptist Association (see note below).

Note - Worcestershire Association Churches -These are the Worcestershire Association Churches at the amalgamation with the West Midlands Baptist Association and therefore include the Warwickshire Churches which belonged to that Association (i.e. Stratford, Alcester, Dunnington and Studley Baptist Churches) and also Kington, Ledbury and Lyonshall Baptist Churches in Herefordshire.

Benevolent Fund
Fund to be used at the discretion of an appropriate Regional Minister in a confidential way to assist ministers.

Flood Fund
Donations received from Churches/individuals. Expenditure to aid victims of flood requested from Churches who disburse funds to individuals.

Statement of funds - prior year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (losses) £	Balance at 31 December 2024 £
Designated funds						
Church Resources Fund	41,634	-	(3,000)	-	-	38,634
Minister's Resources Fund	33,055	-	(1,000)	-	-	32,055
Regional Ministry Fund	186,543	-	-	-	-	186,543
Mission Development	336,086	-	(35,507)	81,961	-	382,540
Monks path Fund	90,387	-	-	-	-	90,387
Mission Grant Funds	-	134,530	(52,569)	(81,961)	-	-
Pension reserve	45,829	-	-	-	-	45,829
	733,534	134,530	(92,076)	-	-	775,988

20. Statement of funds (continued)

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (losses) £	Balance at 31 December 2024 £
General funds						
General Funds	608,652	395,737	(590,447)	(2,513)	196,116	607,545
Total Unrestricted funds	1,342,186	530,267	(682,523)	(2,513)	196,116	1,383,533

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (losses) £	Balance at 31 December 2024 £
Restricted funds						
Heart of England Loan Fund	850,863	-	-	-	-	850,863
Retired Ministers & Missionaries Housing Fund	529,554	6,328	(13,318)	-	-	522,564
Westmancote Baptist Trust	12,390	-	-	-	-	12,390
Benevolent Fund	-	120	(2,633)	2,513	-	-
Flood Fund	6,324	-	-	-	-	6,324
	1,399,131	6,448	(15,951)	2,513	-	1,392,141
Total of funds	2,741,317	536,715	(698,474)	-	196,116	2,775,674

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	**Restricted funds 2025 £**	**Total funds 2025 £**
Tangible fixed assets	1,100,057	-	**1,100,057**
Fixed asset investments	3,641,231	-	**3,641,231**
Current assets	(3,036,496)	5,222,260	**2,185,764**
Creditors due within one year	(32,705)	(3,753,120)	**(3,785,825)**
Total 2025	1,672,087	1,469,140	**3,141,227**

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	1,163,210	-	1,163,210
Fixed asset investments	3,234,867	-	3,234,867
Current assets	(2,984,436)	4,806,373	1,821,937
Creditors due within one year	(30,108)	(3,414,232)	(3,444,340)
Total 2024	1,383,533	1,392,141	2,775,674

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	**365,553**	34,357
Adjustments for:		
Depreciation charges (note 15)	**2,308**	5,758
Gains on investments (note 16)	**(267,037)**	(191,398)
Dividends, interests and rents from investments (note 6)	**(232,027)**	(198,132)
Profit on the sale of fixed assets (notes 7 and 11)	**(88,500)**	(31,000)
Decrease/(increase) in debtors (note 17)	**54,439**	(46,212)
Increase in creditors (note 19)	**341,485**	75,098
Net cash provided by operating activities	**176,221**	(351,529)

23. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	**414,926**	366,489
Notice deposits (less than 3 months)	**1,761,703**	1,606,238
Total cash and cash equivalents	**2,176,629**	1,972,727

24. Analysis of changes in net debt

	At 1 January 2025 £	Cash flows £	At 31 December 2025 £
Cash at bank and in hand	**366,489**	**48,437**	**414,926**
Liquid investments	**1,606,238**	**155,465**	**1,761,703**
	1,972,727	**203,902**	**2,176,629**

25. Pension commitments

The Association is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Regional Ministers and members of the Association staff team are eligible to join the Scheme.

As there are numbers of contributing employers participating in the pension scheme, the Charitable Company is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly the SoFA charge for the year represents the employer contributions payable. The total pension costs for the Charitable Company in the year were £25,748 (2024: £26,131) for the BPS.

26. Operating lease commitments

At 31 December 2025 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 **£**	2024 £
Not later than 1 year	**-**	1,242

27. Related party transactions

The Charitable Company is a member of the Baptist Union of Great Britain and is in receipt of grants from the Home Mission Fund which is part of the Baptist Union. Grants of £289,252 (2024: £269,060) were received in this respect.

Trustees of the Charitable Company are drawn from the membership of the local Baptist Churches and there are therefore, from time to time, grant awards made to benefit either the individual or the Church. There is a formal process in relation to grant applications which helps to ensure that any conflict of interest is mitigated by the exclusion of the conflicted individual in the decision making process.

Transactions during the year involving Trustees acting in non-trustee capacities included: (i) an invoice of £210 issued to Rev Adrian Argile in relation to attendance by his wife at the Ministers' Conference connected to his employed role as Regional Minister; and (ii) an invoice of £150 issued to Limbrick Wood Baptist Church for payroll services, where Mr Christopher Knight acts as Treasurer. The Trustees consider these transactions to have been undertaken in the ordinary course of the Charitable Company's activities and on normal terms.

The CST Corporate Trustee Limited

The CST Corporate Trustee Limited is a Trust corporation constituted as a Company limited by guarantee of which The Heart of England Baptist Association is the sole member and director.

Included within other creditors is an amount of £1,392,920 (2024: £1,380,579) held on behalf of the Cannon Street Trust.

The Company's objects are specifically restricted to acting as and performing the office and duties of Trustee of the Cannon Street Baptist Chapel Trust 1877. As part of these duties The CST Corporate Trustee Limited is responsible for the properties in Trust. Funds generated from any sale of these properties are held for charitable purposes. The properties held on the Cannon Street Trust are:

Name
Birmingham Central Baptist Church
Cannon Street Memorial Baptist Church
Castle Bromwich Baptist Church and Manse
Church of the Redeemer
City Road Baptist Church
People's Chapel and Manse
Small Heath Baptist Church
Smethwick Baptist Church

Umberslade Endowment Charity

The Trustees of The Heart of England Baptist Association are also Trustees of the above named Charity which is registered with the Charity Commission. There are no transactions between the two entities but The Heart of England Baptist Association oversees the activity of the Charity.

28. Controlling party

The Charitable Company is ultimately controlled by the Board of Trustees.

29. Company limited by guarantee

The Charitable Company is a Company limited by guarantee and does not have share capital.

THE HEART OF ENGLAND BAPTIST ASSOCIATION

Appendix 1 - Grants Paid during the year (includes Subscriptions and Ministry among Deaf expenses)

Grants to Churches	Unrestricted	Designated from Missions Grant	Designated	Restricted	2025 Total	2024 Total
Black Country Urban Industrial Mission	-	3,120	-	-	**3,120**	3,094
Castle Bromwich	-	9,717	-	-	**9,717**	12,367
Chorley Chapel	-	-	-	-	**-**	1,000
Cookhill	-	-	-	-	**-**	1,000
Chelmsley Wood	-	-	1,000	-	**1,000**	-
Darkhouse	-	2,000	-	-	**2,000**	2,000
Delves, Walsall	-	4,500	1,000	-	**5,500**	5,000
Cole Valley Cluster	-	-	1,000	-	**1,000**	-
Far Forest	-	-	-	-	**-**	7,567
Gateway to Hope	-	6,700	-	-	**6,700**	7,000
George Road Community Church	-	-	-	-	**-**	3,000
Glebe Farm Pioneer	-	-	-	-	**-**	4,290
Keele University LEP	-	4,000	-	-	**4,000**	6,600
Limbrick Wood Pioneer	-	9,000	-	-	**9,000**	10,000
Limbrick Wood, Coventry	-	-	-	-	**-**	1,000
Madeley	-	6,000	-	-	**6,000**	-
New Life	-	5,000	-	-	**5,000**	-
Wednesbury	-	4,000	-	-	**4,000**	4,000
Wolston	-	2,500	-	-	**2,500**	7,000
Grants to Individuals						
Rev Jason Borlase	-	-	-	-	**-**	250
Rev Andy Browning	-	-	-	-	**-**	250
Chrissy Remsberg	-	-	500	-	**500**	500
Rev Stephen Bentham (Sabbatical) Smethwick BC	-	-	250	-	**250**	-
Rev, Dr, Gale Richards	-	-	2,000	-	**2,000**	-
Chrissy Remsberg (Sabbatical) Beacon Church	-	-	250	-	**250**	-
Rev Patrick Agyeman (Sabbatical) New Christ Church	-	-	250	-	**250**	-
Rev Kevin Johnson (Sabbatical) Castle Hill BC	-	-	250	-	**250**	-
Grants to Organisations						
B.C.C.E. & C.L.A.S.P.	755	-		-	**755**	719
Churches together in Hereford	-	-	800	-	**800**	800
Birmingham Churches Together	-	-	4,020	-	**4,020**	4,020
Faith at Work in Worcestershire	-	-	-	-	**-**	4,875
Urban Expression	-	-	7,570	-	**7,570**	7,570
WorkCare West Midlands	-	4,680	-	-	**4,680**	3,713
Ministry among the Deaf Expenses	32,036	-	-	-	**32,036**	30,242
	32,791	**61,217**	**18,890**	**-**	**112,898**	**127,857**

PROPERTIES FOR WHICH HEBA WAS OWNER/HOLDING TRUSTEE 31.12.2025

C = Conservation area **L** = Listed

Name		Details
Acocks Green	L	Chapel, School Hall, Manse
Alvechurch	C	Chapel, Schoolrooms, land at rear, Manse
Attleborough		Church, other properties, Manse
Ashmore Park		Chapel, Hall
Austrey	L	Church Buildings
Baddeley Edge		Chapel
Baptist Church Centre Handsworth		Church, Legal charge held by Birmingham City Council against this property
Barnt Green		Chapel, land at rear
Bearwood		Church and School Hall
Bedworth		Chapel and School Hall, Manse
Bilston		Church and halls, Manse
Binley Woods (LEP)		Manse
Bridgnorth	L	Chapel, Offices
Brierley Hill, South Street		Chapel, Schoolrooms, Burial ground
Bromsgrove		Chapel and School Hall Manse
Butt Lane, Stoke-on-Trent		Chapel and School Hall
Cannon Street Memorial		Manse and house, Legal charge held by Birmingham City Council against the Church which is held by Cannon Street Trust Corporate Trustee Limited
Carters Lane		Chapel and School hall
Castle Hill, Warwick	C	Church, other properties, Manse
Catshill		Chapel and halls, burial ground, Manse
Cedar Church, Kingstanding		Chapel and Hall
Chadsmoor		Chapel, Schoolrooms

Chase	Church
Chelmsley Wood	Church Centre, Manse
Chester Road	Chapel, Manse
Chorley	Chapel, Burial Ground
City Road	Manse
Darkhouse	Chapel, School Hall and small burial ground Graveyard, Bell St
Dawley	Church, School Hall and Burial Ground, Manse
Donnington Wood	Chapel
Edward Rd L	Chapel and Schoolrooms
Erdington, Six Ways	Chapel, School Halls, Manse
Ewyas Harold	Church, Manse and Land adjoining
Far Forest	Church
Fordhouses Wolverhampton	Chapel and School Hall, Manse
Four Oaks	Chapel and Halls, House
George Road Community Church	Church and hall
Grenfell	Chapel, Land adjoining, House
Hall Green, Christchurch LEP	Chapel, Hall, Manse
Hope Stourbridge	Chapel, School Hall, Manse
Hanley, Stoke-on-Trent	Church Centre
Harborne	Church and Halls, other properties, Manse
Hearsall	Manse
Highgate	Church, hall and flat above.
Hockley Heath	Church Hall, land Adjoining

Kenilworth	Church
Kings Community Church	Church and Schoolroom
Kings Norton	Chapel, School Hall and land adjoining, Manse
Ledbury L	Church, Manse and additional house
Lentons Lane, Coventry	Church, School Hall, additional land, Manse
Limbrick Wood	Church and Hall, Manse
Londonderry	Church and hall
Longbridge	Chapel and Hall, Manse
Longford	Salem: School Halls Union Place: Church, hall and burial ground
Ludlow	Church Centre (Long lease)
Marston Green Baptist Free Church	Chapel, Hall
Netherton, Ebenezer	Chapel and Schoolroom
Netherton, Lodge Farm	Church Hall
Netherton Messiah	Burial Ground
New Christ Church, Aston	Chapel, Manse
Newbridge	Chapel, School Hall, Manse
Newcastle-under-Lyme	Church
New Life, Kings Heath	Church, Manse and 2 houses
Newport	Church Building and site
Northfield	Church and halls, manse, Other land
Olton	Offices
Overslade	Church Hall
Perry Beeches	Chapel
Providence, Coseley	Chapel, and burial ground, Manse
Polesworth	Church, School Hall and burial ground

Pontesbury	Chapel and Burial Ground, Manse
Rugby L	Chapel and School Halls
St Peter's Worcester	Church, Manse
Saltley	Chapel, Manse
Sandon Road, Stafford	Chapel and School Hall, 2 Houses
Selly Park	Chapel and School Hall, Manse (co-trustee)
Shilton	Chapel
Shrewsbury C	Claremont site (C): Chapel Crowmoor site: Church and car park
Stechford	Chapel, Manse
Stoke Baptist Church	Church,
Tabernacle Wolverhampton	Chapel and School halls, car park, Manse
Tamworth	Chapel
Walsall, The Delves	Site, Chapel, Church Hall, Manse
Walsgrave	Chapel and School Hall, Manse
Warley	Chapel and School Halls and land adjoining, Manse
Wednesbury	Chapel, Manse
West Bromwich	Chapel, Manse
Westmancote Burial Ground	CC Order 2004. Co-Trustees with Official Custodian
Wolston C	Chapel, Burial Ground
Word of Spirit and Life Church	Church
Yardley	School Hall, Manse
Yardley Wood	Chapel, Manse