

Company registration number 04279837 (England and Wales)

Charity registration number 1091066 (England and Wales)

**THE SOUTHERN COUNTIES BAPTIST ASSOCIATION**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**



**Caladine**

Chartered Certified Accountants

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees:** Mr Andrew Johnson  
Rev'd Christopher Brockway  
Rev'd Anthony Clarke  
Ms Emma Green  
Rev'd Clare Hooper  
Rev'd Jonathan Keyworth  
Rev'd Hayley Young  
Rev'd Matthew Huckle  
Ms Janet Quarry  
Rev'd Christopher Walker  
Rev'd Andrew Perryman  
Rev'd David Ford  
Rev'd Dr Martin Hobgen  
Mrs Ann Andrews

<b>Regional Ministry Team:</b>	Rev'd Hayley Young Rev'd Clare Hooper Rev'd Stephen Barber Rev'd Simon Gray Rev'd James Thomas	Regional Minister Co-Team Leader Regional Minister Co-Team Leader, Children, Youth & Families Regional Minister (until 8th May 2025) Regional Minister/Operations Lead Regional Minister, Mission Development (until 8th May 2025)
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<b>Staff Team:</b>	Mrs Amy Allen	Administrator
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**Charity number** 1091066

**Company number** 04279837

**Registered office and operational address** Baptist House  
129 Broadway  
Didcot  
Oxfordshire  
OX11 8XD

**Independent examiner** Colin Dadswell FCA FCCA DChA  
Caladine Limited  
Chantry House  
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Eastbourne  
East Sussex  
BN21 1BF

**Bankers** HSBC Bank plc  
6 High Street  
Abingdon  
Oxfordshire  
OX11 8RP

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# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

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# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 DECEMBER 2025

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The Trustees, who are also directors of the Association for the purposes of company law, are pleased to present their Annual report and financial statements of the charitable company for the period 1 January 2025 to 31 December 2025, which are prepared to meet the requirements for a director's report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)".

#### **Objectives and activities**

The Southern Counties Baptist Association (also known as SCBA) is a registered charity (number 1091066). It was incorporated as a private limited company on 31 August 2001 and is governed by Articles and Memorandum of Association.

The objective of the charitable company is 'the advancement of the Christian faith especially by 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'.

The principal activities of the charitable company are the employment of Regional Ministers and administrative staff team, with 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 religion in a way which benefits Baptist churches and the communities in which they serve.

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 and BMS World Mission.

#### **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 religion and practice 'according to the principles of the Baptist denomination' and with the Objects of the charitable company. More detailed information about the activities and their success is provided in the "Achievements and Performance" section of this report.

The charitable company aims to:

#### *Short-term:*

- Assist churches and ministers that are seeking new ministries through the National Settlement process.
- Assist individuals in exploring a call to any Baptist ministry by signposting various routes to recognised Baptist ministry, interviewing candidates, supporting ministerial candidates and providing Baptist Union approved training for Recognised Local Ministers.
- Encourage dialogue within churches or between churches and their local community.
- Encourage the SCBA Grants Committee as it continues to seek creative ways of supporting churches in their mission using Baptist Home Mission, Pioneering and other Association funds.
- Receive and consider reports from the SCBA Strategy Groups and the Regional Ministers, enabling the charitable company to maintain effective governance.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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### *Long-term:*

- Make Safeguarding training available on a rolling programme, encouraging and enabling members of our churches to receive training at a reduced cost or free, and ensuring that ministers have completed Level 2 & 3 training.
- Ensure, through its Staff, Finance & Administration 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.
- 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 advice on issues having a potentially wide-ranging effect with a view to mitigating risk.

The aim of our charity is to inspire, connect and resource healthy churches in relationship for God's mission and this fully reflects the purposes the charity was set up to further. The team and trustees sought to achieve these aims in a number of ways, primarily providing support to the churches and their ministers to enable them to advance the Christian religion by public worship and their objects but also including granting assistance to churches seeking to improve their premises, encouraging churches to adopt robust safeguarding policies and practice, acting to provide help and support to churches seeking to improve their own governance and holding the Regional Ministers accountable for their support for churches seeking to advance the Christian religion in their communities.

The trustees review our aims, objectives and activities each year through appraisals of the team and the work they have carried out. In doing this, not only are we able to ensure our aims, objectives and activities remain focussed, but also that the team are carrying out their roles to the best of their abilities.

### Significant activities of our Association included:

- Hosting events for ministers and leaders, including a three-day conference, to teach and to develop and deepen their relationship with God
- Providing Home Mission Grants to sustain churches and organisations for mission in their communities
- Providing support for our Association churches, ministers and leaders, including pastoral, safeguarding and financial support.
- Through different Association working groups, continuing to assess and develop the various aspects of our mission, including finance, safeguarding and leadership development.
- Identifying, partnering with and resourcing pioneer mission initiatives

The Association's volunteers have roles either as trustees or as non-trustee members of one of the Association working groups. The Association also uses volunteers to carry out their safeguarding training sessions, who have been trained to fulfil this role.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 DECEMBER 2025*

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### **Achievements and performance**

The Association is made up of 141 member churches of the Association, mainly located in Berkshire, Dorset, Hampshire, Isle of Wight, Oxfordshire and Wiltshire, covering thirteen counties in total.

The team has maintained an active presence across the thirteen counties of the Association, offering advice, support, and conflict resolution. This engagement is facilitated in a variety of ways, for example: meeting with ministers and church leaders, both in person or online; regular preaching and service leading in the churches; supporting churches in pastoral vacancy; and being involved in conflict resolution where necessary. Regular E-News was shared, updating churches with both local and national news and resources.

In accordance with a 2024 Trustee decision to restructure the team, the Association saw the departure of the Rev Steve Barber and the Rev Jim Thomas in May 2025. Following their departure, responsibilities were reallocated across the remaining team in consultation with staff and Trustees to ensure continued support for the churches and ministers of the Association.

### **Ministerial Recognition and Leadership Development**

The Association remains committed to the discernment and ongoing development of those called to ministry. Throughout the reporting period, the Ministerial Recognition Committee convened four times to oversee the testing of calls for both National Accreditation and Recognised Local Ministers. Two ministers achieved Full Accreditation this year, and one person achieved Full Recognised Local Ministry status; they will be formally recognised at the Baptist Assembly in 2026. Furthermore, nine Newly Accredited Ministers participated in reflection sessions held in February and September.

The Association provides support for a diverse leadership landscape, including 47 Children, Youth, and Families (CYF) workers. These practitioners are supported by dedicated steering groups and networks, ensuring that varied forms of ministry receive the pastoral and strategic guidance necessary to thrive.

### **Safeguarding**

Safeguarding remains a key priority. The Trustees were pleased to appoint the Rev Melanie Pike as the new Safeguarding Lead, further strengthening our commitment to supporting churches in this area. Under the guidance of the Safeguarding Lead, the Association trained 794 ministers, leaders, and church members at Levels 2 and 3 during 2025.

The high volume of safeguarding inquiries handled this year is interpreted by the Trustees as a positive correlation to increased training and awareness. While societal stresses contribute to a higher frequency of reported matters, the Association is able to support churches and, where necessary, liaise with the national safeguarding team.

### **Ministers' and Leaders Conference and Days**

The Association facilitated the following events for Ministers and Leaders: The Ministers' and Leaders' Conference was attended by 102 delegates, this three-day event explored the theme of "The Goodness of God," with input from Rev Jo Williams and Rev Dotha Blackwood. The June Leaders' Day and AGM was attended by 78 leaders, reflecting on the theme of "Doing Church Differently", with examples from across the Association. In November, 73 leaders attended a day led by Bev Thomas examining the theme of allyship.

### **Home Mission Fund**

The Association provided Mission grants to nine churches and five para-church organisations. Additionally, ten grants were awarded to individuals to support their ongoing education and development.

Regarding fundraising, the Association exceeded the 2025 target set by the Baptist Union for the Home Mission Appeal. As the Association is not permitted to raise funds for its own administrative costs—relying instead on grants for its operational budget—the Trustees remain mindful of the impact that financial restrictions may have on future plans.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

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#### Financial review

During 2025 the overall funds of the Association increased by £5,031 (2024: a decrease of £103,733).

The Association had total funds at the year end of £2,686,824. The total funds were made up of unrestricted general funds of £2,271,751, designated funds of £17,788 and restricted funds of £397,285.

#### Reserves policy and going concern

The Association maintains reserves of £450,000 which currently represent approximately 10 months full running costs.

The trustees have recognised that, taking into account the size of the staff team, the Association will be running a deficit budget for a number of years which is likely to be with in the region of £135,000 a year unless additional funds accrue. The decision to reduce the size of the regional team will from 2026 reduce this deficit.

Given the existing level of unrestricted funds above and beyond that necessary to maintain the Association's reserves the trustees consider that the Association remains a going concern despite an excess of expenditure over income.

The Association incurred financial costs on the majority of its events. In 2025, SCBA charged for the Minister' and Leaders' Conference and the Leaders' Days, but additional costs including the speakers fee and staff mileage were covered by the Association. The cost of providing the safeguarding training was covered by the charge to those attending. Association support, events and training also incur the costs in Regional Ministry Team time and mileage.

In regard to investment performance, funds not required for immediate purposes were deployed with the Baptist Union Corporation Ltd, which employs an investment manager. The Baptist Union Trustees monitor investment performances through their Finance and Audit Committee.

The principal risk facing the Association is the current deficit budget. This has been fully identified by the trustees, through the Staff, Finance and Administration Group. The Association trustees and Regional Ministry Team continue to meet to discuss the Strategic Review and the way forward whilst working with a deficit budget. However, monies from closed churches are currently covering the deficit to some extent but cannot be relied on long-term.

The principal funding source to SCBA is from Home Mission giving from our Association churches, either through SCBA or directly to the Baptist Union. This is put into a 'shared pot' with the other Associations in the Union, and SCBA then receive a percentage of the total amount. An increase in giving to the Home Mission fund from SCBA churches may not directly result in an increased grant directly to SCBA.

#### Risk management

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied systems are in place to mitigate exposure to the major risks.

#### Plans for future periods

During 2026, the charitable company will seek to continue to fulfil its objectives in creative ways that will assist in the advancement of the Christian religion and the enrichment of church and community life in the Southern Counties.

The Regional Ministry Team will plan to keep the regular activities in place. These activities include: the continuation of Safeguarding Training available to all churches and communities; supporting the member churches, both pastorally through the Regional Ministry Team, and for some, financially through grants; and hosting ministers' and leaders' events including a three-day conference and the AGM. The Board of Trustees will continue to work on the findings of the Strategic Review of the Association, particularly reviewing the current deficit.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2025**

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### **Structure, governance and management**

The charitable company is governed by its Memorandum of Association and Articles of Association and Rules. The Objects of this charitable company are the advancement of the Christian religion 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.

The charity is an Incorporated Private Limited Company and is constituted of a board of fifteen trustees, who are also the Company's Directors, including the Moderator and the Treasurer, who oversee the works of the charity. The charity's members are the 140 churches within the Association, who have the right to appoint two representatives to attend and to vote at the general meeting of the Association.

The board of trustees consists of:

- The Regional Ministry Co-Team Leaders
- The Moderator appointed by the members of the Association
- The Treasurer appointed by the members of the Association
- A person appointed by Regent's Park College for such a term of office and in accordance with such procedures and rules as shall from time to time be decided by the College
- Twelve trustees appointed by the members of the Association (four trustees were appointed by vote at the AGM in November 2024)

Up to six trustees can be co-opted onto the trustee board, three of which will be co-opted solely to enable the trustee board to positively represent the age, sex and ethnic origin of the membership of the member churches.

The Association Moderator heads the Association, supported by the board of the trustees including the Association Treasurer. The Regional Ministry Co-Team Leaders are responsible for the team of three Regional Ministers and two support staff.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr Andrew Johnson

Rev'd Christopher Brockway

Rev'd Anthony Clarke

Ms Emma Green

Rev'd Martin Hardwidge

(Retired 16 June 2025)

Rev'd Clare Hooper

Rev'd Jonathan Keyworth

Rev'd Hayley Young

Rev'd Matthew Huckle

Ms Janet Quarry

Rev'd Christopher Walker

Rev'd Andrew Perryman

Rev'd David Ford

Rev'd Dr Martin Hobgen

Mrs Ann Andrews

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2025**

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A structure of strategic and enabling groups is in place to support the various aspects of the Association. These areas are: Staff Finance and Administration; Leadership and Ministerial Development; Children, Youth and Families; Safeguarding; Pioneer Mission; and Home Mission. In line with the Memorandum and Articles, the majority of the decisions made by the charity as a whole will be made by the board of trustees, though on occasions, the other strategy groups or Regional Ministry Team will make decisions and inform the board of trustees of these decisions.

Prospective trustees are advised of the qualifications for serving as charity trustees and directors. They are invited to an informal discussion with the Moderator or Regional Ministry Co-Team Leaders to discuss the appointment. On appointment they are provided with an overview of the governing documents of instruments and activities of the charitable company, along with the Association policies and past trustee meeting minutes. Trustees are invited to various training sessions hosted by the Association or Baptist Union for its members, including Data Protection and Safeguarding.

The Regional Ministry Team are paid a stipend which is in line with the recommended stipend by the Baptist Union plus a percentage depending on their position in the team. Housing allowance and expenses are also paid on a monthly basis. The rest of the staff team are paid a salary, decided by the board of trustees, plus any out-of-pocket expenses. All volunteers within the Association are paid any out-of-pocket expenses, particularly for travel to and from meeting and events.

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 is set by the charitable company through the board of trustees and its finance group and is based upon the Baptist Union recommended stipend.

The charitable company is a member of the Baptist Union of Great Britain, paying a subscription to this charity. Funds from the Home Mission fund, which is the principle working fund of the Union, are received by the charitable company and dispersed by its Grants Group, as well as being used for the running of the Association.

The Trustees' report was approved by the Board of Trustees.



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**Rev'd David Ford**

Trustee

Dated: 15.06.2026

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

***FOR THE YEAR ENDED 31 DECEMBER 2025***

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The Trustees, who are also the directors of The Southern Counties Baptist Association for the purpose of company law, are responsible for preparing the Trustees' 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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;
- 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 charity 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 charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

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I report to the Trustees on my examination of the financial statements of The Southern Counties Baptist Association (the charity) for the year ended 31 December 2025.

#### **Responsibilities and basis of report**

As the Trustees of the charity (and also 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.

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

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, 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 Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements 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 applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of 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 in order to enable a proper understanding of the financial statements to be reached.



#### **Colin Dadswell FCA FCCA DChA**

Caladine Limited  
Chantry House  
22 Upperton Road  
Eastbourne  
East Sussex  
BN21 1BF

17 June 2026

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<b>Income from:</b>						
Donations and legacies	3	2,000	-	3,920	5,920	5,949
Charitable activities	4	347,005	-	-	347,005	285,052
Investments	5	26,336	-	-	26,336	54,556
Other income	6	129,098	-	-	129,098	121,233
<b>Total income</b>		504,439	-	3,920	508,359	466,790
<b>Expenditure on:</b>						
Charitable activities	7	485,708	10,300	7,320	503,328	570,523
<b>Total expenditure</b>		485,708	10,300	7,320	503,328	570,523
<b>Net income/(expenditure)</b>		18,731	(10,300)	(3,400)	5,031	(103,733)
Transfers between funds	19	(10,400)	8,400	2,000	-	-
<b>Net movement in funds</b>		8,331	(1,900)	(1,400)	5,031	(103,733)
<b>Reconciliation of funds:</b>						
Fund balances at 1 January 2025		2,263,420	19,688	398,685	2,681,793	2,785,526
<b>Fund balances at 31 December 2025</b>		2,271,751	17,788	397,285	2,686,824	2,681,793

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 DECEMBER 2025**

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
<b>Income from:</b>					
Donations and legacies	3	899	-	5,050	5,949
Charitable activities	4	285,052	-	-	285,052
Investments	5	54,556	-	-	54,556
Other income	6	121,233	-	-	121,233
<b>Total income</b>		461,740	-	5,050	466,790
<b>Expenditure on:</b>					
Charitable activities	7	535,854	30,410	4,259	570,523
<b>Total expenditure</b>		535,854	30,410	4,259	570,523
<b>Net income/(expenditure)</b>		(74,114)	(30,410)	791	(103,733)
Transfers between funds	19	(25,740)	25,020	720	-
<b>Net movement in funds</b>		(99,854)	(5,390)	1,511	(103,733)
<b>Reconciliation of funds:</b>					
Fund balances at 1 January 2024		2,363,274	25,078	397,174	2,785,526
<b>Fund balances at 31 December 2024</b>		2,263,420	19,688	398,685	2,681,793

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Property, plant and equipment	13		1,403,274		1,411,201
Investments	14		12,020		12,020
			<u>1,415,294</u>		<u>1,423,221</u>
<b>Current assets</b>					
Debtors falling due after one year	15	84,731		94,550	
Debtors falling due within one year	15	13,923		30,559	
Cash at bank and in hand		1,238,885		1,199,055	
		<u>1,337,539</u>		<u>1,324,164</u>	
<b>Current liabilities</b>	16	<u>(66,009)</u>		<u>(65,592)</u>	
<b>Net current assets</b>			<u>1,271,530</u>		<u>1,258,572</u>
<b>Total assets less current liabilities</b>			<u>2,686,824</u>		<u>2,681,793</u>
<b>Net assets</b>			<u><u>2,686,824</u></u>		<u><u>2,681,793</u></u>
<b>The funds of the charity</b>					
Restricted income funds	19		397,285		398,685
Unrestricted funds - general	21		2,271,751		2,263,420
Unrestricted funds - designated	20		17,788		19,688
			<u>2,686,824</u>		<u>2,681,793</u>

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

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

The members have not required the company 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.

The financial statements were approved by the Trustees on 15.06.2026



Rev'd David Ford  
Trustee

Company registration number 04279837 (England and Wales)

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

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	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash generated from/(absorbed by) operations	25		13,494		(83,340)
<b>Investing activities</b>					
Purchase of property, plant and equipment		-		(475,278)	
Investment income received		26,336		54,556	
<b>Net cash generated from/(used in) investing activities</b>			26,336		(420,722)
<b>Net increase/(decrease) in cash and cash equivalents</b>			39,830		(504,062)
Cash and cash equivalents at beginning of year			1,199,055		1,703,117
<b>Cash and cash equivalents at end of year</b>			1,238,885		1,199,055

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# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

*FOR THE YEAR ENDED 31 DECEMBER 2025*

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### 1 Accounting policies

#### Company information

The Southern Counties Baptist Association is a private company limited by guarantee incorporated in England and Wales. The registered office is Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8XD.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 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 foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds - represent those funds which can be used in accordance with the Association's charitable objects at the discretion of the Trustees.

Designated funds - represent those funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

Restricted fund - can only be used for a particular restricted purpose within the charitable objects. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

#### 1.4 Income

Income is recognised in the Statement of Financial Activities when the Charitable Company has entitlement to the funds; any performance conditions attached to the item(s) of income have been met; it is probable that the income will be received; and that the amount can be measured reliably.

- Donations are accounted for gross when received.
- Grants receivable are accounted for in the year in which they are receivable.
- Investment income is included in the financial statements in the year in which it is receivable.
- Event and Conference fees are accounted for in the period the event was held

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

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#### 1 Accounting policies (Continued)

##### 1.5 Expenditure

Expenditure is recognised in the Statement of Financial Activities once there is a legal constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

- Expenditure on charitable activities represents expenditure in the furtherance of the object of the Association
- Grants payable are agreed on an annual basis and accounted for in the year in which they are committed

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure under £2,000 on office furniture and computer equipment is written off as incurred. Expenditure over £2,000 on a single item will be written off over 4 years.

Support costs are those that assist the work of the association but do not directly represent the charitable activities and include governance costs.

Governance costs comprise all costs involving the public accountability of the association and its compliance with regulation and good practice. These costs include costs relating to the statutory accounts and independent examination.

Support costs have been 100% allocated to the charitable activity.

##### 1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

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

Freehold land and buildings	Freehold Land - Nil, Freehold Buildings - Over 30 years
-----------------------------	---------------------------------------------------------

Depreciation of buildings is based on an anticipated useful life of 30 years with a residual value equal to two thirds of the original cost.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

No depreciation is provided in the year of acquisition.

##### 1.7 Non-current investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

##### 1.8 Impairment of non-current assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

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### 1 Accounting policies (Continued)

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call 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.

#### 1.10 Financial instruments

The charity only has financial assets and 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.

##### Debtors

Loans are considered concessionary loans as they are made by the charity to further its purposes. Loans are initially measured at the amount paid, with the carrying amount adjusted subsequently to reflect repayments. There is no interest charged on the loan amounts. Where any loan made is considered to be irrecoverable an impairment loss is recognised.

Other debtors are recognised at the settlement amount due.

##### Creditors

Creditors are recognised where the association 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.

Accruals and other creditors are recognised at their settlement amount due.

#### 1.11 Taxation

The charitable company is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II 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.

#### 1.12 Employee benefits

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

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

#### 1.13 Retirement benefits

##### Defined contribution pension plans

The Association operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense 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 charity in an independently administered fund.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

### 2 Judgements and key sources of estimation uncertainty

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

- Judgements in applying the entity's accounting policies
- Accounting estimates and assumptions
- Recoverability of loans  
The recoverability of loans are assessed annually, and at the balance sheet date provisions for doubtful debts are provided based on prior year experiences.

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	2,000	3,920	5,920	899	5,050	5,949
<b>Donations and gifts</b>						
Church of the Year gifts	-	3,570	3,570	-	4,600	4,600
Confidential Fund donations	-	350	350	-	450	450
Loan Termination Gifts (SCBA Loan Fund)	2,000	-	2,000	-	-	-
Other donations	-	-	-	899	-	899
	2,000	3,920	5,920	899	5,050	5,949

### 4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Charitable activities</b>		
Preaching and other fees	2,555	3,380
SCBA leaders days and event fees	1,526	562
SCBA minister conference fees	23,133	20,235
BU grant for operational activities	302,607	253,829
Children, youth and family (including safeguarding training)	1,480	7,046
Charitable rental income	15,704	-
	347,005	285,052

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

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### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable on loans and cash deposits	26,136	54,155
Baptist Insurance dividends	200	401
	<u>26,336</u>	<u>54,556</u>

### 6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Closure of redundant churches	129,098	121,233
	<u>129,098</u>	<u>121,233</u>

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

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

### 7 Expenditure on charitable activities

	<b>Charitable activities</b>	Charitable activities
	<b>2025</b>	2024
	<b>£</b>	<b>£</b>
<b>Direct costs</b>		
Staff costs	245,042	326,260
Depreciation and impairment	7,927	7,927
Travel and accomodation	28,177	32,855
Training, leaders days and SCBA event costs	6,748	11,200
SCBA ministers conference	30,201	17,949
Confidential fund	2,350	3,191
CYF working group	4,418	5,759
Pioneer mission fund costs	8,400	11,600
	<u>333,263</u>	<u>416,741</u>
Grant funding of activities (see note 8)	132,738	111,786
<b>Share of support and governance costs (see note 9)</b>		
Support	26,662	31,722
Governance	10,665	10,274
	<u>503,328</u>	<u>570,523</u>
<b>Analysis by fund</b>		
Unrestricted funds - general	485,708	535,854
Unrestricted funds - designated	10,300	30,410
Restricted funds	7,320	4,259
	<u>503,328</u>	<u>570,523</u>

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

### 8 Grants payable

	<b>Charitable activities 2025 £</b>	Charitable activities 2024 £
Grants to institutions:		
Home Mission grants	114,239	92,109
Churches Together	2,460	2,460
Church of the year	4,970	3,089
Regents Park College	-	4,000
Educational and sabbatical grants	4,767	6,670
Mission grants	6,000	2,000
Pastoral gifts	302	1,458
	<u>132,738</u>	<u>111,786</u>

### 9 Support costs allocated to activities

	<b>2025 £</b>	<b>2024 £</b>
Office costs (including IT and telephone)	1,818	5,437
Trustee and volunteer expenses	2,188	2,562
Staff book & study allowance	1,579	4,940
Insurance	3,122	6,656
Building hire	3,500	3,500
Baptist Union subscription	931	878
Communications team and other costs	13,524	7,749
Governance costs	10,665	10,274
	<u>37,327</u>	<u>41,996</u>
<u>Analysed between:</u>		
Charitable activities	<u>37,327</u>	<u>41,996</u>

	<b>2025 £</b>	<b>2024 £</b>
<b>Governance costs comprise:</b>		
Legal and professional	3,581	3,188
Accountancy & IE	4,440	4,260
Bank charges	608	677
Software and other subscriptions	1,164	996
Payroll fees	872	1,153
	<u>10,665</u>	<u>10,274</u>

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

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### 10 Trustees

Trustee Rev'd C Hooper and Trustee Rev'd H Young are employees of the charity as Regional Ministry Co-Team Leaders.

Rev'd C Hooper was paid a salary of £44,363 (2024: £42,900), a housing allowance of £15,000 (2024: £15,000) and benefitted from employer pension contributions totalling £6,323 (2024: £5,432).

Rev'd H Young was paid a salary of £44,363 (2024: £42,900), a housing allowance of £7,812 (2024: £5,000) and benefitted from employer pension contributions totalling £5,693 (2024: £5,432).

The authority to employ trustees is contained within the charity's governing document.

During the year six trustees were reimbursed a total of £1,248 for travel and other expenses (2024: six trustees were reimbursed a total of £946).

### 11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 12 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Regional Ministers (full-time)	2	2
Regional Ministers (part-time)	2	3
Administrator (full-time)	1	1
Admin assistants (part-time)	1	1
Pioneer Missioner (part-time)	-	1
	<hr/>	<hr/>
	6	8
	<hr/> <hr/>	<hr/> <hr/>

#### Employment costs

	2025 £	2024 £
Wages and salaries	158,515	211,575
Social security costs	12,352	16,403
Other pension costs	19,828	26,046
Housing costs	54,347	72,236
	<hr/>	<hr/>
	245,042	326,260
	<hr/> <hr/>	<hr/> <hr/>

There were no employees whose annual remuneration was £60,000 or more.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

### 13 Property, plant and equipment

	Freehold land and buildings £
<b>Cost</b>	
At 1 January 2025	1,426,909
At 31 December 2025	1,426,909
<b>Depreciation and impairment</b>	
At 1 January 2025	15,708
Depreciation charged in the year	7,927
At 31 December 2025	23,635
<b>Carrying amount</b>	
At 31 December 2025	1,403,274
At 31 December 2024	1,411,201

### 14 Fixed asset investments

	Baptist Insurance Co PLC £
<b>Cost or valuation</b>	
At 1 January 2025 & 31 December 2025	12,020
<b>Carrying amount</b>	
At 31 December 2025	12,020
At 31 December 2024	12,020

There are no investments held outside the UK.

The equity investment relates to 2,404 ordinary £5 shares held in Baptist Insurance Company PLC (registered company number 00083597), a public company limited by shares. As these shares are not actively traded through Stock Markets, no Market Value can be obtained, resulting in the shares being valued at original cost.

### 15 Trade and other receivables

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Loans to churches	12,500	14,500
Other receivables	1,423	1,423
Prepayments and accrued income	-	14,636
	13,923	30,559

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

### 15 Trade and other receivables (Continued)

	2025 £	2024 £
<b>Amounts falling due after more than one year:</b>		
Loans to churches	84,731	94,550
	<u>          </u>	<u>          </u>
<b>Total debtors</b>	<u>98,654</u>	<u>125,109</u>

As at 31 December 2025 total loans to churches amounted to £97,231 (2024: £109,040). One new loan was advanced during the year.

### 16 Current liabilities

	Notes	2025 £	2024 £
Deferred income	17	20,991	22,478
Other payables		38,968	38,914
Accruals and deferred income		6,050	4,200
		<u>          </u>	<u>          </u>
		<u>66,009</u>	<u>65,592</u>

### 17 Deferred income

	2025 £	2024 £
Other deferred income	20,991	22,478
	<u>          </u>	<u>          </u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	20,991	22,478
	<u>          </u>	<u>          </u>
Movements in the year:		
Deferred income at 1 January 2025	22,478	7,718
Released from previous periods	(22,478)	(7,718)
Resources deferred in the year	20,991	22,478
	<u>          </u>	<u>          </u>
Deferred income at 31 December 2025	<u>20,991</u>	<u>22,478</u>

Deferred income relates to payments received during the year for the Minister and Leaders Conference which takes place in the next year.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

#### 18 Retirement benefit schemes

	2025	2024
	£	£
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	19,828	26,046
	<u>          </u>	<u>          </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

#### 19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Confidential Fund	-	350	(2,350)	2,000	-
Church of the Year	3,663	3,570	(4,970)	-	2,263
Hill Street, Poole Property	395,022	-	-	-	395,022
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	398,685	3,920	(7,320)	2,000	397,285
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>					
	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Confidential Fund	-	450	(1,170)	720	-
Church of the Year	2,152	4,600	(3,089)	-	3,663
Hill Street, Poole Property	395,022	-	-	-	395,022
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	397,174	5,050	(4,259)	720	398,685
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

**Confidential fund** is to be used to support those in need in churches which were part of the former OEGBA.

**Church of the Year fund** receives donations from churches and distributes them to the annually nominated Church of the Year within the association.

**Hill Street, Poole Property** represents the net book value of a property passed to SCBA when the Church located at Hill Street, Poole, Dorset closed. The Church directed that the property should be used to facilitate pioneer mission in Hamworthy and thus has restricted use. During 2023 the original property was sold and a replacement purchased. The property is used to house a mission family currently undertaking this work.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

#### 20 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 January 2025	Resources expended	Transfers	At 31 December 2025
	£	£	£	£
Education & sabbatical grants	9,208	(1,900)	-	7,308
Abraham Trust (Confidential)	10,480	-	-	10,480
Pioneer mission funds	-	(8,400)	8,400	-
	<u>19,688</u>	<u>(10,300)</u>	<u>8,400</u>	<u>17,788</u>
<b>Previous year:</b>	<b>At 1 January 2024</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2024</b>
	£	£	£	£
Education & sabbatical grants	13,878	(4,670)	-	9,208
Abraham Trust (Confidential)	11,200	-	(720)	10,480
Pioneer mission funds	-	(25,740)	25,740	-
	<u>25,078</u>	<u>(30,410)</u>	<u>25,020</u>	<u>19,688</u>

**Abraham Trust (Confidential) fund** is to be used to support those in need in churches which were part of the former OEGBA. Funds were transferred out in the year to cover the deficit on the Confidential restricted fund.

**Educational and sabbatical grants fund** represents amounts set aside to support individuals from member churches through sabbaticals and participation in other educational opportunities relating to Christian service or ministry.

**Pioneer mission** is a fund designated to support new and exciting ways of mission across the association. In conjunction with the appointment of a regional minister.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

#### 21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
BI investment	12,020	-	-	-	12,020
Loan funds	636,215	-	-	-	636,215
General funds	1,615,185	504,439	(485,708)	(10,400)	1,623,516
	<u>2,263,420</u>	<u>504,439</u>	<u>(485,708)</u>	<u>(10,400)</u>	<u>2,271,751</u>
<b>Previous year:</b>	<b>At 1 January 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2024</b>
	£	£	£	£	£
BI investment	12,020	-	-	-	12,020
Loan funds	636,215	-	-	-	636,215
General funds	1,715,039	461,740	(482,089)	(25,740)	1,668,950
	<u>2,363,274</u>	<u>461,740</u>	<u>(482,089)</u>	<u>(25,740)</u>	<u>2,317,185</u>

**General funds** are held to support ongoing activities of the company.

**BI investment** is a fund for the investment in the Baptist Insurance company.

**Loan funds** are held to enable loans to be made to member churches to support projects, typically building projects. This fund includes the Alden Memorial fund.

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

### 22 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
<b>Fund balances at 31 December 2025 are represented by:</b>				
Property, plant and equipment	1,008,252	-	395,022	1,403,274
Investments	12,020	-	-	12,020
Current assets/(liabilities)	1,251,479	17,788	2,263	1,271,530
	<u>2,271,751</u>	<u>17,788</u>	<u>397,285</u>	<u>2,686,824</u>
	<u><u>2,271,751</u></u>	<u><u>17,788</u></u>	<u><u>397,285</u></u>	<u><u>2,686,824</u></u>
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Fund balances at 31 December 2024 are represented by:</b>				
Property, plant and equipment	1,016,179	-	395,022	1,411,201
Investments	12,020	-	-	12,020
Current assets/(liabilities)	1,235,221	19,688	3,663	1,258,572
	<u>2,263,420</u>	<u>19,688</u>	<u>398,685</u>	<u>2,681,793</u>
	<u><u>2,263,420</u></u>	<u><u>19,688</u></u>	<u><u>398,685</u></u>	<u><u>2,681,793</u></u>

### 23 Home Mission Giving

The arrangements for making Home Mission Gifts from churches to the Baptist Union were changed during 2005. A new joint account, SCBA/Baptist Union, was set up so that churches and the SCBA can transfer their gifts to this account, but only the Baptist Union has authority to withdraw funds. As the SCBA is not beneficially entitled to retain any of the monies given by the churches for Home Mission, these gifts are transferred directly to the Baptist Union and do not need to be included in the SCBA's Statement of Financial Activities.

Giving to Home Mission by churches and groups within the SCBA area was £345,458 (2024: £330,593).

### 24 Related party transactions

Transactions with the trustees are disclosed in note 10. There were no other disclosable related party transactions during the year (2024 - none).

# THE SOUTHERN COUNTIES BAPTIST ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2025**

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<b>25 Cash generated from/(absorbed by) operations</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Surplus/(deficit) for the year	5,031	(103,733)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(26,336)	(54,556)
Depreciation and impairment of property, plant and equipment	7,927	7,927
<b>Movements in working capital:</b>		
Decrease in trade and other receivables	26,455	51,016
Increase in trade and other payables	1,904	1,246
(Decrease)/increase in deferred income	(1,487)	14,760
	<hr/>	<hr/>
<b>Cash generated from/(absorbed by) operations</b>	<b>13,494</b>	<b>(83,340)</b>
	<hr/> <hr/>	<hr/> <hr/>

## **26 Analysis of changes in net funds**

The charity had no material debt during the year.