

# TRUSTEES REPORT ON THE ACCOUNTS

## Receipts and Payments Accounts

Report to the other trustees/members of Tipton Christian Church

Registered Charity number 1052764

On the accounts for the year ended 31 December 2024

The income for Tipton Christian Church was £47,899 and the expenditure was £50,070.

There have been no changes in Trustees during the year.

Signed



Mrs Carol Thomas  
Management Trustee/Church Treasurer

Date 30/04/2025

**TIPTON CHRISTIAN CHURCH  
WATERLOO STREET  
TIPTON  
WEST MIDLANDS  
DY4 8NR**

**Registered Charity: 1052764**

**STATEMENT OF ACCOUNTS  
AND  
INDEPENDENT EXAMINATION REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

TIPTON CHRISTIAN CHURCH  
INDEX TO STATEMENT OF ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

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# INDEPENDENT EXAMINERS REPORT ON THE ACCOUNTS

## Receipts and Payments Accounts

Report to the trustees/members of Tipton Christian Church

On the accounts for the year ended 31 December 2024

Set out on the following pages

### Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5) (b) of the 2011 Act; and
- State whether particular matters have come to my attention

### Basis of independent examiners report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date

M Slater  
FMAAT

*M Slater*  
*30/10/2025*

## TIPTON CHRISTIAN CHURCH

### REPORT OF THE TRUSTEES AND THE CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

#### ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.

The principal activity throughout the year under review was that of the advancement of the Christian faith and the extension of the Kingdom of God.

#### Management Trustees (Church Council)

Pastor Steven George Peach

Carol Thomas

Helen Peach

Daisy Agudetse

Eric Denteh

#### Holding Trustees

The Charity Commission

#### Independent Examiner

Matthew Slater FMAAT

MTS Accountancy Services Limited

Kenant Chambers

2 Bath Avenue

Wolverhampton

West Midlands

WV1 4EQ

#### Achievements and Performance

The trustees have been prudent in the management of the Church by keeping costs lower regardless of the cost of living crisis.

The Church has discharged all overheads relating to the premises.

The Church has arranged maintenance has arranged maintenance of the grounds.

During the forthcoming year, the Trustees will continue to further the work of the Church in pursuing its objectives which has seen as increase in attendees.

The major risk to which the Church is exposed is the lack of continuing funding.

The Trustees are continually striving to ensure that the appropriate level of funding continues.

#### Reserves Policy

The Trustees consider that the funds within the Church are at a level to cover operational costs for 3 months.

The reserves which consist mainly of cash at bank, are needed to bridge the funding gap between spending on the Church's overheads and the receipts of new funds.

#### Financial review

The Church receives donations, grants and income which are then utilised in achieving the objects of the Church.

During the year to 31 December 2024, the Church received donations, grants and income amounting to £49,899 (2023: £42,772) out of which £50,070 (2023: £50,340) was spent in pursuit of the Church's objectives.

#### Governing document

Tipton Christian Church, a registered charity, was registered on 8th February 1996, registered number 1052764 (Charity Commission for England and Wales).

Trustees are recruited from the volunteer base and if they have experience and enthusiasm to work with the rest of the trustees and meet the Church's objectives.

#### Objectives and activities

The objects of the Church are:-

- To advance the Christian faith.
- To relieve sickness and financial hardship.
- To promote and preserve good health by the provision of funds, goods or services.
- To advance education

TIPTON CHRISTIAN CHURCH

REPORT OF THE TRUSTEES AND THE CHURCH COUNCIL  
FOR THE YEAR ENDED 31 DECEMBER 2024

ACTIVITIES REVIEW CONTINUED...

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE CHURCH COUNCIL

C J Thomas

Please print name

C J THOMAS

Date

30/04/2025

TIPTON CHRISTIAN CHURCH  
REGISTERED CHARITY NUMBER 1052764  
SUMMARY RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

Receipts	2024	2023	Payments	2024	2023
	£	£		£	£
Church Giving	41,170	33,478	Ministry Expenses	37,036	35,374
Other Income	6,729	9,294	Establishment Expenses	8,133	9,951
Insurance Claim	-	-	Administration Expenses	780	403
Church Departments	-	-	Church Departments	-	-
Grants	-	-	Church Family Expenses	4,121	4,612
Church Fund Accounts	-	-	Church Fund Accounts	-	-
<b>Total</b>	<b>£ 47,899</b>	<b>42,772</b>	<b>Total</b>	<b>£ 50,070</b>	<b>50,340</b>

Balances at 31 December 2024	£	Balances at 1 January 2024	£
Barclays Bank:		Barclays Bank:	
Treasurers Account	5,446	Community Account	7,670
Active Saver Account	-	Active Saver Account	-
Departments:		Departments:	
Teenscene	364	Teenscene	364
J4K	386	J4K	386
Toddlers	220	Toddlers	220
TCAG	36	TCAG	89
Tuck Shop	467	Tuck Shop	467
JAM	200	JAM	200
CAP Fund	600	CAP Fund	600
Defibrillator Fund	748	Defibrillator Fund	748

<b>Total</b>	<b>£ 8,467</b>	<b>Total</b>	<b>£ 10,744</b>
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TIPTON CHRISTIAN CHURCH  
REGISTERED CHARITY NUMBER 1052764  
INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>2024</u>		<u>2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>Church Giving</b>				
Offerings	33,886		25,380	
Gift Aid (Tax Back)	<u>7,284</u>		<u>8,098</u>	
Total Church Giving Income		41,170		33,478
 <b>Other Income</b>				
		6,729		9,294
 <b>Insurance claim</b>				
Loss of income		-		-
 <b>Church Departments</b>				
Teenscene	-		-	
J4K	-		-	
Toddlers	-		-	
TCAG	-		-	
Tuck Shop	-		-	
JAM	-		-	
Total Church Departments Income	<u>-</u>		<u>-</u>	
 <b>Grants</b>				
Sandwell MBC	-		-	
Coronavirus Job Retention Scheme	<u>-</u>		<u>-</u>	
Total Grants Income		-		-
 <b>Church Fund Accounts</b>				
CAP	-		-	
Defibrillator Fund	<u>-</u>		<u>-</u>	
Total Church Fund Accounts Income		-		-
 <b>Total Income</b>				
	<u>£ 47,899</u>		<u>£ 42,772</u>	



TIPTON CHRISTIAN CHURCH  
REGISTERED CHARITY NUMBER 1052764  
EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>2024</u>		<u>2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>Ministry Expenses</b>				
Wages	27,848		27,057	
PAYE	6,900		5,986	
Workplace pension	2,288		2,331	
Total Ministry Expenditure		37,036		35,374
<b>Establishment Expenses</b>				
Gas	300		1,816	
Electric	4,200		2,241	
Water	391		233	
Telephone and Internet	911		952	
Cleaning	-		37	
Church Equipment	243		2,494	
Building Maintenance	470		777	
Church Insurance	1,238		1,047	
Waste Collection	380		354	
Total Establishment Expenditure		8,133		9,951
<b>Administration Expenses</b>				
Stationery	324		-	
Accountancy fees	456		403	
Total Administration Expenditure		780		403
<b>Church Departments</b>				
Teenscene	-		-	
J4K	-		-	
Toddlers	-		-	
TCAG	-		-	
Tuck Shop	-		-	
Refresh	-		-	
Youth Tuck Shop	-		-	
JAM	-		-	
Total Church Departments Expenditure		-		-
<b>Church Family Expenses</b>				
Miscellaneous	4,121		4,612	
Cash Expenditure	-		-	
Youth Expenditure	-		-	
Total Church Family Expenditure		4,121		4,612
<b>Church Fund Accounts</b>				
CAP Fund Expenditure	-		-	
Total Church Fund Accounts Expenditure		-		-
<b>Total Expenditure</b>	<u>£ 50,070</u>		<u>£ 50,340</u>	

TIPTON CHRISTIAN CHURCH  
REGISTERED CHARITY NUMBER 1052764  
STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	<u>2024</u>		<u>2023</u>
	£	£	£
<b>Fixed Assets</b>			
Church Premises		550,000	550,000
Contents of premises		<u>49,912</u>	<u>49,912</u>
<b>Total Fixed Assets</b>		<u>599,912</u>	<u>599,912</u>
<b>Current Assets</b>			
Barclays Bank - Community Account	5,446		7,670
Barclays Bank - Active Saver Account	-		-
Teenscene	364		364
J4K	386		386
Toddlers	220		220
TCAG	36		89
Tuck Shop	467		467
JAM	200		200
CAP Fund	600		600
Defibrillator Fund	<u>748</u>		<u>748</u>
<b>Total Current Assets</b>		8,467	10,744
<b>Total Assets</b>		<u>£ 608,379</u>	<u>£ 610,656</u>

**NOTES TO THE STATEMENT OF ACCOUNTS**

**Note 1**

**Fixed Assets**

Church premises of £550,000 have been included at valuation carried out by N Wakeman MRICS.

Contents of premises of £49,912 have been included at current insured value.

**Note 2**

**Related Party Transactions**

Salary and expenses paid to Pastor S. Peach totalled £37,036 (2023: £35,374).