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British Union Conference of Seventh-day Adventists

Registered Charity No:
England and Wales: 1044071
Scotland: SC040701

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2025

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British Union Conference of Seventh-day Adventists

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Reference and Administrative Details of the Charity, its Trustees and Advisers for the Year Ended 31 December 2025

Trustees

Pastor E B Brooks (Chairperson)
Mr W Aguiar (Treasurer)
Pastor J Adamovic
Pastor G Allcock
Mr K Andrasi
Mrs P F Asamoah
Pastor N Barrett
Mr D Billett
Pastor J Botha
Pastor P Chenjerai
Dr S Currow (resigned 31 May 2025)
Dr E P Dorairaj
Mrs L S Flemmings-Danquah
Mr A Gardiner
Mr D Johnson
Pastor A Lawrence
Mr C Lethbridge
Mr F Mahlangu
Mrs H Mathieu
Pastor Njabulo Ndlovu (From 01 Sep 2025)
Mrs N Ninvalle
Pastor Steve Palmer
Mrs S Platt-McDonald
Mrs D Rancic
Miss E Sanguesa
Pastor D Serb
Pastor K Thomas
Pastor J Venter (Secretary)
Pastor M Walker
Mr S A Walters

Registered Charity Numbers

England & Wales	1044071
Northern Ireland and the Republic of Ireland	1044071-2
Scotland	1044071-3 and SC040701
Wales	1044071-1

Principal Office

British Union Conference, Stanborough Park, WATFORD, WD25 9JZ

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Auditors Moore Kingston Smith LLP 4 Victoria Square ST ALBANS, AL1 3TF	Bankers HSBC Bank plc 73 High Street WATFORD, WD17 2DS
Solicitors Anthony Collins LLP 134 Edmund Street BIRMINGHAM, B3 2ES	Solicitors Penman Sedgwick LLP 5 George Street WATFORD, WD18 0SQ
Pension Scheme Advisors (Actuarial & Administrative) Barnett Waddingham LLP Decimal Place, Chiltern Avenue AMERSHAM, HP6 5FG	Pension Scheme Advisors (Solicitors) Sacker & Partners LLP 20 Gresham St LONDON, EC2V 7JE

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Trustees' Report for the Year Ended 31 December 2025

The Trustees submit their annual report and audited financial statements of the British Union Conference of Seventh-day Adventists (the Charity) for the year ended 31 December 2025. The Trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document, and the provisions of the Statement of Recommended Practice (Charities SORP FRS 102 2019).). They have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. The Trustees confirm that they have sought to comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Structure, Governance, and Management

Constitution

The constitution currently in force was last amended on 22 October 2021.

Method of Appointment or Election of Trustees

The management of the Charity is the responsibility of the Trustees, who are elected or co-opted in accordance with the provisions of the Constitution.

When considering the appointment or election of new Trustees, regard is given to the skills, experience and knowledge required to support the effective governance of the Charity. Potential Trustees are considered against the current and anticipated needs of the organisation, including any identified gaps in expertise or representation.

Candidates are proposed in accordance with the procedures set out in the Constitution and, where applicable, appointments are confirmed through the appropriate nomination and voting process. Co-opted Trustees may also be appointed where permitted by the Constitution to address particular governance or skills needs.

Policies Adopted for the Induction and Training of Trustees

New trustees are provided with electronic copies of the Charity's Constitution, its Working Policy Book, Governors Handbook (Education), Pension Plan Explanatory Booklet, and minutes of executive committee meetings for the past five years. Each trustee also receives a copy of the Charity Commission document "The essential trustee – what you need to know, what you need to do" and the regular Charity Commission Newsletters. In addition, Trustees are provided with regular bulletins from the Churches Legislative Advisory Service.

In as much as the majority of new trustees start their term of office at the commencement of each new quinquennium, the primary induction is provided at the first meeting of the quinquennium, with further support during the term of office. For the current trustees, this

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induction took place over the weekend of 5 to 7 November 2021 at the De Vere Staverton Park Conference Centre.

Organisational Structure and Decision Making

The Charity is the principal administrative body of the Seventh-day Adventist Church in the United Kingdom and the Republic of Ireland. It generally works in harmony with the policies of the Church's international office of the General Conference of Seventh-day Adventists, the Trans-European Division, located in St Albans, Hertfordshire.

Within its territory, the Charity carries out its objects both directly and through related organisations. Mostly the latter consist of three 'Missions' in Ireland, Scotland, and Wales, respectively (all branches of it and financially dependent upon it), two 'Conferences' in North and South England, respectively (both registered charities in their own right and financially self-supporting).).

Within these latter organisations the objects are pursued mainly through a network of local churches which are heavily dependent upon a large pool of voluntary lay support.

By addition, a number of subsidiary organisations perform specialised aspects of the Charity's purposes on its behalf.

Related Organisations

The following subsidiary organisations have carried out certain aspects of its operations:

- Adventist Development and Relief Agency – UK (Humanitarian agency for development and disaster relief)
- House of Natural Foods Ltd. (Sale of natural foods)
- Seventh-day Adventist Association Ltd (Titular owner of the Charity's land & buildings)
- Seventh-day Adventist Church in Ireland (SDACI)
- Seventh-day Adventist Trust Company (Executor for Charity members)
- Stanborough Press Ltd (Publishers)
- Stanborough Schools (One Primary and One Secondary School)

Reporting Serious Incidents

The Trustees continue to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems are in place to mitigate our exposure to the major risks. Two serious incidents were reported to the Commission during this period. On 12 September 2025 (Incident No 834252) it was reported to the Commission under the category "Protecting people and safeguarding incidents". The Charity received a response from the Commission on 13 October 2025 with no request for further clarification.

The second incident (Incident No 834479) was reported on 16 September 2025 under the category "Financial crime – fraud, cyber crime, theft, money laundering". On 16 October

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2025, the Commission responded with further questions, and the Charity responded with answers on 14 November 2025. Following this, the Commission responded on 17 November 2025 with no further questions.

Safeguarding

Through the activities of local congregations and the Departments of Youth, Family and Children, the Charity works with children and has a safeguarding policy and a procedure for DBS Disclosure applications for employees and volunteers working with children and also for those working with vulnerable adults.

Principal Risks and Uncertainties

The Trustees have responsibility for identifying and managing the principal risks and uncertainties facing the Charity. Risks are considered through the Charity's governance and management structures, with appropriate controls, policies and procedures in place to reduce the likelihood and potential impact of significant events.

The principal areas of risk identified during the year included the following:
Financial risk – The Charity remains exposed to fluctuations in income, increasing operating costs and wider economic pressures. These risks are managed through regular financial reporting, budgetary controls, monitoring of income and expenditure, appropriate reserves and oversight by the Trustees and relevant committees.
Operational and governance risk – The geographical spread and organisational structure of the Charity, together with its Conferences, Missions, local churches and related organisations, create operational and governance risks. These are mitigated through established reporting structures, delegated authorities, policies, internal controls and regular review by the Trustees and administration.
Safeguarding risk – As the Charity undertakes significant work involving children, young people and adults at risk, safeguarding remains a principal area of responsibility. The Charity maintains safeguarding policies and procedures, provides safeguarding training, operates appropriate DBS disclosure processes and has arrangements for the reporting, escalation and investigation of safeguarding concerns.
Cyber security and data protection risk – The Charity holds personal and sensitive information and relies substantially upon electronic systems for its operations. Risks include cyber-attack, unauthorised access, data loss and breaches of data protection legislation. These risks are managed through IT security measures, access controls, data protection policies and procedures, staff awareness and training, incident reporting arrangements and ongoing review of information security.
Legal and regulatory compliance risk – The Charity operates within a range of legal and regulatory requirements, including charity law, employment law, data protection, safeguarding, health and safety and financial regulation. Compliance is supported through

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established policies, professional advice where required, appropriate reporting mechanisms and oversight by the Trustees and senior administration.

Reputational risk – The Charity recognises that safeguarding incidents, governance failures, financial irregularities, complaints or other significant events may adversely affect public confidence and the reputation of the Church. The Charity seeks to mitigate these risks through appropriate governance, transparent processes, timely investigation and response to concerns, and compliance with reporting obligations to regulators.

The Trustees continue to review the Charity's risk management arrangements and are satisfied that appropriate systems and controls are in place to manage and mitigate the principal risks identified. While such systems cannot eliminate risk entirely, they are designed to provide reasonable assurance that significant risks are identified, assessed and appropriately managed.

Objectives and Activities

Policies and Objectives

The Charity has adopted the following objectives in pursuit of its mission to proclaim the everlasting gospel of our Lord and Saviour Jesus Christ, to teach the commandments of God as the supreme rule of life and to encourage people to become His disciples and responsible members of the Church, and to support charitable and humanitarian work which is in harmony with the doctrines and principles of the Seventh-day Adventist Church:

- Create a strong evangelistic vision in regional offices, institutions, and local congregations.
- Create and sustain an efficient pastoral team that will help to fulfil the mission of the Church.
- Develop diverse yet inclusive faith communities that are sensitive to the needs of their local communities.

Strategies for Achieving Objectives

In summary, the strategies used to achieve the above objectives have been to:

- Manage all of our assets with robust governance, informed decision-making, openness, and transparency.
- Identify legacy building opportunities to create relevant resources for our stakeholders and the wider community.
- Support the development of a holistically healthy business organisation that can adequately support the diverse needs of current and retired staff, volunteers, and potential employees.
- Develop cohesive, excellent and inspiring Adventist Educational provisions.
- Ensure that the BUC remains a hub for legislative developments relating to all stakeholders and partners.

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- Create a supportive, dynamic, and impact-focused spiritual environment.
- Evaluate our approach to protecting our children, young people, and vulnerable adults, including the elderly.
- Reflect best practice based on sound business principles, compliance, and effective and timely reporting.
- Rationale for the use of income and the need for expenditure should be based on sound business principles that cater for the effective execution of our mission as a church, fulfil the requirements of a charity that can demonstrate ongoing public benefit, and takes account of our responsibilities as a national church organisation and registered charity.

Achievements and Performance

During 2025, the Church experienced growth in church membership across all its regional sections. At the year-end, a total of 1,231 accessions through baptism and a further 294 by profession of faith were recorded. In addition, net membership transfers contributed a further 733 members. Total net growth for the year was therefore 2,258, taking the membership figure at 31 December 2025 to 47,193.

Review of Activities

The Seventh-day Adventist Church congregational activities that take place, in the 318 churches and 121 smaller congregations, seek to provide public benefit by the advancement of religion through a variety of centres for weekly worship services, prayer meetings and other programmes that are open to the local communities in which they are located. Depending on the size and resources of the local congregation these activities include weekly family worship; Bible study classes for all age ranges from infancy to adult; prayer meetings; Adventurer, Pathfinder and senior citizen clubs; health awareness events and family support programmes. These local congregational activities are supported from the regional and national headquarters through various departmental training events, activity programmes, and personnel support and resource provision.

Some of the support provided from national headquarters is outlined below by department:

Adventist Community Services

Our Adventist Community Services (ACS) department has undertaken interventions and produced resources addressing the following:

- Compassionate outreach addressing holistic community needs and request.
- Mission engagement activities fulfilling BUC Strategic goals.
- Relational support & training interventions for leaders and members.
- Social justice workshops and programme delivery on issues impacting lives.
- Spiritual nurture needs for the bereaved, aged, isolated, and traumatised.

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- Total membership involvement / encouraging church community engagement.



ACS's impact and influence, extended through its initiatives into institutions and organisations such as parliament, government agencies, statutory and voluntary services, schools and educational institutions. ACS developed:



- Specialist training such as Suicide Prevention, Grief Recovery, Forgiveness Journey Experience, H.E.A.L, elements of the R.E.S.T.O.R.E programme, yielded complimentary reviews and powerful testimonials from participants, of lives positively impacted.
- Collaborative working with Stanborough Press, Adventist Discovery Centre and Advent Press, provided new departmental publications.
- Promotion of national awareness days enabled leaders and members to engage with their communities around the activities highlighted for these special focus days.
- Partnership working with diverse organisations has augmented the scope and efficacy of outreach and raised the profile of our church in the media.
- Recognition of the departmental work was evident in awards given from external agencies. The most recent being: Outstanding Leadership award (2025) House of Parliament

ACS saw increased community engagement from local churches providing outreach. Members and community individuals requested seasonal booklets in large numbers yielding an increased interest and requests for other religious literature. The Innkeeper's Story is now being enacted for Christmas plays nationally and internationally.

The SHARE & LAYERS initiatives provided resources for food hubs, homeless shelters, single family households, and individuals in crisis, with positive testimonials received.

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Adventist Discovery Centre

The Adventist Discovery Centre (ADC) continues to serve as a vital outreach ministry across the United Kingdom and Republic of Ireland, providing Bible-based correspondence courses and resources through both digital and print platforms. With a catalogue now exceeding 50 resources, including over 20 courses, the Centre supports individuals exploring faith, health, and personal development.

In 2025, the ADC experienced its strongest year of engagement to date, marked by significant growth in registrations and record levels of online course completions. This growth was driven particularly by increased demand for printed materials, demonstrating the continued relevance of offline engagement alongside digital expansion. New resources, including courses such as *Managing Stress* and a study on Isaiah, as well as the widely distributed booklet *The Wise Man's Journal* (20,000 copies), have further strengthened outreach efforts.

Over a four-year period, the ADC has demonstrated consistent growth and impact, with more than 10,000 lessons marked and thousands of individuals engaging with its programmes. The *FreeBible* initiative remains a flagship outreach, distributing Bibles alongside study materials and creating opportunities for continued spiritual engagement. Key statistics include:

- 2025 registrations: 844 (308 online; 536 print)
- 2025 completions: 232 (201 online; 31 print)
- Total registrations (2022–2025): 2,282 (1,200 online; 1,082 print)
- Total graduates (2022–2025): 631 (344 online; 287 print)
- Lessons marked: 10,000+
- Free Bibles distributed in 2025: 646

Whilst these figures reflect encouraging outreach, challenges remain in improving course completion rates and supporting participants in transitioning from initial contact to active involvement in local church communities. Addressing this "last mile" of engagement, alongside enhancing digital integration and tracking, will be a key priority moving forward. Overall, the ADC continues to play a significant role in fostering spiritual growth, with many testimonies reflecting lives positively transformed through its ministry.

Communication and Media

The Communication and Media Department supports the mission of the Charity by strengthening communication, promoting transparency, and increasing engagement with both church members and the wider public across the United Kingdom. Through journalism, digital platforms, and multimedia production, the department seeks to communicate the Church's activities, values, and community initiatives in ways that inform, inspire, and foster wider understanding.

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A key element of this work is the publication of BUC News, issued every two weeks, which serves as the Charity's primary communication platform. Through news reporting, feature articles, and special reports, it highlights ministry initiatives, community outreach, and developments across the conferences and missions within the territory. The commissioning of a new British Union Conference website during the reporting period has further strengthened communication by providing a more accessible and outward-facing platform, enabling broader engagement with both members and the public.

During 2025 the department launched Faith Journeys, a digital media initiative featuring interviews with individuals sharing personal experiences of faith, service, and ministry. By highlighting lived experiences of faith, the programme aims to encourage spiritual reflection whilst also providing accessible online content for a wider audience. Episodes are distributed through BUC TV on YouTube, contributing to the Church's growing digital outreach.

The department also supported leadership and governance through Crisis Communication training for pastors and church leaders. These sessions focused on crisis preparedness, responsible communication practices, and the importance of clear and sensitive responses during challenging situations. This training contributes to strengthening organisational resilience and safeguarding public trust.

In addition, the department played an important role in communicating developments from the World Church's quinquennial conference, helping members remain informed about leadership changes, policy developments, and the strategic vision guiding the global Seventh-day Adventist Church.

Alongside these communication activities, the Media Department expanded its creative production capacity, collaborating with several BUC departments to produce media resources supporting safeguarding awareness, stewardship education, humanitarian initiatives, youth engagement, and leadership communication.

One of the most significant projects during the year was The Listening Room, a safeguarding series addressing clergy sexual exploitation. This initiative sought to raise awareness of safeguarding responsibilities and encourage greater accountability and protection within faith communities. The department also supported ADRA UK's Annual Appeal through video productions, produced promotional content for the ASI UK Convention, and created a short film and seminar series for the Stewardship Department's Redeem the Time campaign. Additional media resources supported the Mission in Motion online conference and explained the Combined Offering Plan ahead of Union-wide consultation.

The department also developed programming aimed at different audiences, including The IN2G Show podcast for young adults, Faith Journeys interviews, and a series of programmes produced for Stewardship Week. Media support was also provided for communications from the BUC President and for the concluding Reflecting Hope 2025 event.

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Together, these initiatives demonstrate the department's growing capacity to use journalism, training, and digital storytelling to strengthen communication, support the mission of the Church, and engage more effectively with diverse audiences across the United Kingdom.

Education

Education remains an important part of the mission of the Seventh-day Adventist church worldwide with the number of SDA schools increasing year on year. Our schools exist to educate the whole person, academically, physically, socially, emotionally and spiritually.

School Closure

The UK has however seen a reduction in our schools. 2025 saw the impact of the following government financial policies:

- 20% VAT on all independent school fees.
- Removal of the business rate relief leading to a five-fold increase from 20% to 100%.
- Increase in Employer National Insurance contributions.
- The increase in the National Minimum Wage rates, adding further pressure to employment costs.

During 2025, 106 independent schools closed, including Dudley House School (primary) in Grantham, which closed in July 2025 after nearly 60 years of operation. The school had experienced low pupil numbers for a number of years and had become increasingly reliant on financial support from the North England Conference. Recent government policy changes affecting the independent school sector added further financial pressure and contributed to the decision to close the school.

Since 1 January 2025 student numbers have stagnated. To improve viability and mitigate any further school closures, all schools have undertaken huge cost saving audits. All schools are required to have a three-year business forecast plan, focusing on exploiting USPs and developing income generation initiatives to supplement operation costs.



A BUC Marketing Co-ordinator has been installed to assist in improving marketing in all schools with a remit to upgrade all school profiles and increase pupil numbers. All schools now have improved marketing strategies which will be further developed with time.

Four of the five primary schools have nursery provision, three with 2-year-old provision. We are pleased to report that all primary schools have filled their nursery capacity with waiting lists.

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The BUC Annual All Schools Inset day focussed on 'The effective use of AI in Schools'. Staff were taught how AI can create engaging lesson resources within minutes, tailor learning to meet a wide range of individual needs and reduce administrative burdens that too often pull time away from personal interaction with students. Whilst AI may be viewed by some with caution, Adventist educators are determined to harness it for good: strengthening creativity, promoting inclusivity, and freeing teachers to spend more time engaging directly with students—where true transformation occurs. Staff have embraced it as part of their lesson preparation.

In addition to academic achievement, pupils/students (and a parent) continue to discover Christ because of the schools' Christian ethos, with some committing themselves in baptism and others exploring their faith through Bible study.

The first ever Adventist Educators Association (AEA UK) was held for church members working in mainstream education. The aim of the conference was to provide support and networking opportunities to address some of the challenges experienced by Christian educators in a secular environment.

We pay tribute to the former headteacher of Dudley House School, Jenny Johnson, and her committed team for the dedication and commitment to providing high quality Christian education under very challenging circumstances. We further recognise the ongoing work of all the staff in our schools where pupils excel, in most cases, above national expectations highlighting the value of Christian education.

The challenge of continuing to provide Christian education in this constricting climate remains the focus of the Education Department's efforts as we endeavour to continue 'educating pupils for eternity'.

Family Life Ministries

Family Life Ministries covers Children's Ministries, Family Ministries and Possibilities Ministries.

The Children's Ministries collaborates with church leaders at all organisational levels to nurture children's development in the spiritual, emotional, and physical domains. To support this mission, the department offered tailored ministry tools accessible via the BUC Children's Ministries website.

Throughout the Union, the department organised training sessions to guide leaders in delivering impactful Sabbath School programs. Children's Sabbath School is transitioning from the GraceLink Curriculum to Alive in Jesus through a phased rollout from 2025 to 2028. This year, the Kindergarten and Primary curricula have been introduced with training

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provided for local leaders. Both the Alive in Jesus and GraceLink curricula offer engaging, multi-sensory resources that are inclusive of children with limited exposure to Christianity and emphasise universal values and interpersonal skills.

Support was extended to churches conducting outreach through Children's Ministries, particularly Vacation Bible Schools (VBS)—weeklong summer programs that combine Christian education with creative and recreational activities. These events have proven vital to community involvement.

To enhance participation, leadership training for Children's Ministries was delivered both in-person and virtually throughout the year. Special Sabbath days were designated annually to spotlight children's ministry, with adapted resources from the global church headquarters provided for these occasions. These events served as excellent opportunities to welcome community members into church life.

Children's Ministries received consistent promotion through local church initiatives year-round.

With the growing mental health crisis among children and young people, emphasis in training and programming has been placed on raising awareness, creating emotionally safe environments for children and integrating social and emotional learning within Bible-based teaching and activities. Attention was paid to the impact of social media and to what can be done to mitigate its effects.

The Family Ministries works alongside church leaders to strengthen families within both the church and the broader community.

In partnership with Children's Ministries, this department led the review and implementation of the Church's safeguarding policy, 'Safeguarding Our Church', ensuring optimal protection for children and adults at risk of harm.

Safeguarding education was provided to pastors and congregants across the Union, primarily through online platforms. Regional training sessions were also held for individuals working with children and adults at risk of harm in Northern Ireland, the Republic of Ireland, Scotland, and Wales.

To promote best practices, the department developed materials, including policy summary posters, informational brochures, and quick-reference cards, for handling abuse disclosures.

The safeguarding initiative also included revising the BUC Domestic Abuse Policy and Procedures. Similar awareness materials were produced, and training was conducted to help pastors and congregations identify and address various forms of abuse.

Recognising that our policy and procedures are heavily weighted toward child protection rather than vulnerable adults, work has been carried out to produce a stand-alone policy and procedures document for adults at risk of harm.

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Training and development are central to the Family Ministries Department's mission. A six-week online 'Family Ministry Leadership Training' course was conducted, covering modules on Effective Local Church Family Ministries, Biblical Foundations, Evangelism through Families, Human Development, Spiritual Parenting, Family Systems, Communication and Anger Management, Marriage Enrichment, and Sacred Sexuality.

Ministers also received training through the Ministerial Association's BUTREC program, covering Safeguarding, Domestic Abuse Awareness, and Ministerial Family Dynamics.

Workshops were held to support couples through marriage preparation and enrichment. As a certified trainer for Prepare Enrich, a global leader in relationship education, the department provided annual training for clergy and counsellors. These sessions offered biblical insights into marriage, guidance for transitioning into married life, relationship skill-building, and tools for evaluating marital readiness and fostering mutual trust.

The department emphasised emotionally healthy relationships during annual observances of 'Christian Home and Marriage Week' and 'Family Togetherness Week'. Resources were made available to churches to support emotional and relational health throughout the year.

Although counselling is not officially offered by the BUC, the department collaborated with the Cornerstone Counselling Service (CCS) to deliver seminars during CCS retreats.

The Emotional Wellbeing section on the BUC Family Ministries website was regularly updated with a curated list of organisations offering mental and emotional health support. Additionally, invitations to lead CCS workshops provided further opportunities to promote healthy relational practices and emotional resilience.

Family Ministries also supported initiatives for single adults, encouraging their full participation in church and community life through holistic development—spiritually, emotionally, socially, intellectually, and physically.

The department publishes a monthly newsletter, The BUC Family, featuring articles on family life, relationships, and emotional wellbeing. Contributions were also made to The Messenger, the church's national magazine, to elevate awareness of family and safeguarding issues.

Possibility Ministries (PM) (formerly Special Needs Ministries) is rooted in the belief that the gospel reshapes our understanding of self-worth and others. PM champions the dignity and potential of individuals with diverse abilities and experiences.

The department has drawn the churches' attention to the Equality Act, which they are required to adhere to. These stipulate that all organisations offering services to the public have a legal duty to make reasonable adjustments to remove barriers, ensuring disabled people can access services, participate, and belong on an equal basis with others.

The department has focused on increasing visibility through SDA national publications, offering training to pastors and church members, and directing them to relevant resources and support networks.

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Educational materials have been developed on a range of topics, including: Awareness of Adventist Possibility Ministries; Biblical Perspectives on Disability; Pastoral Support for Families Affected by Disabilities; Neurodiversity in Church Settings; Understanding Autism Spectrum Disorder; Supporting Caregivers; Navigating Grief and Mental Health Challenges; Coping with Depression; and Exploring the Theology of Suffering.

Our monthly newsletter, 'BUC Family', publishes articles, information, and resource recommendations related to disability and special needs. The Messenger has also been used to promote the department's work.

Health Ministries

The scope and outreach of the department have been augmented by new initiatives and seminars presented externally to Members of Parliament at the Palace of Westminster, NHS Trusts, Doctors, Nurses and Therapists at their places of work, Social Workers, Politicians, Mayors, Teachers and Pupils in their respective settings.



Engagement with external agencies and organisations included:

- Hertfordshire Partnership University NHS Foundation Trust mental health project.
- Facilitating cancer projects development as Vice Chair of the Cancer Action Group.
- Presenting at regular Faith and Health Network board meetings.
- Health advisor for One Vision Charity on the impact of faith and culture on wellbeing.
- Health presenter at national and international conferences.



Producing a range of resources for churches and communities, the department has developed health DVDs, manuals, booklets, leaflets, cards and health series for Christian Satellite TV channels and web video streams.

Cross departmental working, joint training, and twinning shared goals, yielded better outcomes for uptake of leaders attending training and implementation of learning for church and community events.

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The delivery of training such as the *Forgiveness Journey Experience*, *Resilience for Life*, and the BUC Bereavement Care Ministry training for communities, groups and churches to aid grief recovery, yielded a marked interest in wider aspects of the Adventist faith and bible studies.



Outcomes included increased interest and inclusion of health segments and wellbeing resources in evangelistic campaigns and church services. Additionally, the department had the following impact:

- Testimonials received highlighting the beneficial impact of health materials and courses on wellbeing outcomes, also improvements in health conditions and subsequent medical assessments.
- Attendees at departmental health events where screening and health counselling was undertaken, reported improved compliance with health interventions and better attention to self-care and maintaining wellbeing.
- The department also noted increased referrals to NHS, Social Care and Voluntary Services agencies for specialist help in coordinating relevant interventions for church and community members in need.

Ministerial Association

The Ministerial Association of the British Union Conference continued in 2025 to play a central role in supporting, training, and developing pastors and church leaders across the United Kingdom and Ireland. Its work focused on strengthening ministerial effectiveness, promoting professional development, and enhancing pastoral wellbeing within an evolving ministry context.

A key aspect of the department's work has been the coordination of training, mentoring, and advisory support through its representative committee structure. Meeting regularly throughout the year, this body ensured consistency in ministerial development, with particular attention given to mentoring, safeguarding practices, and the ongoing support of pastors in active service. In 2025, safeguarding remained a priority, with continued improvements in training and safer recruitment practices implemented across the organisation.

The department maintained a strong emphasis on Continuing Education, encouraging pastors to undertake ongoing professional development. Ministers are expected to complete annual training requirements through a combination of postgraduate study, short courses, and specialist programmes. Financial support for advanced study remained available, contributing to a well-trained and academically engaged pastoral workforce.

Training provision was further strengthened through a wide range of seminars delivered during the year. These covered key areas such as pastoral care, leadership, crisis

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management, safeguarding, theology, cultural awareness, and emerging social issues. Feedback consistently indicated that these sessions were highly valued, offering practical tools, safe spaces for discussion, and opportunities to deepen ministerial effectiveness.
In addition to ministerial training, dedicated programmes were delivered for local church officers, including elders and deacons. These initiatives supported leadership development at the congregational level and enabled wider participation in training opportunities across the church community.

The development of future ministers remained a significant focus. The internship programme continued to provide structured, mentored placements for those entering ministry. In 2025, a residential training symposium brought together interns for intensive learning, spiritual reflection, and peer support. Evaluation feedback demonstrated a very high level of satisfaction, with all participants rating the experience as very good or excellent, particularly noting the quality of organisation, content, and overall environment.

New ministers were also supported through a comprehensive induction programme, welcoming individuals into pastoral service and equipping them with an understanding of ministry practice, organisational structures, and the cultural context of the church in the UK and Ireland.

Additional enrichment was provided through national gatherings such as a preaching conference held in 2025. This event offered focused teaching on biblical preaching and spiritual leadership, receiving highly positive feedback for its quality and relevance to ministry.

Alongside training and development, pastoral wellbeing remained a priority. Access to counselling and support services continued to be provided, recognising the demands and pressures of ministry and the importance of sustaining those in leadership roles.
Overall, the Ministerial Association's work in 2025 reflects a continued commitment to equipping, supporting, and nurturing pastors and church leaders. Through training, mentoring, and wellbeing initiatives, the department contributes significantly to the effectiveness and sustainability of ministry across the British Union Conference.

Personal Ministries

The Personal Ministries Department experienced a remarkable year in mission and relational evangelism in 2025. The Department continued its mission 'to prepare a people for the return of Jesus'. This was enhanced through coordinated programmes with local churches throughout the United Kingdom and the Republic of Ireland.

A highlight of the year was the varied and creative projects that received funding to impact their communities, meeting needs and building relationships that transcended race, culture,

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and economic divides. This was primarily driven by engaging local mission and evangelism leaders to motivate, provide guidance and demystify the process of applying for funding.



As a resource centre, we were able to support and celebrate the amazing work accomplished by mission teams throughout the territory.

Among the reports received were centres of hope operating from church premises, distribution of educational and inspirational literature to individuals and institutions such as local prisons. An array of skill training programs, health initiatives, addiction recovery, bible studies, friendship and care group ministry and ongoing feeding and shelter services.

2025 marked the culmination of the three-year BUC 'Reflecting Hope Initiative' focused on engaging every member in evangelism. The Department lead a union wide celebration and training program under the theme 'Inspiring Hope Through Spirit Empowered Discipleship - a relational journey of loving the Lord, Living His Word, Loving People and Living His Mission. Over 289 delegates were trained and equipped to impact as ambassadors of hope.



Through our programs, training and resources, we will continue to serve our members and our communities.

Stewardship Ministries

2025 was a pivotal year for the Stewardship Department as it solidified its remit as a newly established entity. By focusing on three strategic pillars—personal, missional, and

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organisational stewardship—and intentionally building a team of dedicated personnel, the department successfully expanded its reach both nationally and globally.

Personal stewardship was promoted through a consistent digital presence and national engagement. Key highlights include:

- Content Creation: The publication of a bi-monthly blog and twelve dedicated articles.
- National Engagement: A series of stewardship-focused seminars conducted across the country and active participation in the National Week of Prayer (6–14 September), which garnered 5,484 views across Facebook and Instagram.
- Multimedia: Production of eight 15-minute videos for the 'Breakthrough Living' Stewardship Revival Week (29 November – 6 December) and the International Day of Peace Prayer Gathering on 21 September.

Public benefit is a fundamental component of every charity. Through missional stewardship, we empower leaders to adopt effective communication methods and share best practices regarding fundraising and environmental care. Notable events in 2025 included:

- Mission in Motion: An online webinar held on 17 May addressing fundraising strategies.
- All Nature Sings: A specialized event on 25 October focused on environmental stewardship through the lens of food security.

Through cross-departmental collaboration, we have worked to foster a culture of transparency.

- Accountability Framework: In partnership with the Chief Financial Officer, we addressed the new Transparency and Accountability Framework introduced by the General Conference in October 2025.
- Consultation: In December, we launched the Combined Offering Plan consultation. This initiative reviews current and proposed fundraising methods and addresses updates to the *Seventh-day Adventist Church Manual* regarding stewardship, finance, tithes, and offerings.

The department's progress was featured in the global Stewardship report at the General Conference Session in July 2025. Following this recognition, the department was commissioned to develop a new time-management resource, www.redeemtimenow.org, which will serve the 24 million members of the Seventh-day Adventist Church worldwide.

Women's Ministries

Celebrating 30 years of global Women's Ministries, the department hosted an event to highlight significant milestones, ministry developments in the areas of nurture, empowerment, outreach and evangelism. Also acknowledged, were women positively impacting their communities.

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Training undertaken on the General Conference (GC) programmes, initiatives and use of resources developed existing leaders and inspired an increased number of young ladies to become Women's Ministries leaders.



Initiatives on Nurture, Empowerment and Outreach, yielded many testimonies of lives enriched, and increased attendance of community visitors to churches, Retreats and Women's Ministry events. Other noticeable achievements include:

- The BUC Women Of Virtue (WOV) programme saw the expansion of WOV Chapters nationally and internationally with expansion into territories such as Bermuda, Bahamas, Botswana, Canada, Grand Cayman, South Africa and Namibia, continue to yield encouraging testimonies of enriched lives and evangelistic success with community women attending the SDA church.
- Further development of the Esther Institute of Excellence programme for girls and young ladies.
- Successful launch and progression of the T.H.R.I.VE programme for wholistic wellbeing and development of women.
- The BUC Women's Ministries Manifesto launched in 2025 is planned for Union roll out and regional roadshows in 2026.

The department achieved the following outcomes:

- We were encouraged by the engagement in ministry outreach, the reaffirmation of faith and baptisms of women attending our programmes.
- Increase seen in women signing up as Bereavement Care Befrienders following national training on grief recovery.
- Increase in women participating in church and community outreach interventions.

The department's impact can be summarised as:

- Women utilising the departmental resources increased their church attendance
- Reclaimed members reported resources that reignited their faith
- The GC Women's Ministries department has rolled out 3 of the department's initiatives globally for the world church. These are the BUC Woman of Virtue Programme, the Forgiveness as Healing course and Ministry Boxes.



Youth Ministries

The Youth Ministries Department of the British Union Conference continues to affirm how, where engaged and empowered, the young people we serve across the British Isles, that mark the British Union territory, will voice their opinions and creatively challenge matters like inclusion and equity. They will also participate in programmes that address wellbeing and

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cultural identity issues. The Youth have also demonstrated a general acute sense of injustice with which they seek to confront any status quo with a contrary agenda. This report will highlight some of the ways in which programming, research, collaboration, activities and funding have contributed to the spiritual growth, social interactions, and life skills development of the young people across the British Union.

Youth Ministries can confidently report qualitative outcomes such as increased agency and confidence that are being observed throughout the British Union Conference.

A research seminar that involved the youth from the Scottish Mission, an entity of the British Union, provided information that has been shared in the Union territory. The seminar run between February and March 2025 at Dundee Church, noted how immigration to the UK continues to grow rapidly and that this increase is reflected in the rising membership of the British Union Conference. Like its other entities , the Scottish Mission runs Pathfinder Clubs for children aged between 10 and 15. Noticing that many such clubs have participants who come from immigrant families and that as immigrants navigate life in the UK, their home cultures interact with the British culture often creating an acculturation gap between first- and second-generation immigrants.

This gap frequently develops because young people tend to adapt more quickly to the host culture than their parents. Differences in the pace of cultural adaptation can lead to misunderstandings and disagreements between parents and children, particularly around values, beliefs, and everyday practices. These tensions were reported in the research seminar as widening the cultural divide within families and contributing to intergenerational conflict, which can negatively affect the psychological wellbeing of young people.

The research concluded with participants expressing how, immigrant families would benefit from increased awareness, increased communication and increased relationships. Psychosocial skills were promoted and resources for developing such skills were shared to help manage these challenges. From such research and active participation in the two-generation study, the foundation was set for promoting safeguarding, inclusivity and an appreciation of social justice which the younger generation of immigrants were keen for their parents to learn.

The practical skills developed and subsequently shared in the British Union territory have yielded enough feedback to warrant further means of raising this awareness to strengthen the integration of immigrants into British Society and to curb challenges to do with anti-social behaviour. Immigrants were guided to realise they can bring the best of their culture and learn the best of the British culture and be the best version of themselves.

Ultimately, the entry and exit surveys underlined how the resources shared helped the immigrant families reduce intergenerational conflict and boost self-esteem.

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The Union has been promoting Teens Ministry as an alternative to Club Ministries. The developmental stages and endorsement of Teens Ministry is establishing a formidable, empowering, creative and highly engaging Ministry that is filling a vacuum that has long presented itself in the organisational structure of the Church in the BUC. Several Teens Day events were held throughout the Union.

The Gangs and County Lines Church Tour Programme in London along with the collaboration with Project 100, saw many teens participate in a six-week course on Mental Health and Empowerment between the 3rd of August and the 7th of September 2025. The courses discussed emotional resilience, identity rooted in Biblical values, Healthy relationships in a digital world, strategies for managing trauma and anxiety among other aspects. Together with a Teens Mission trip to Ivory Coast by the same South England entity of the Union, these engagements underline the Union's strategic drive for supporting and funding Teens Ministry.

The Adventure and Pathfinder Bible Experience programmes (ABE and PBE) are team-based challenges that test the group of Pathfinders, 10-15 years-olds and Adventurers, 4–9-year-olds knowledge of sections of the Bible. Each year a new block of the Bible is assigned by the North American Division (NAD) based coordinators as well as those from the BUC who are the owners of ABE. Excited Pathfinders and Adventurers, in teams of a maximum of six each, commit to immersing themselves in learning, understanding and memorizing various passages of the Bible.

There are four levels of ABE/PBE: Area; Conference or Mission, Union, and Division. At these levels, the teams scoring 90% or higher, all achieve 1st place and are invited to go on to the next level.

ABE/PBE is highly addictive, contagious, and deeply exhilarating. Practising and meeting together adds a team vibe that stirs participants on to higher levels of recollecting particularly since all receiving the set score can advance based solely on their efforts and not in competition with each other.

Many families, churches and individuals within our Union have used the success of this programme to build meaningful ties with others in local communities and schools. For example, participating pupils have been invited by their schools to share their Bible Experience and Biblical values promoted by the programme. Values such as integrity, honesty, kindness, patience, endurance, perseverance are some of the qualities espoused by the Bible Experience.

The fun in travelling to different American States or European countries for the Division finals includes culture trips and visiting places of historical significance. In the past few years, Scotland, Northern Ireland, Greece and Holland have been the hosts for the Division finals.

The department has supported all entities with funding and other practical documentation for securing visas, letters to Schools and coordinating travel to Union and Division events.

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The partnership with JD Sports Outdoor Division, Go Outdoors, established in 2025, has not only enhanced organisational reputation but the initiative has been a foundational reference point for negotiating stronger partnerships with community organisations. The practical outcomes have been the Union receiving and distributing 318 four-person tents across its five entities as Go Outdoors' tangible commitment to making outdoors more accessible for all BUC Youth Ministries.

Financial Review

Reserves Policy

In 2025, the British Union Conference (BUC) maintained strong financial reserves, recording £55.7 million in net assets excluding pension assets. Of this, £33.1 million consists of operational properties valued at historic cost, £5.7 million is allocated to restricted funds, and the remainder supports carefully managed working capital and liquidity needs.

The group's total operating expenditure for the year was £20.3 million, against unrestricted general reserves of £50.0 million. Prudent financial management and member support have positioned the BUC for continued financial health in the years ahead.

Financial Activity Review

In 2025 the British Union Conference (BUC) entered a period of steady normalisation after several years of post-pandemic rebound. Union-wide tithe rose to £34,868,649, a year-on-year increase of £1,999,073, being growth of 6.1%, a portion of which funds the functions of the British Union Conference. This aligns with the BUC's long-term trends of annual tithe growth prior to the Covid-19 disruption. The growth rate reflects a consistent pattern of charitable donations and a sustainable trajectory.

Group income for the year totalled £23.3 million, a significant increase from £22.2 million in the prior year. This included £16.2 million from donations and legacies, £4.2 million from charitable activities, and £2.7 million in investment returns. The strong investment performance reflects favourable market conditions during the year; however, such returns are inherently variable and not guaranteed in future periods.

Expenditure on charitable activities rose to £20.3 million, up from £19.0 million in 2024. This increase was fully supported by the year's strong income base, particularly the uplift from investment returns, allowing the group to expand its mission impact while maintaining financial stability.

Prudent management continues to underpin all operations. Free reserves remain comfortably above denominational policy thresholds, ensuring we can absorb economic shocks, fund opportunities that are in line with charitable purpose, and invest in essential infrastructure without jeopardising liquidity.

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Digital stewardship remained a strategic priority. Following a successful pilot in 2023, the 7me giving app was rolled out across large parts of the British Union Conference territory, offering members a seamless platform for donations, publications, and community engagement. Adoption data show encouraging uptake, supporting our goal of making generosity convenient in an increasingly cash-light economy.

At the local-church level, the Adventist Church Management System (ACMS) Treasury Module rollout accelerated, with a large cohort of congregations coming online in May 2024. Throughout 2025, the focus has been on streamlining processes to enhance real-time reporting, and strengthens internal controls, key steps in our commitment to ever-greater transparency and accountability.

We are deeply grateful to every member and donor whose faithfulness sustains the mission. Their consistent support, coupled with disciplined financial leadership, position the BUC to serve our communities effectively and to advance the gospel with confidence in the years ahead.

Pensions

We continue to support the defined benefit pension plan, closed to new entrants since December 2013. In 2025, the plan's assets were valued at £43.4 million, with liabilities at £37.5 million, resulting in a £5.9 million net surplus. This surplus is not recognised in the financial statements as the surplus is controlled by the Plan's Trustees. While maintaining the scheme in surplus is a desirable outcome, it should be noted that ongoing market volatility could affect the scheme's funding position.

The recovery plan was initially set to run until 2033, but improved fund performance has meant that the Plan is currently fully funded. The plan's Trustees have reduced the risk profile of assets, transitioning from growth to protection assets to secure gains and prepare for potentially transferring liabilities to an external insurer.

Irish, Scottish & Welsh Missions

The Missions in Ireland, Scotland, and Wales experienced significant growth, with core tithe income increasing by 15.7%, 21.6%, and 11.5% respectively in 2025 compared to 2024.

Additionally, membership in these regions continues to grow. Membership grew in all three Missions during 2025, by 12.8% in Ireland, 8.6% in Scotland, and 10.5% in Wales.

Despite the strong growth in these regions, strong financial management and prudent stewardship principles will continue to be applied in these regions should the trend turn towards stabilisation.

Adventist Development and Relief Agency (ADRA-UK)

ADRA-UK continued to make a contribution to humanitarian and development work during 2025, supported by institutional donors, church members and the public.

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The charity reported a surplus of £169,635 for the year, compared with a deficit of £28,004 in 2024. This improvement was primarily attributable to an exceptional legacy donation and the final EU payment and settlement of a long-term project. Donated income increased by 28% compared with 2024, although excluding unforeseen legacies and emergency appeals, underlying donated income decreased by 3%, highlighting the need for continued development of fundraising strategies.

During the year, ADRA-UK launched projects in Somalia and Timor-Leste, while continuing programmes in South Sudan, Nepal, Zambia, Myanmar, Thailand, Sri Lanka, India and elsewhere. The charity raised £126,337 for humanitarian responses to emergencies, including in Afghanistan, Gaza, Lebanon, Myanmar, Syria, the Philippines, Venezuela, Yemen, Zambia and Jamaica, while continuing support for Ukraine.

Restricted charitable expenditure increased by 33%, largely reflecting the new Somalia projects, while unrestricted charitable expenditure increased by 61% due to project support and emergency appeals.

Cash balances increased by £2.77 million, principally due to receipt of EU funding for the Somalia project. At year end, unrestricted funds totalled £2.50 million, including £506,900 for designated purposes.

Stanborough Schools

Adventist education remains an important part of the BUC's mission, with Stanborough Primary and Secondary Schools continuing to provide education focused on the development of the whole person. During 2025, both schools faced increased financial pressures from 20% VAT on school fees, the removal of business rate relief, higher employer National Insurance contributions and increases in the National Minimum Wage.

In response, both schools undertook cost-saving reviews and continue to focus on three-year financial planning, pupil recruitment and additional income-generation opportunities to strengthen their long-term financial sustainability. The BUC continues to provide financial support to both schools and works closely with their leadership to maintain high standards of education and pupil experience while improving their financial resilience.

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British Union Conference of Seventh-day Adventists Statement of Trustees' Responsibilities

The trustees 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).

The law applicable to charities in England, Wales and Scotland 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 its incoming resources and application of resources, including its income and expenditure, 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;
- 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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 2011. They are also responsible for safeguarding the assets of the charitable company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Emanuel Bran Signed by: Emanuel Bran 8C6D2FC9D667410... Date: 25/9/2026

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Independent Auditor's Report to the Trustees and Members of the British Union Conference of Seventh-day Adventists For the year ended 31 December 2025

Opinion

We have audited the financial statements of British Union Conference of Seventh-day Adventists for the year ended 31 December 2025 which comprise Group and Parent Charity's Statement of Financial Activities, the Group and Parent Charity Balance Sheet, the Group Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 December 2025, and of its incoming resources and application of resources, 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 Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 (as amended) and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 charity'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.

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 there is 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.

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We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we required for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 47, the trustees 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act and appointed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005.

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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

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- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

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.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charity.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charity and considered that the most significant are the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council

- We obtained an understanding of how the charity complies with these requirements by discussions with management and those charged with governance.

- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.

- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

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There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011 and Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charity's trustees 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 any party other than the charity and charity's trustees as a body, for our audit work, for this report, or for the opinion we have formed.

Signed by:
3E621D73112A431...

Date: 25/9/2026

Moore Kingston Smith LLP
Statutory auditor

4 Victoria Square
St Albans
Hertfordshire
AL1 3TF

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

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British Union Conference of Seventh-day Adventists

Group Statement of Financial Activities
for the year ended 31 December 2025

	Notes	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Unrestricted Funds	2024 Restricted Funds	2024 Total Funds
Income from:		**£**	**£**	**£**	**£**	**£**	**£**
Donations and legacies	2	13,595,778	2,560,665	16,156,443	12,792,797	2,120,790	14,913,587
Charitable activities	3	4,082,208	155,113	4,237,321	4,475,163	36,815	4,511,978
Investment income	4	2,248,824	452,337	2,701,161	2,577,168	70,272	2,647,440
Fund-raising income	5	-	173,243	173,243	-	173,243	173,243
Other income		6,073	-	6,073	-	-	-
Total		**19,932,883**	**3,341,358**	**23,274,241**	**19,845,128**	**2,401,120**	**22,246,248**
Expenditure on:							
Charitable activities:	6	17,454,338	2,655,118	20,109,456	16,561,241	2,269,196	18,830,437
Governance	9	185,408	-	185,408	191,637	-	191,637
		17,639,746	**2,655,118**	**20,294,864**	**16,752,878**	**2,269,196**	**19,022,074**
Net income		**2,293,137**	**686,240**	**2,979,377**	**3,092,250**	**131,924**	**3,224,174**
Losses on investments		(1,438,826)	-	(1,438,826)	(5,298,953)	-	(5,298,953)
Transfers between funds		523,958	(523,958)	-	(287,443)	287,443	-
Other recognised gains/(losses):			-	-	-	-	-
Actuarial gains on defined benefit pension scheme		1,324,000	-	1,324,000	2,697,000	-	2,697,000
Net movement in funds		2,702,269	162,282	2,864,551	202,854	419,367	622,221
Fund balances brought forward		47,270,345	5,564,491	52,834,836	47,067,491	5,145,124	52,212,615
Fund balances carried forward		**49,972,614**	**5,726,773**	**55,699,387**	**47,270,345**	**5,564,491**	**52,834,836**

All recognised gains and losses are included in the statement of financial activities

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British Union Conference
Charity Statement of Financial Activities
for the year ended 31 December 2025

	Notes	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Unrestricted Funds	2024 Restricted Funds	2024 Total Funds
		£	£	£	£	£	£
Income from:							
Donations and legacies	2	12,869,206	449,401	13,318,607	12,612,505	131,488	12,743,993
Charitable activities	3	490,641	-	490,641	551,264	(118,298)	432,966
Investment income	4	2,625,419	-	2,625,419	2,595,347	-	2,595,347
Other income		5,284	-	5,284	-	-	-
Total		**15,990,550**	**449,401**	**16,439,951**	**15,759,116**	**13,190**	**15,772,306**
Expenditure on:							
Charitable activities:	6	12,954,873	157,205	13,112,078	12,202,386	403,820	12,606,206
Governance	9	185,408	-	185,408	134,442	-	134,442
		13,140,281	**157,205**	**13,297,486**	**12,336,828**	**403,820**	**12,740,648**
Net income		**2,850,269**	**292,196**	**3,142,465**	**3,422,288**	**(390,630)**	**3,031,658**
Losses on investment assets		(1,486,146)	-	(1,486,146)	(5,325,170)	-	(5,325,170)
Transfers between funds		(251,016)	251,016	-	(287,443)	287,443	-
Other recognised gains/(losses):							
Actuarial gains on defined benefit pension scheme		1,324,000	-	1,324,000	2,697,000	-	2,697,000
Net movement in funds		2,437,107	543,212	2,980,319	506,675	(103,187)	403,488
Fund balances brought forward at January 1		40,326,466	2,253,735	42,580,201	39,819,784	2,356,922	42,176,706
Fund balances carried forward at December 31		**42,763,573**	**2,796,947**	**45,560,520**	**40,326,459**	**2,253,735**	**42,580,194**

All recognised gains and losses are included in the statement of financial activities

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

British Union Conference of Seventh-day Adventists

Consolidated Accounts - Balance Sheet as at 31 December 2025

	Notes	Group		Charity	
		2025	2024	2025	2024
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	13	33,071,786	33,256,936	29,342,524	29,510,532
Investment Properties	14	200,000	200,000	200,000	200,000
Investments	15	-	-	1,066	1,066
		33,271,786	33,456,936	29,543,590	29,711,598
Current Assets					
Stocks	16	1,680,096	1,618,375	79,516	68,310
Debtors	17	5,213,715	6,560,093	3,168,124	3,665,112
Investments	18	1,352,046	882,120	1,023,610	601,003
Cash at bank and in hand		21,691,547	15,460,768	13,584,265	10,541,658
Total Current Assets		29,937,404	24,521,356	17,855,515	14,876,083
Creditors: Amounts due within a year	19	7,323,820	4,953,155	1,652,602	1,817,186
Net Current Assets		22,613,584	19,568,201	16,202,913	13,058,897
Creditors: Amounts due after one year	20	185,983	190,301	185,983	190,301
		185,983	190,301	185,983	190,301
Total Net Assets		**55,699,387**	**52,834,836**	**45,560,520**	**42,580,194**
Fund balances					
Unrestricted		49,972,614	47,270,345	42,763,573	40,326,459
Restricted		5,726,773	5,564,491	2,796,947	2,253,735
Total Funds	**21**	**55,699,387**	**52,834,836**	**45,560,520**	**42,580,194**

Approved and authorised for issue by the Board of Trustees on 24/9/2026
and signed on its behalf by:

Signed by:
Wederly Aguiar
BA325A8903FB4DE...

Treasurer

The notes on pages 35 to 47 form part of these accounts.

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

British Union Conference of Seventh-day Adventists
Cash flow statements
for the year ended 31 December 2025

A Statement of cash flows	Note	2025 £	2024 £
Cash flow from operating activities			
Net cash provided by operating activities	23	4,416,521	2,020,324
Cash flows from investing activities			
Net cash provided by investing activities	24	1,895,205	495,728
Cash flows from financing activities			
Net cash (used in)/provided by financing activities	25	(80,947)	54,955
Change in cash and cash equivalents in the		6,230,779	2,571,007
Cash and cash equivalents at the beginning of the year		15,460,768	11,305,038
Cash and cash equivalents at the end of the year		**21,691,547**	**13,876,045**

B Analysis of changes in net debt	01 January 2025	Cash flow	Other non-cash	31 December 2025
Cash:				
Cash at bank and in hand	13,876,045	7,815,502		21,691,547
less:Deposits treated as liquid resouces	(5,968,669)	(6,313,619)		(12,282,288)
	7,907,376	1,501,883		9,409,259
Cash equivalents:				
Deposits included in cash	5,968,669	6,313,619		12,282,288
	13,876,045	7,815,502		21,691,547
Debt:				
Debts due within one year	(72,283)	80,947	-	8,664
Debts due after more than one year	-		-	-
	13,803,762	**7,896,449**	**-**	**21,700,211**

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

British Union Conference of Seventh-day Adventists
Notes to the Financial Statements
for the year ended 31 December 2025

1 Accounting Policies

1.1 **Basis of preparation**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' effective 1 January 2015 and applicable accounting standards, except for the method of accounting for local congregational funds referred to in note 1.16 The Statement of Financial Activity and Balance Sheet consolidate the charity and subsidiary undertakings dependent on it. The results of subsidiaries are consolidated on a line by line basis.

1.2 **Basis of income recognition**

Voluntary income, by way of donations and gifts to the charity, is included in full in the statement of financial activities when received. Intangible income is not included unless it represents goods or services which would have otherwise been purchased.

Legacies are monitored from the time of notification to their final receipt. They are only included in the financial statements when there is sufficient evidence that the legacy will be received and the value can be measured with sufficient reliability.

The charity does not recognize pending legacies until conditions for recognition have been met.

1.3 **Going concern**

The trustees have assessed whether the use of going concern basis of preparation of the financial statements is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the trustees have concluded that there IS a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.4 **Fund accounting**

Restricted funds are those which are to be used for the specified purposes as laid down by the donor. Expenditure which meets these criteria is allocated to the appropriate fund. The nature of restriction is further explained in the notes to the financial statements.

Designated funds are those which have been set aside by the administration with the consent of trustees for specific anticipated purposes or events. The aim and use of each designated fund is set out in the notes to the financial statements.

General or Unrestricted funds are donations and other income received or generated for the furtherance of the objects of the charity without specified purposes and, therefore, are available as general funds.

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

1.5 **Grant-making policies**

The trustees allocate grants in accordance with the objects set out in the charity's written constitution, which are summarised in the Trustees' Annual Report. In general, grants are made to associated charities through appropriate committee requests and policy arrangements, rather than in accordance with public application.

1.6 **Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

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

1.7 **Resources expended**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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.

Staff costs and overhead expenses are allocated to activities on the basis of time spent on those activities. Resources expended are included in the Statement of Financial Activities on an accruals basis. All costs include value added tax where applicable.

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1.8 **Risk mitigation**

The Trustees have given consideration to the major risks to which the charity is exposed and have established systems or procedures in order to manage those risks. They are supported in this regard by Adventist Risk Management who create awareness of risk for the world-wide operations of the church and who source cover to mitigate attendant risks.

1.9 **Foreign Currency Translations**

The British Union Conference is part of the world-wide network of Seventh-day Adventists contributing to that endeavour and being supported by it. Funds are transferred between organisations at monthly internal exchange rates for inter-organisational transfers, and at rates determined by our Banks for external transactions.

Operations in the Republic of Ireland are conducted in Euro but accounted for in Sterling. Fluctuations are moderated with an exchange reserve, other than which gains and losses are immediately recognised

1.10 **Fixed Assets**

Depreciation is provided on tangible fixed assets in order to write off each asset on a straight-line basis over its expected economic life.

The rates of depreciation applied to each class of asset are:

Freehold property	1.33 - 2.00%
Office fixtures and equipment	20 - 33%
Computer equipment	20 - 33%

Items of furniture and equipment costing less than £1,000 each are treated as an expense on acquisition.

1.11 **Pension costs**

Following the closure of the Seventh-day Adventist Retirement plan in December 2013, pensions are now provided in terms of the national Auto-Enrolment requirements and funds are invested in a Group Personal Pension Plan through Legal and General Insurance Company. Costs relating to the former plan are now borne by the British Union Conference

1.12 **Stock**

Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow moving items. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

1.13 **Operating leases**

Rentals payable under operating leases are charged in the profit and loss account on a straight line basis over the lease term.

1.14 **Investments**

Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

1.15 **Investment properties**

Investment properties are included in the Balance Sheet at their open market value.

1.16 **Accounting for local congregation funds**

A sound organisational structure, good financial mangement and control have always been characteristic of the Seventh-day Adventist Church. Affiliated local congregations are considered to be members of British Union Conference.

There is a strong bond between the congregations and the Conference. Donations in respect of tithe, Church World Mission and special offerings given by individual members have always been remitted to their Mission as Conference Funds. These funds belong to their Mission which administers them, employing and directing the ministers, and which has beneficial ownership of church buildings.

Members also give funds specifically for the work locally and for the maintenance and upkeep of their church building. Traditionally these "Local Funds" have been held administered and accounted for locally.

Over time, the relationship between the local congregations and their respective Mission or Conference has evolved and the financial bond has strengthened. Increasingly, local congregations have remitted "Local Funds" to their Conference or Mission to administer.

Until 2011 the Local Congregations were considered to be separate legal entities governed by their local Church Board in accordance with the 'Church Manual', and the accounts of the Conference were prepared on this basis, excluding 'Local Funds'. Late in 2011, legal advice was received to the effect that, on balance, local congregations are in effect branches of the Conference. Though in practice they operate as voluntary local self governing support groups.

The Trustees recognise that the Charities (Accounts and Reports) Regulations 2008 require that the Conference accounts comply with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' effective 1 January 2015, which require the accounts of the reporting charity to included in its own accounts the accounts of branches which are not separate legal entities.

In these financial statements "Local Funds" remitted to and administered by the conference are included as Incoming Resources and Expenditures of the Conference. These funds, held by the Conference, are disclosed as belonging to the Conference, and are disclosed separately as funds restricted to the use of the local congregations.

Donations retained and administered locally have not been included in these financial statements since the Trustees do not administer these funds. Donors participate in the appointment and governance of the church at all levels, and anticipate transparency appropriate to their expectations. In the opinion of the Trustees, consolidation would serve to confuse their understanding.

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1.16 **Accounting for local congregation funds (continued)**

There are 56 local congregations directly affiliated to the British Union Conference.

Accounts in respect of Charitable funds donated by members of the local congregation and administered by local funds treasurers have always been prepared and presented annually to the local congregation. There has also long been in place a program for Independent Examination of those local funds by the Charity. It is estimated that for 2025 total resources administered locally are in the region of £440,000.

1.17 **Accounting for the Seventh-day Adventist Church in the Republic of Ireland**

This Financial Statement includes accounts and transactions relating to the Irish Mission and its registered charity 'The Seventh-day Adventist Church in Ireland' for the Republic of Ireland. Statements audited for the Irish Regulator are extracted from these combined Financial Statements in Euro Currency for the purpose of transparency and compliance in that jurisdiction.

1.18 **Financial instruments**

a. Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

b. Debtors and creditors

Amounts receivable or payable within one year of the reporting date are carried at their at transaction price. Amounts that are receivable or payable in more than one year and are not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

1.19 **Critical accounting estimates and judgments**

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

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

The following judgements and estimates have had the most significant effect on amounts recognised in the financial statements.

The Trustees make an estimate of the recoverable value of trade and other debtors. When assessing any impairment of trade and other debtors,Trustees consider factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience.

The annual depreciation charge for fixed assets is sensitive to changes in the estimated useful economic lives and 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 technological advancement, future investments, economic utilisation and the physical condition of the assets.

The present value of future defined benefit retirement liabilities is assess annually by the actuaries of the pension fund.

2 **Income from donations and legacies**	Unrestricted Funds	2025 Restricted Funds	Total Funds
Group:	£	£	£
Tithe contributions from members in Ireland, Scotland and Wales	3,582,803	-	3,582,803
Support from local conferences in England	4,692,877		4,692,877
Conferences for past pension deficits	3,486,865		3,486,865
Tax recoverable on Gift Aid donations	186,500		186,500
Subtotal of base donations	11,949,045	-	11,949,045
Donations	636,221	32,519	668,740
Legacies	230,942	187,871	418,813
Grants	779,570	2,340,275	3,119,845
Subtotal of other donations	1,646,733	2,560,665	4,207,398
Total income from donations and legacies	13,595,778	2,560,665	16,156,443
Charity:			
Tithe contributions from members in Ireland, Scotland and Wales	3,582,803	-	3,582,803
Support from local conferences in England	4,692,877		4,692,877
Conferences for past pension deficits	3,486,865		3,486,865
Tax recoverable on Gift Aid donations	186,500		186,500
Subtotal of base donations	11,949,045	-	11,949,045

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2 Income from donations and legacies (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Subtotal of base donations	11,949,045	-	11,949,045
Donations	93,341	32,519	125,860
Legacies	88,310	187,871	276,181
Grants	738,510	229,011	967,521
Subtotal of other donations	920,161	449,401	1,369,562
Total income from donations and legacies	12,869,206	449,401	13,318,607

2024

Group:	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tithe contributions from members in Ireland, Scotland and Wales	3,086,764	-	3,086,764
Grants from General Conference of Seventh-day Adventists	763,431	69,996	833,427
Support from local conferences in England	4,467,422		4,467,422
Conferences for past pension deficits	4,102,536	-	4,102,536
Tax recoverable on Gift Aid donations	52,075		52,075
Subtotal of base donations	12,472,228	69,996	12,542,224
Donations	166,076	502,027	668,103
Legacies	84,484		84,484
Grants	70,009	1,548,767	1,618,776
Subtotal of other donations	320,569	2,050,794	2,371,363
Total income from donations and legacies	12,792,797	2,120,790	14,913,587
Charity:			
Tithe contributions from members in affiliated congregations	3,086,764		3,086,764
Grants from General Conference of Seventh-day Adventists	763,431	69,996	833,427
Support from local conferences in England	4,467,422		4,467,422
Conferences for past pension deficits	4,102,536		4,102,536
Tax recoverable on Gift Aid donations	52,075		52,075
Subtotal of base donations	12,472,228	69,996	12,542,224
Donations	79,963	61,492	141,455
Grants	60,314	-	60,314
Subtotal of other donations	140,277	61,492	201,769
Total income from donations and legacies	12,612,505	131,488	12,743,993

3 Incoming Resources from charitable activities

2025

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Church Ministry	200,450	-	200,450
Publishing	2,055,133		2,055,133
Education	1,826,625	-	1,826,625
Humanitarian Aid and Welfare	-	155,113	155,113
Total Charitable Income	4,082,208	155,113	4,237,321
Charity			
Church Ministry	490,641		490,641
Total Charitable Income	490,641	-	490,641

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

3 Incoming Resources from charitable activities (continued)

	2024 Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Church Ministry	589,217	(118,298)	470,919
Publishing	2,055,133		2,055,133
Education	1,826,625	-	1,826,625
Humanitarian Aid and Welfare	-	155,113	155,113
Total Charitable Income	4,470,974	36,815	4,511,978
Charity			
Church Ministry	551,264	(118,298)	432,966
Total Charitable Income	551,263	(118,298)	432,966

4 Investment Income

	2025 Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Return on local cash	2,248,824	452,337	2,701,161
Unrealised Gains(Losses) on Investment	(1,438,826)	-	(1,438,826)
	809,998	452,337	1,262,335
Charity			
Return on local cash	2,625,419	-	2,625,419
Unrealised Gains(Losses) on Investment	(1,486,146)	-	(1,486,146)
	1,139,273	-	1,139,273

	2024 Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Locally listed investments	-	70,272	70,272
Return on local cash	2,577,168	-	2,577,168
Unrealised Gains(Losses) on Investment	(5,298,953)	-	(5,298,953)
	(2,721,785)	70,272	(2,651,513)
Charity			
Return on local cash	2,595,347	-	2,595,347
Unrealised Gains(Losses) on Investment	(5,325,170)	-	(5,325,170)
	(2,729,823)	-	(2,729,823)

5 Fundraising Income

	2025 Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Public Collection for Humanitarian Relief	-	173,243	173,243
Charity			
Public Collection for Humanitarian Relief	-	-	-

	2024 Unrestricted Funds £	Restricted Funds £	Total Funds £
Group			
Public Collection for Humanitarian Relief	-	173,243	173,243
Charity			
Public Collection for Humanitarian Relief	-	-	-

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

5 Other Incoming Resources

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £
Group			
Gain on sale of assets	4,673	-	4,673
Other income	1,400		1,400
Total Other Income	6,073	-	6,073
Charity			
Gain on sale of assets	3,884	-	3,884
Other income	1,400		1,400
Total Other Income	5,284	-	5,284

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Group			
Gain on sale of assets	-	-	-
Total Other Income	-	-	-
Charity			
Gain on sale of assets	-	-	-
Total Other Income	-	-	-

6 Expenditure by Charitable Activity

Summary by fund type	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £
Group			
Church Ministry	10,139,899	157,205	10,297,104
Publishing	2,664,366		2,664,366
Education	2,389,135		2,389,135
Humanitarian Aid & Welfare	1,230,201	2,497,913	3,728,114
Objectives in other geographical areas	280,400		280,400
Retirement responsibilities	750,337	-	750,337
Total Charitable Expenditure	17,454,338	2,655,118	20,109,456
Charity			
Church Ministry	10,162,041	157,205	10,319,246
Education	1,620,552		1,620,552
Humanitarian Aid & Welfare	544,555		544,555
Objectives in other geagraphical areas	272,478		272,478
Retirement responsibilities	355,248		355,248
Total Charitable Expenditure	12,954,873	157,205	13,112,078

Group	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Church Ministry	9,575,363	403,820	9,979,183
Publishing	2,634,942	-	2,634,942
Education	2,342,571	-	2,342,571
Humanitarian Aid & Welfare	1,130,362	1,865,376	2,995,738
Objectives in other geographical areas	97,740	-	97,740
Retirement responsibilities	780,263	-	780,263
Total Charitable Expenditure	16,561,241	2,269,196	18,830,437
Charity			
Church Ministry	9,114,139	396,053	9,510,192
Education	1,553,975	7,767	1,561,742
Humanitarian Aid & Welfare	525,589	-	525,589
Objectives in other geographical areas	228,420	-	228,420
Retirement responsibilities	780,263	-	780,263
Total Charitable Expenditure	12,202,386	403,820	12,606,206

Docusign Envelope ID: E18F66CB-F068-8155-8106-9AC3012E6B0B

7 a. Analysis of Resources by Activity

Group	2025 Grant Funding of Activities £	Activities Directly Undertaken £	Support Costs £	Total Expense £
Church Ministry	327,404	5,333,915	4,635,785	10,297,104
Publishing	-	2,328,310	336,056	2,664,366
Education	252,418	1,752,429	384,288	2,389,135
Humanitarian Aid and Welfare	2,506,195	822,524	399,395	3,728,114
Objectives in other geographical areas	280,400	-	-	280,400
Retirement responsibilities	750,337	-	-	750,337
	4,116,754	10,237,177	5,755,525	20,109,456

7 a. Analysis of Resources by Activity (continued)

Group	2024 Grant Funding of Activities £	Activities Directly Undertaken £	Support Costs £	Total Expense £
Church Ministry	509,721	5,301,059	4,168,403	9,979,183
Publishing	-	2,326,379	308,563	2,634,942
Education	235,278	1,750,498	356,795	2,342,571
Humanitarian Aid and Welfare	1,803,243	820,593	371,902	2,995,738
Objectives in other geographical areas	97,740	-	-	97,740
Retirement responsibilities	780,263	-	-	780,263
	3,426,245	10,198,530	5,205,662	18,830,438

Charity	2025 Grant Funding of Activities £	Activities Directly Undertaken £	Support Costs £	Total Expense £
Church Ministry	733,264	5,258,078	4,327,892	10,319,234
Education	1,087,997	292,116	240,438	1,620,552
Humanitarian Aid and Welfare	12,000	292,116	240,438	544,555
Objectives in other geographical areas	272,478	-	-	272,478
Retirement responsibilities	355,248	-	-	355,248
	2,460,987	5,842,310	4,808,769	13,112,066

	2024 Grant Funding of Activities £	Activities Directly Undertaken £	Support Costs £	Total Expense £
Church Ministry	265,583	5,352,005	3,892,604	9,510,192
Education	1,386,885	(41,399)	216,256	1,561,742
Humanitarian Aid and Welfare	12,000	297,333	216,256	525,589
Objectives in other geographical areas	228,420	-	-	228,420
Retirement responsibilities	780,263	-	-	780,263
	2,673,151	5,607,939	4,325,116	12,606,206

7 b. Analysis of non-grant expenditure by Charitable Activity

Group	2025 Staff Costs £	Depreciation £	Other Costs £	Total £
Church Ministry	3,940,240	72,400	5,957,060	9,969,700
Publishing	954,346	17,031	1,692,989	2,664,366
Education	1,614,608	90,264	431,845	2,136,717
Humanitarian Aid & Welfare	599,252	5,937	616,730	1,221,919
	7,108,445	185,632	8,698,625	15,992,702

Charity	2024 Staff Costs £	Depreciation £	Other Costs £	Total £
Church Ministry	3,355,845	156,421	5,957,196	9,469,462
Publishing	919,970	21,973	1,692,999	2,634,942
Education	1,580,232	95,206	431,855	2,107,293
Humanitarian Aid & Welfare	564,876	10,879	616,740	1,192,495
	6,420,922	284,480	8,698,790	15,404,192

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7 b. Analysis of non-grant expenditure by Charitable Activity (continued)

	2025			
Charity	**Staff Costs** £	**Depreciation** £	**Other Costs** £	**Total** £
Church Ministry	4,005,584	162,429	5,417,957	9,585,970
Education	222,532	9,024	300,998	532,555
Humanitarian Aid & Welfare	222,532	9,024	8,882	240,438
	4,450,649	180,477	5,727,837	10,358,963

	2024			
	Staff Costs £	**Depreciation** £	**Other Costs** £	**Total** £
Church Ministry	3,583,247	165,622	5,495,741	9,244,609
Education	199,069	9,201	(33,413)	174,857
Humanitarian Aid & Welfare	199,069	9,201	7,985	216,256
	3,981,385	184,024	5,470,313	9,635,722

8 Analysis of grants

Grants to individuals	2025		2024	
	Number of Beneficiaries	**Total** £	**Number of Beneficiaries**	**Total** £
Group - Education Grants & Support	91	250,018	124	338,732
Charity - Education Grants & Support	91	250,018	124	338,732

Grants to institutions		2025		2024	
Name of Institution / grant	**Grant description**	**Group** £	**Charity** £	**Group** £	**Charity** £
Primary Schools	Educational Need	-	637,529		512,204
Newbold College	Educational Need	2,400	200,450	197,217	197,217
General Conference of Seventh-day Adventists	General Operations	272,478	272,478	228,420	228,420
Adventist Development & Relief Agency	Humanitarian Aid	2,506,195	12,000	1,803,243	12,000
The Stanborough Press Ltd	Christian literature			-	7,250
North England Conference	General Operations	112,400	112,400	29,833	29,833
South England Conference	General Operations	168,000	261,029	67,907	67,907
Other grants to Church Entities	General Operations	54,926	359,835	281,301	167,843
Retirement Fund	Past pension deficit	750,337	355,248	780,263	780,263
Total Institutional Grants		3,866,736	2,210,969	3,388,184	2,002,937
Total Grants		4,116,754	2,460,987	3,726,916	2,341,669

9 Governance costs

	2025		2024	
	Group £	**Charity** £	**Group** £	**Charity** £
Audit costs	141,671	88,767	141,671	88,767
Trustee expenses	49,966	45,675	49,966	45,675
Other costs	(6,229)	50,966	-	-
	185,408	185,408	191,637	134,442

10 Net resources expended

	Total 2025 £	**Total 2024** £
This is stated after charging:		
Depreciation of tangible fixed assets:	185,632	284,480
Reimbursement of expenses to trustees	49,966	49,966
Fees payable to the charity's auditor for the audit of the annual accounts	141,671	141,671

During the year retirement benefits were accruing to 12 Trustees (2024: 12) in respect of pension schemes

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11 Staff Costs

	Total 2025 £	Total 2024 £
Staff costs were as follows:		
Wages and Salaries	5,158,760	4,829,588
Social Security Costs	590,055	536,185
Other pension Costs	1,359,630	1,055,149
	7,108,445	6,420,922

The average number of employees during the year in the following categories were:	2025 no	2024 no
Charitable activities	101	102
Support activities	14	12
Management and administration	3	3
	118	117

During the year 3 employees (2024: 0) received total remuneration between £60,000 - £70,000.

Employed trustees and their immediate family members received emoluments as follows:

	2025 £	2024 £
Key management	182,220	175,378
Other trustees	363,181	381,359

12 Other Finance Income

Return on pension scheme assets	840,000	(3,088,201)
Interest on pension scheme liabilities	(2,076,000)	(1,979,000)
	(1,236,000)	(5,067,201)

13 Tangible Fixed Assets

	Freehold Property £	Churches & Schools £	Operational Equipment £	Capital Work in Progress £	Total £
Group Cost					
As at 01 January 2025	27,728,648	10,933,047	1,940,479	21,590	40,623,764
Additions	4,852	-	37,165	(21,590)	20,427
Disposals			(5,780)	-	(5,780)
As at 31 December 2025	27,733,500	10,933,047	1,971,864	-	40,638,411
Depreciation					
As at 01 January 2025	1,934,320	3,636,432	1,796,076	-	7,366,828
Charge for Year	98,306	80,934	24,387	-	203,627
On Disposals	-		(3,830)	-	(3,830)
As at 31 December 2025	2,032,626	3,717,366	1,816,633	-	7,566,625
Net Book Value					
As at 01 January 2025	25,794,328	7,296,615	144,403	21,590	33,256,936
As at 31 December 2025	25,700,874	7,215,681	155,231	-	33,071,786
Charity Cost					
As at 01 January 2025	27,329,324	5,398,021	708,876	-	33,436,221
Additions	4,853	-	10,533	-	15,386
Disposals			(5,780)	-	(5,780)
As at 31 December 2025	27,334,177	5,398,021	713,629	-	33,445,827
Depreciation					
As at 01 January 2025	1,850,688	1,386,556	688,445	-	3,925,689
Charge for Year	96,536	77,726	7,182	-	181,444
On Disposals			(3,830)	-	(3,830)
As at 31 December 2025	1,947,224	1,464,282	691,797	-	4,103,303
Net Book Value					
As at 01 January 2025	25,478,636	4,011,465	20,431	-	29,510,532
As at 31 December 2025	25,386,953	3,933,739	21,832	-	29,342,524

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14 Investment Property

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Market Value at 01January	200,000	200,000	200,000	200,000
Net investment (loss)/gain	-	-	-	-
Market value at 31 December	200,000	200,000	200,000	200,000

The valuation was undertaken on 23 January 2023 by Jeffreys, a firm of chartered surveyors.

15 Fixed Asset Investments

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Investments in charitable subsidiary Stanborough Press Ltd at original cost	-	-	1,066	1,066

16 Stocks

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Departmental supplies	79,516	68,313	79,516	68,310
Inventory of goods for sale	1,600,580	1,550,062	-	-
	1,680,096	1,618,375	79,516	68,310

17 Debtors

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Due after more than one year				
Trade debtors	748,499	951,950	-	-
Loans owed by related charities	17,621	41,430	21,378	41,430
Loans owed by employees	31,522	41,404	31,522	57,161
	797,642	1,034,784	52,900	98,591
Due within one year				
Trade debtors	2,310,389	1,645,039	-	-
Loans owed by related charities	32,017	54,319	44,017	66,319
Other amounts owed by related charities	2,199,731	2,777,286	2,199,731	2,859,474
Amounts owed by local congregations	299,031	371,044	299,031	371,044
Accrued Income	240,147	49,939	240,147	49,939
Prepayments	104,963	49,712	88,446	24,409
Employees	61,534	43,709	61,738	41,436
Other Receivables	(831,739)	534,261	182,114	153,900
	4,416,073	5,525,309	3,115,224	3,566,521
Total	5,213,715	6,560,093	3,168,124	3,665,112

18 Current Asset Investments

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Listed investments	166,067	126,663	1,226	(481)
Unlisted investments	1,185,979	755,457	1,022,384	601,484
	1,352,046	882,120	1,023,610	601,003

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19 Creditors: Amounts falling due within one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Bank Loans and Overdrafts	(8,664)	72,283	760	71,897
Suppliers	801,284	703,715	249,976	151,233
Advances for charitable activities	150,370	161,640	-	-
Due to associated charities	4,881,432	3,208,227	662,608	1,157,493
Due to local congregations	-	10,511	-	10,511
Employees	32,690	35,112	32,991	35,304
Accrued expenses	461,629	256,392	330,780	98,442
Deferred income	5,385	13,609	3,816	7,880
Agency/Trust Accounts	331,406	69,906	1	712
Taxes payable	145,475	149,508	145,475	149,508
Other Creditors	522,813	272,252	226,195	134,206
	7,323,820	4,953,155	1,652,602	1,817,186

20 Creditors: Amounts falling due after one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Deferred income	23,182	25,731	23,182	25,731
Returnable deposits on retirement properties	162,801	164,570	162,801	164,570
	185,983	190,301	185,983	190,301
Of which amounts falling due after 5 years:				
Repayable by instalments	59,034	74,529	59,034	74,529

21 a. Statement of Funds (Group)

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers In / Out £	Carried Forward £
Designated Funds					
Invested in Property & equipment	12,499,352	-	(188,776)	88,891	12,399,467
Property revaluation	20,495,000	-	-	-	20,495,000
Provision for buildings	1,027,749	243,595	(175,946)	172,049	1,267,447
Revolving investments	500,000	-	-	-	500,000
Retirement factilities	1,541	-	-	-	1,541
Other Program Funds	1,065,190	25,044	(534,601)	1,236,993	1,792,626
Total Designated Funds	35,588,832	268,639	(899,323)	1,497,933	36,456,081
General Funds					
Tithe Fund	(870,462)	12,206,102	(10,609,710)	(1,433,095)	(707,165)
Other General Funds	12,551,975	6,019,316	(4,806,713)	459,120	14,223,698
Total General Funds	11,681,513	18,225,418	(15,416,423)	(973,975)	13,516,533
Total Unrestricted Funds	47,270,345	18,494,057	(16,315,746)	523,958	49,972,614
Restricted Funds					
Humanitarian Development and Relief	3,105,427	2,891,957	(2,497,913)	(774,974)	2,724,497
Communication in Britain and Ireland	866,965	229,011	(217,768)	326,759	1,204,967
Legacies funds	205,329	187,871	-	-	393,200
Local congregational funds	1,241,248	26,771	72,808	(99,743)	1,241,084
Other Restricted Funds	145,522	5,748	(12,245)	24,000	163,025
Total Restricted Funds	5,564,491	3,341,358	(2,655,118)	(523,958)	5,726,773
Total Funds	52,834,836	21,835,415	(18,970,864)	-	55,699,387

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21 b. Statement of Funds (Charity)

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers In / Out £	Carried Forward £
Designated Funds					
Invested in Property & equipment	8,753,334	-	(181,444)	88,891	8,660,781
Property revaluation	20,495,000				20,495,000
Provision for buildings	1,027,749	243,595	(175,946)	172,049	1,267,447
Revolving investments	500,000				500,000
Other Program Funds	1,066,731	25,044	(534,601)	1,236,993	1,794,167
Total Designated Funds	31,842,814	268,639	(891,991)	1,497,933	32,717,395
General Funds					
Tithe Fund	(1,482,079)	9,037,332	(7,300,758)	(1,433,095)	(1,178,600)
Other General Funds	9,965,731	5,198,433	(3,623,532)	(315,854)	11,224,778
Total General Funds	8,483,652	14,235,765	(10,924,290)	(1,748,949)	10,046,178
Total Unrestricted Funds	40,326,466	14,504,404	(11,816,281)	(251,016)	42,763,573
Restricted Funds					
Communication in Britain and Ireland	866,965	229,011	(217,768)	326,759	1,204,967
Legacies funds	-	187,871			187,871
Local congregational funds	1,241,248	26,771	72,808	(99,743)	1,241,084
Other restricted funds	145,522	5,748	(12,245)	24,000	163,025
Total Restricted Funds	2,253,735	449,401	(157,205)	251,016	2,796,947
Total Funds	42,580,201	14,953,805	(11,973,486)	-	45,560,520

22 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible fixed assets	33,071,786	-	33,071,786	33,256,936
Investment property	200,000	-	200,000	200,000
Current Assets	24,210,631	5,726,773	29,937,404	24,521,356
Creditors due within one year	(7,323,820)	-	(7,323,820)	(4,953,155)
Creditors due in more than one year	(185,983)	-	(185,983)	(190,301)
Total Funds	49,972,614	5,726,773	55,699,387	52,834,836

23 Net cash flow from operating activities

	2025 £	2024 £
Net incoming resources before revaluations	2,864,551	622,218
Returns on investments & servicing of finance	(946,732)	(747,331)
Depreciation of tangible fixed assets	203,627	284,479
Provision for bad debts made/(released)	109,907	141,708
Deficit / Surplus on disposal of fixed assets	1,950	-
Revaluation of investments	(1,438,826)	-
(Increase) / Decrease in stocks	(61,721)	138,812
(Increase) / Decrease in debtors	1,236,471	(1,232,098)
Increase / (Decrease) in creditors	2,447,294	2,812,536
	4,416,521	2,020,324

24 Analysis of cash flows from investing activities

	2025 £	2024 £
Dividends, interest and rents from investments		
Interest received	(1,139,273)	2,729,823
Interest paid	2,086,005	(1,982,492)
	946,732	747,331
Investments made	968,900	(228,833)
Purchase of property, plant and equipment	(20,427)	(22,770)
Net cash inflow from investing activities	1,895,205	495,728

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25 Analysis of cash flows from financing activities

	2025 £	2024 £
Loans received	-	-
Less loans repaid	(80,947)	54,955
Net cash inflow from investing activities	(80,947)	54,955

26 Related party transactions

The charity is affiliated to the General Conference of Seventh-day Adventists (a USA non-profit organisation), whose divisional office, the Trans-European Division, is at 119 St Peter's Street, St Albans, Herts AL1 3EY

Regional conferences affiliated to the charity are:
North England Conference of Seventh-day Adventists, 22 Zulla Road, Nottingham, NG3 5DB
South England Conference of Seventh-day Adventists, 25 St Johns Road, Watford, WD17 1PY
The charity has tithe-sharing agreements with each of these associated charities.

	General Conference £	North England Conference £	South England Conference £	Total 2025 £	Total 2024 £
Tithe-sharing grants received		1,497,001	3,195,876	4,692,877	4,467,422
Tithe-sharing grants received for pension deficit		923,058	2,130,584	3,053,642	3,350,384
Other grants received	965,655			965,655	795,132
Tithe-sharing grants made	270,253			270,253	228,420
Amounts due to charity < 1 year		395,865	1,380,726	1,776,591	2,432,577
Amounts due to charity > 1 year			17,621	17,621	49,638
Amounts due by charity < 1 year	596,234			596,234	1,064,826
Amounts due by charity > 1 year				-	-

27 Other related entities

		Country	Shareholding	Description
Seventh-day Adventist Association Ltd Garston, Watford, Hertfordshire	Charity No. 209780 Company No. 89953	UK	N/A	Titular holder of property (Trustees are appointed by BUC executive committee)
Seventh-day Adventist Trust Company Ltd Garston, Watford, Hertfordshire	Company No. 164689	UK	100% indirectly	Executor of wills Subsidiary of Seventh-day Adventist Association Ltd
The Stanborough Press Ltd Alma Park Road, Grantham, Lincolnshire	Charity No. 235245 Company No. 41819	UK	100%	Publishing and distribution of Christian literature Trustees are appointed by the BUC executive committee
House of Natural Food Ltd Alma Park Road, Grantham, Lincolnshire	Company No. 217333	UK	100% indirectly	Sale of health foods Subsidiary of The Stanborough Press Ltd
Adventist Development & Relief Agency Garston, Watford, Hertfordshire	Charity No. 1074937 Scottish No. 37726	UK	N/A	Humanitarian Aid Trustees are appointed by the BUC executive committee
Stanborough School Garston, Watford, Hertfordshire	Unincorporated	UK	N/A	Christian education at primary and secondary levels Majority of trustees are appointed by the BUC executive committee