

# CHURCHCENTRAL TRUST

## TRUSTEES ANNUAL REPORT AND ACCOUNTS

**for the year ended 31 March 2025**



CHURCHCENTRAL  
TOGETHER

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The trustees, who are the charity's Directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Churchcentral was started over 25 years ago, as a small house church, and since then has grown to be a family of churches serving the communities of the city of Birmingham. The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament picture of the Church is one of a community of people, properly taught and cared for who, by loving and serving Jesus Christ, are also committed to love and care for each other and be a blessing to the area in which they live. Churchcentral, its trustees, elders and members are committed to the restoration of those New Testament principles, and the vision of Churchcentral is to see Jesus the most talked about person in Birmingham, to be for the good of the city and to impact nations.

## OBJECTIVES

The charity is a charitable company and is governed by its memorandum and articles of association. The objects of the charity, as set out in the governing document are:

- the advancement of the Christian religion in the United Kingdom and overseas
- the advancement for the public benefit of religious and other education
- the relief of the aged, poor, sick, and disabled
- such other charitable purposes as the Directors in their absolute discretion think fit

## 2024-2025 AIMS, ACTIVITIES, AND ACHIEVEMENTS

### Aims for the year

Our aims in the year were in alignment with our vision and charitable objects as listed above. Our main focuses for the year were:

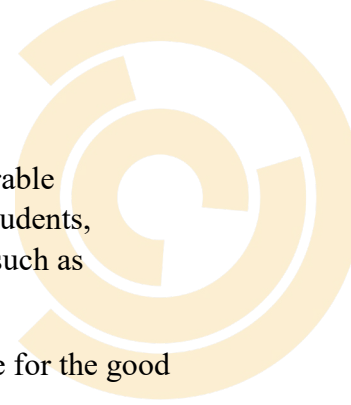
1. To advance the Christian faith and make Jesus the most talked about person in Birmingham by ensuring that members were knitted into a community with opportunities to grow in their faith as active participants, loving and worshipping God.

This was achieved through our services, small group gatherings, ministries, and events.

2. To be for the good of our city, aiming to bring relief of the aged, poor, sick, and disabled, by serving the communities in and around our churches, especially looking to support those who were socially isolated, by providing a variety of opportunities to connect with others and where appropriate through practical help.

This was accomplished by:

Encouraging our members to serve Jesus and love others in all the contexts in which they are placed and equipping them to do this well.



Running and developing ministries to serve specific communities and vulnerable individuals within our city, including families and children, young people, students, Christian artists, older people, those with English as an additional language such as refugees and asylum seekers and those leaving prison.

Partnering and supporting other organisations in Birmingham who seek to be for the good of the city.

3. To advance the Christian faith abroad, continuing to impact nations through supporting the work of individuals and organisations abroad, pastorally, and financially.

Our specific plans were to:

- Maintain and grow our 3 congregations – continuing to pastorally support and equip those who are members of our church, and to welcome new people.
- Continue to successfully run the ministries we already operate and grow and develop these where there are opportunities.
- Employ an Income Maximization Project worker to work across our churches supporting individuals with managing finances.
- Explore the opportunity to plant a new congregation in the area of Shenley.

## MAIN ACTIVITIES AND ACHIEVEMENTS

Churchcentral has continued to grow, both in number and strength across the year, with our fourth congregation launching fully in January 2025. The church has the equivalent of 9 full time staff, however most of the activities are supported and carried out by volunteers, and none of our activities or achievements would be possible without their contribution. In the year over 150 people volunteered across our different church services and activities.

### Hope Community Church

This was another encouraging year for Hope Community Church. Approximately 50 people now attend the church each Sunday, from 18 different nationalities. Each Sunday everyone gathers together to worship, but also to eat together which is a blessing and opportunity to celebrate the different cultures represented. Three people were baptised in the year and over 50 people came for the Church Weekend Away at Cefn Lea in June 2024, several of whom were not believers.

The Hope Food Pantry continues to serve many from the local area, as does our men's drop-in with more detail on both ministries provided below. Other highlights from the year were a Christmas party for over 60 people from the local community, and a church outing to Warwick.

As we look to the future and plans for new congregations to be planted into surrounding areas, four members of Hope Church have completed church planter training provided by the Birmingham Collective.

*“Since stepping into Hope Church, I’ve been embraced by sincerity, warmth and trust. Here, there isn’t just enriching English learning, but also warm Sunday gatherings, informative Tuesday study groups, and delightful Thursday volunteer activities for children.”*

## Churchcentral North

Churchcentral North has continued to grow across the year and increase in diversity, and this was reflected when five people were baptised in January 2025. This growth has also been reflected in continued development of the leadership team for the church

We launched our first Alpha course in 5 years, sharing meals and watching the online videos together. This gathered regular attendees from across north Birmingham, one of whom was not known to the church at all before and is now a regular at church events.



We also expanded our community focused events this year, particularly engaging with the residents of the Wyrley Birch estate. We again joined with the summer fun day, running the BBQ, and launched a Community Café on Friday Mornings in a local family centre. There have been many local people engaging with this, and being served by the work of the Income Maximisation Project which runs sessions alongside the Café.

As a church we talk about the vision that we feel we have for serving the North of the city, and the hope that this might involve a building of our own, so started raising money to help us outwork that vision, and God has provided. So far we have raised just over £32,000 towards this,

*This poem written by a newcomer to the church captures the heart and experience of Churchcentral North:*

*A friendly place, a listening ear, SO very friendly, have no fear.*

*Relaxed and welcoming is the mood, and afterwards, there's loads of food!*

*Much singing, and passing on the Word, (of God), and holiness can be heard.*

*Baptisms 5; in one day! Spreading love, Joy, and Laughter in every way.*

*No Silence, Stuffiness, Cliques or snubbing, a Real lovely sense of true belonging.*

*Sharing bible quotes and stories too, Full of love and smiles, crafts and glue!*

*Their Love can be seen in their faith and eyes, of the Lord they serve, they're full of pride.*

*To everyone who attends, they open their door, a warm and loving space, who can ask for more!*

*Children taking part and running around, Music playing, children laughing,  
what a beautiful sound, so if you want to worship, or feel lost or alone, you'll see.*

*Churchcentral North is definitely the place to be!*

## Churchcentral South

For the last few years, we've been seeking God about planting and by April 2024, we announced the exciting news that we were planning to plant a new site into Shenley. Last year was a year of preparing for that plant but God had other exciting plans brewing too, especially within our student and 20s work.

It felt incredibly healthy to be able to spend the majority of 2024 planning carefully to plant into Shenley, while strengthening Churchcentral South. The eldership team worked closely with the leaders for the Shenley plant to go in real strength and we gathered a team that were missionally focused and motivated for the new adventure. It was a wrench, but also a great joy, to say goodbye to about 30 of our friends as they started the site plant in January 2025.

Whilst this was happening, we were also looking to give away more responsibility across the church and, in April 2024, also unveiled our new church Core Leadership Team and appointed two deacons in July 2024, as part of this, with a focus on evangelism and prayer respectively.



One of the immediate results of this was that we ran prayer and evangelism courses, alongside a parenting focused course, in action groups in the Autumn term and most of the church attended one of these courses. One attendee fed back that as a result of these groups ***'I was able to consistently read my Bible for a 6-month period whereas before I hadn't done this consistently for as long'***. Another person commented on the course content: ***'The videos were well put together and the following group discussions were very thought provoking and enjoyable.'***

As the new year came then and we sent our friends into Shenley, it was a delight to see the hall at King Edwards remain well populated and more importantly, full of vibrant worship and eager disciples, with particular growth among our students and graduates.

We have sought to develop leaders within our student and graduates group, and ran a young leader's course, called LEAD, for a second time, with 8 students and recent graduates taking part.

Additionally, we have continued to run weekly outreach groups in Bournville and Northfield, as well as our senior life group, and support food pantries in Brandhall and Northfield, through our monthly Generosity Sundays. We also ran two successful carol services, welcoming dozens of guests over December.

All in all, it was another busy and fruitful year. We're very grateful for God being with us in all we put our hands to in 2024-25 and feel a real sense of momentum, as we look to continue serving him in our city and beyond.

## **Shenley Community Church**

This last year was the year Shenley Community Church moved from 'dream' to 'reality'!

In April 2024 we had just set out tentative plans to CC South about planting out a new site in Shenley. Since then, we started with three experimental Sunday gatherings in the hall through the Autumn term. Then, after Christmas, launched a weekly Sunday morning gathering.

Alongside the launch team of 40 or so people, we've seen an encouraging crowd of new people come along. Over 20 new households have joined us on a Sunday, from 9 nations, with over half of these returning more than once. As a church we've been praying for discernment as to who is really interested in stepping closer to Jesus and church, and as the year ended we had five households who were joining us and engaging in Our Give It A Try group – a simple, highly replicable discovery group based on disciple-making movements in Iran and India, as well as other church gatherings.



We continued to invest time and energy into Shenley Welcomes and MiniKidz, the impact of which is detailed in other sections, but an impact for Shenley Community Church has been the number of people from those Friday sessions also joining other church activities throughout the week.

## **Church Weekend Away**



As a whole church we enjoyed a brilliant time together in June 2024 at our church weekend away. Over 270 of us gathered together at Cefn Lea in Wales as an expression of us being a family together. Wendy Mann joined us to speak and equip us in hearing from the Holy Spirit, and there were specific activities for our children and youth. As well as times to gather together to worship Jesus and hear from the Bible, we enjoyed walks, coffee and cake, games and a bonfire together. We were again deeply encouraged by God's provision for the event, as it was funded by donations from people across the church, enabling so many in our church to attend, some for the first time, regardless of personal circumstances and income.



## Ministries

During the year all our ministries continued, and those launched last year grew in strength and impact. We were also able to start a new project around Income Maximisation, following some grant funding.

## Food Pantry

Our Food Pantry has gone from strength to strength over the year. At the beginning of the financial year, we had a recently appointed Stock Manager in post, however the Pantry has grown so much in the year that in March 2025 we increased the role to a full Pantry Manager, supported by a growing team of volunteers. We have gained 5 great new volunteers, and it has been encouraging to see all our volunteers grow in confidence and ability to serve and work in the Pantry. We also improved our range of stock, especially fruit and veg, by collecting surplus food from Aldi in addition to our other suppliers.



The number of people being served by the Pantry continues to increase.

Between April 2024 and March 2025, we received 1364 visits which represents a growth in membership visits of 21% compared to the previous financial year. Over 90 households were served by the Pantry, which covers 162 adults and 112 children, and the Pantry currently has 143 active members up from 97 members at the same time last year representing a growth of 47% in our Pantry membership. The members served by the project are some of the most vulnerable in our city. 1.4% are Homeless, 10.4% are in council housing and 33% are in hostels or temporary accommodation, living in shared accommodation, or are living in a housing association. 80% of our active members struggle to pay essential bills including energy, rent or council tax every month. We have regularly had chances to get to know the Pantry members and had opportunities to pray for some of them after they have shared deeply.

It has been great to have the Stay and Play, English conversation, warm welcome Café and Financial Advice from our Income Maximisation Project running alongside the Pantry, as this gives our customers more opportunities to build community and receive support for their family and finances. These projects are largely funded through grant income, and this year we secured a grant of £20,000 from the National Lottery for the work of the Food Pantry, which has enabled us to plan effectively longer term.

*"I enjoy helping at pantry because it gives me an experience on customer service cash handling and confidence to speaking to different people"*

## Income Maximisation

Having received some grant funding, we were able to start an Income Maximisation Project this year. The funding has enabled us to employ a full-time worker whose role is to help people across the communities we work with in Birmingham to maximise their income. This has been achieved through delivering CAP money coaching sessions, as well as the provision of one-to-one advice and supporting individuals to apply for additional income they are entitled to. This work has been linked to ministries run by Churchcentral, and two other churches we have partnered with in the city, such as the Food Pantry and Community Café, which has meant that we are able to offer additional support to those attending these activities.



In the year 311 people were supported in ways that have included applying for grants, applying for unclaimed benefits, signposting for debt support and helping people make savings on their day-to-day utility bills. It is estimated that over the next 12 months that the additional income secured is £136,181.40 and the reduction of debt is £53,444.14. this will make a massive difference to the lives of those struggling with poverty and the cost-of-living crisis in Birmingham.

*“As a man who recently lost his wife and is also being treated for depression, life’s pressures were getting on top of me and making me worse. I was put in contact with the project worker and when discussing my situation and life’s issues, she was able to help lift many of my burdens and other worries with her knowledge, understanding and willingness to go that extra mile to help me. She was a much-needed breath of fresh air in my life and now I’m at peace understanding my finances better and what I’m entitled to and the help available to me. This project is a God send, and I will always be truly grateful for her and the service she provided.”*

## Working with those with English as an additional language, refugees, and asylum seekers: (Men’s) Drop-In and Shenley Welcomes

Our work in this area continues to be a source of community, friendship, support and encouragement to all involved.

Over 50 people came to the Men’s Drop-in from April 2024 and March 2025. Most were refugees from Africa, Asia and the Middle East. Many of those coming had stories to share about their journey to the UK. The class has helped many of them to gain places in college. The class has also included a Bible discovery group as the students expressed an interest in reading the scriptures. We bring the Bible story at the end of the English class that match the English lessons they received that day.

In an exciting shift many females have started to come to the group, leading to a change from the name of Men’s Drop-in to Hope English Club.

In the year five women and seven men went on a trip to an Animal farm, which enabled them to see the countryside and how the farmers grow crops and look after animals. It was a thoroughly enjoyed trip, and provided many of those attending with a new experience.





A number of those attending the Drop-In have also joined Hope Community Church on Sunday mornings, with one expressing that 'Hope Community Church is like a family to me'. He continued the fellowship with Church.

*“‘‘Lately, we have seen several attendees truly engage with the scripture, being moved to put lessons into practice. One woman was blown away by Jesus’ forgiveness of the paralysed man’s sin in Luke 5 and was motivated to try the hard work of forgiving those who have deeply wronged her. Other attendees have been inviting others as well!’’*



Shenley Welcomes, our conversation group in Shenley launched in 2023 continued to grow. The group welcomed approximately 35 different people through the year, and a real highlight was group members trusting us enough to bring their friends along too. The group has made a real difference to the lives of those attending, with participants sharing that their language skills have improved, but also that it has helped them with confidence and reduced isolation and fear as they have developed friendships with others in the area. The links with Shenley Community Church as it launched were also a real encouragement, with 10 households from Shenley Welcomes attending a Sunday gathering.

*“The name of the group perfectly describes it. Every time I go there, I feel as welcome as the first time. I am so grateful that fate brought me together with my friends at Shenley Welcomes. My language, confidence, and social life have all improved thanks to this group”*

### **Supporting those leaving prison – Prison Bags Project**

In the year 40 bags were put together and given to a probation hostel to support men who have been released from prison. The project was finished during this financial year.



### **Working with families - Hope Stay and Play and MiniKidz**

Hope Stay and Play, our play group meeting in Digbeth on Thursday mornings, has grown so much over the year, with between 15 and 20 children regularly attending, and more families coming every week, which has enabled deeper relationships to develop. As a group we have been reading through the "Little Me, Big God" book series during story time and it has been well received by both children and parents, and the crafts have also continued. The group continues to welcome a diverse number of people, with attendees in the last year from Egypt, Syria, Yemen, Pakistan, Iraq, Sudan, Somalia, Eritrea, Ethiopia, Greece, Poland and Albania.

*A parent of a young child with neurodiverse needs has shared that she feels the playgroup is enjoyable, and a good and safe place for her child to play and learn.*

Minikidz, our playgroup meeting in Shenley on a Friday morning, has had another incredible year! Our venue has been a real blessing to us, and over the year we have deepened our relationship with the management team and other users to really learn from their experiences and invest in the local community. We have also been able to work with the local schools and other community based establishments to further strengthen the impact of MiniKidz in the community.

There have been weekly opportunities to play together, chat together, eat and drink together – and being together has been a key part of the year – MiniKidz continues to connect people and create a safe and inviting place for anyone who seeks us out.

With the launch of Shenley Community Church there has also been more connection between the playgroup and wider church events, with people from the playgroup attending church based events.



*"Minikidz has been a wonderful place for me and my children. They provide a safe, welcoming environment where both kids and parents can relax, play and socialise. As a deaf BSL user, I often find many places lack accessibility and inclusion but Minikidz is different. The volunteers always make sure I feel included and take the time to communicate with me. At the end of each playgroup, they sing songs with the children and always include BSL, which means so much to my kids and me. We feel truly seen and valued. Thank you!"*

### **Supporting young people**

Our youth group, Emerge, has continued to grow, with new young people from both inside and outside the churches coming along to Friday evening gatherings.

Across the year, amidst loads of fun, games, talks, discussions and relationships built, particular highlights were the prayer and worship evenings, where young people were engaging in these important activities and learning how to do them alongside their peers. The group also went to Newday together and enjoyed the chance to worship and learn with thousands of other young people from across the country.

We also had a number of young people choose to get baptised in their church, which was an encouragement.

### **Gathering students and 20s**

This last year of Student and 20's work has continued to see the development of a close-knit community with people growing in their fellowship with one another and faithful daily walks with Jesus. We have seen a steady and continual increase in people joining us, with a growing number of international students, getting plugged in with church life. The majority of our students and 20's are attending a midweek community group and we have had four of these groups running, meeting weekly in homes, sharing meals and communion with a variety of content covered and currently have a need to launch a fifth group.

Alongside this we have held regular evenings where the whole community has met together. These have been a mix of prayer and input evenings, as well as invitational events aimed at creating safe spaces to invite friends who aren't yet following Jesus. We also enjoyed our end of year summer ball celebrating our graduating students, many of whom have stayed in Birmingham, and continue to be a vital part of our church community.

One of the greatest highlights of our year continues to be the Student and 20's Weekend Away. This year we took 38 people away to a new venue and spent the weekend sharing stories with one another, deepening friendships, receiving input and seeking God for ourselves and each other.



This year, there's been a strong emphasis on helping students connect more deeply with the wider church community. As a result, we've seen a steady increase in students and young adults joining serving teams, participating in our 'Adopt a Student' program, and forming meaningful friendships within their 'Twinned Adult Community Group.' Each student group has been paired with a group from the wider church family to foster these connections.

*"Over the past 6 months, students and 20s at Churchcentral has been a miraculous answer to prayer for me! The community created here consistently has Jesus at the centre of everything we do, drawing in young professionals and students from all walks of life to build lasting relationships and glorify God! It is an immense blessing to be a part of and has cemented me into church life in Birmingham so incredibly well."*

## **Partnering with Christian artists – Sputnik**

This year has included work on changes which will impact how Sputnik operates in the future and broaden the support it is able to provide. To do this Sputnik has begun the work of applying to become a CIO charity in its own right. In preparation for this a board of trustees has been gathered and a strategy team formed.

We applied for and were awarded a £50,000 grant from The Fryish Foundation Grant which will enable us to fund even more artists and work more collaboratively with similar organisations. As part of our grant making scheme a judging panel of practicing artists from different disciplines has been put together to assess all grant applications.



In this financial year we gave out £6500 in grants funding a range of projects to artists across the country.

Some of the projects we've been able to fund included:

- A residency in Shetland Islands to inform illustrated book
- Gift to the Town' a public art project where 100 scarred pots are left in Macclesfield and the surrounding Peak District to be found and kept as a gift.
- A series of paintings "Britain through the eyes of foreigners".
- 'Jazz Cow', an animated situation comedy
- A community project to help provide local young +vulnerable communities ages 16-24 a safe space to discuss their challenges with loneliness, through play, storytelling and photography.

We also held 3 Folio Fridays, which are online meet up of artists discussing their work in discipline groups, with 110 attendees across the year. We also ran 3 Sputnik Saturdays which are in person meet ups open to all UK artists within and outside of the Sputnik network, which saw 84 attendees across the year. We also delivered small group mentoring sessions for seven artists looking to improve their artistic practice and work/life balance.

*"Having a grant felt like permission to do my work, which is a real novelty. Especially with personal projects, things that are a labour of love, you can feel quite selfish doing those things: you're not making money, you're wasting time, you think there are more fruitful things you can*



*be doing. But now I had permission to spend the time, and to observe, and take things in properly. It was the affirmation I needed to keep going with the project, and sometimes you need someone to step in and tell you to keep going.”*

## **Working with older people in our city – Time for Tea and Seniors**

Churchcentral continues to partner with Karis Neighbour Scheme’s Karis Befriends Project, which has supported 173 older people during this year (age 56 through to 100!), following referrals from local GP’s, health professionals, social workers, social prescribing link workers, community organisations, relatives, friends or older people themselves. The befriending has included visiting older people, accompanying them on trips out, as well as gathering people together through regular social activities. This helps and encourages older people to continue to connect with others, participate, contribute and flourish in later life. As well as the opportunity to consider the difference knowing Jesus can bring, His love, peace and hope especially in this season of life.

*“My sister has been seeing her befriender, for nearly two years. Being low functioning autistic and having to adapt to supported living after moving from the family home has been a huge challenge. However, with the support of her befriender, who she sees fortnightly to go out for coffee or shopping has provided a valued and much needed companionship. Time for Tea where she gets to enjoy social time with a wider group in a safe and supervised setting is a fantastic bonus. These outings bring much needed relief to an otherwise quite isolated life, we (her family) are so grateful. It's a real lifeline for my sister.”*

We have enjoyed 6 Sunday afternoon Time for Tea events, as well as a Christmas Party at Central House. 68 participants have come along to one or more, with many coming to each one. 34 older people have connected with our weekly Senior Life Group, which has met 40 times enjoying time together as well as several trips out, including to the Botanical Gardens.



In addition, 430 gift bags have been delivered, made up by volunteers from Churchcentral, including some homemade crochet items. So much is shaped by the ongoing involvement, ideas, time and generosity of volunteers from Churchcentral. This year we have seen 36 volunteers from Churchcentral South involved, as well as others providing an abundance of cake!

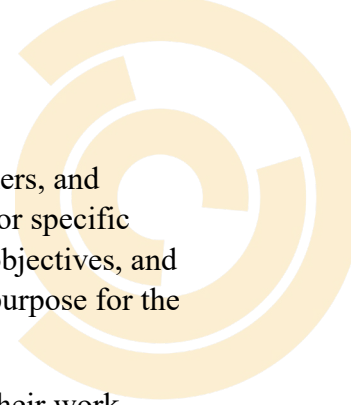
It is such a privilege to know and journey with people in their later years, often journey with them right up to the end of their lives, therefore Churchcentral South have been involved in taking 2 funerals for those from Senior Life Group this year.

*One of our Senior Life Group participants says ‘After my husband died I was devastated. Senior Life Group has helped save my life. I didn’t know what to think at first. I was nervous, but everyone was friendly and I look forward to it each week.’*

## **Partnering with individuals and organisations**

During the year Churchcentral partnered with individuals and organisations, in Birmingham and across the world, to help us be for the good of our city and impact nations.

Churchcentral continues to play a central role in the work of the Birmingham Collective, working with other church leaders to plant new churches and see struggling churches revitalised in Birmingham and the West Midlands. The Collective have equipped many church planters across the city with training and connections with others, as well as providing grant funding for three church plants.



Grant making is another important aspect of the way we can partner and support others, and Churchcentral works to provide financial support to individuals and organisations, for specific activities or services to support work which aligns with Churchcentral's charitable objectives, and the charity only supports things that are proper ways of furthering Churchcentral's purpose for the public benefit.

Locally we provided a monthly grant of £200 to Karis Neighbour Scheme towards their work helping the lonely and isolated in the city, and gave money to individuals to alleviate hardship, making use of the money in our Hardship fund.

We gave £19,787 to the work of the Catalyst Network of churches across the year, supporting their general work around planting new churches and training new church leaders. We gave £1,020 to the work of Jubilee+ and continue to use their resources to enable us to effectively support the most deprived in our city.

We also supported individuals and churches working on mission overseas, pastorally through ongoing support, friendship, and prayer, and financially through regular grants to enable their work in advancing the Christian Faith and providing relief. We supported individuals in Jordan, Cairo, and Myanmar throughout the year, and provided grants of just over £48,888 towards the work of individuals and churches in some of these areas.

It was brought to the attention of the Directors that money granted from the Friendship Fund towards practical and spiritual work within the Middle East and Arab nations had not been spent, so it was agreed for this to be returned to Churchcentral and was received within the financial year. Due diligence was carried out and plans made to redistribute the money in line with the fund restrictions. £15,000 was disbursed within the financial year, with the remainder granted after year end.

### **Ongoing factors affecting the church**

There were no significant events affecting the church in the financial year 2024-2025.

In planning these activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **PLANS FOR FUTURE PERIODS**

Our plans for the future period are to:

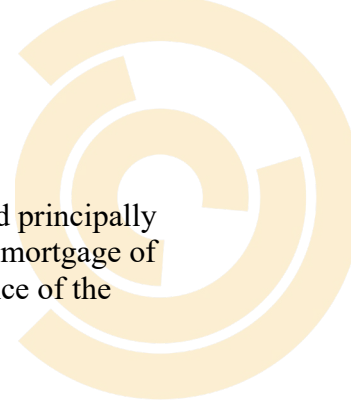
- Maintain and grow our 4 congregations – continuing to pastorally support and equip those who are members of our church, and to welcome new people.
- Continue to successfully run the ministries we already operate, and grow and develop these where there are opportunities.
- Explore opportunities for new plants across the city.

## **FINANCIAL REVIEW**

### **2024-2025 Financial Overview**

When comparing income and expenditure from our continuing activities, income increased by £76,453 to £670,699 and expenditure also increased by £13,161 to £591,748.





Total net assets increased by £78,951 to £550,886. These net assets were represented principally by the carrying value of our church building £408,716 plus cash of £279,690, less a mortgage of £130,317. At the year-end our unrestricted cash amounted to £56,815 with the balance of the remaining cash held for restricted purposes.

When looking at the surplus of £78,952 from our continuing activities:

- unrestricted funds this year reported a surplus of £23,526, compared to a deficit of £14,997 in the previous year. Unrestricted income increased from £377,504 to £416,040. Unrestricted expenditure in 2024-2025 was £392,514, a small increase from £392,401 in 2023-2024.
- restricted funds this year reported a surplus of £55,425 compared to a surplus of £30,656 in the previous year. At the year end the charity's restricted funds amounted to £223,595 and most of this is represented by the balances on the Missionary Support fund (which is £69,892), Food Pantry (£35,139), North Birmingham Vision (£32,105) and Beirut Friendship Fund (£26,417), with a further £60,042 in funds for ministries aimed to be for the good of our city, including our Shenley Welcomes, MiniKidz and Income Maximisation Funds.

### **Fundraising policy**

Churchcentral receives just over 80% of its income through giving by its members plus gift aid on that giving, and limited fundraising activities are undertaken beyond the encouragement for members to give generously is undertaken. However, we do receive income from our activities and retreats, and the income from grants towards the work of our charity, in particular to cover staff costs when working in a specific ministry area is increasing. The trustees are committed to ensuring that all income meets ethical and legal standards.

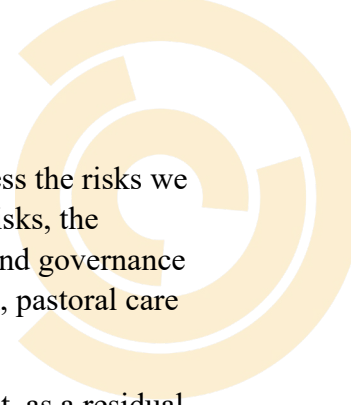
### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £100,000 so that the charity could continue to operate should income and/or expenditure vary adversely.

At the year end, the charity held unrestricted cash of £56,815 which the trustees are aware falls below the threshold set in the reserves policy. The trustees are satisfied that charity can continue to operate with this level of reserves. They are continuing to monitor income, expenditure, and reserves closely and note that the ongoing effects of inflation and its related impact on the current cost of living situation could have an adverse impact. Should the need arise, the trustees will take further steps to try to increase income and reduce expenditure.

### **Key risks and uncertainties**

Churchcentral recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organization's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities. The charity is exposed to various risks in a variety of forms, including operational, financial, or reputational. The trustees have a risk register which enables the review of the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to



mitigate those risks, believing that we are more likely to achieve our aims if we assess the risks we face and take steps to reduce or offset these where possible. When considering the risks, the following areas are taken into account, strategy and leadership, employment, legal and governance structures, communication and publicity, buildings and property, children and youth, pastoral care and data protection.

The trustees recognise that the current levels of reserves continues to be below target, as a residual effect of the financial situation since the pandemic and continue to monitor this regularly and are ready if respond if required.

## **STRUCTURE, GOVERNANCE, AND MANAGEMENT**

### **Governing document**

The church is a charitable company limited by guarantee, incorporated on 1st June 2006, and registered as a charity on 27th March 2007. The company was established under a Memorandum and Articles of Association which established the objects and powers of the charitable company. The review of these was continuing in the financial period of 2024-2025 and has been completed since the end of the financial year. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

### **Recruitment and appointment of trustees, including induction and training**

Trustees are selected by existing trustees. They are responsible people who demonstrate a strong Christian faith. They are those with a particular area of expertise/acumen in their secular workplace which is relevant in overseeing a significant charity which is also a Christian church.

New trustees have access to trustee training and induction into the role, and existing Trustees attend organised training from time to time to refresh their knowledge and skills as well as learning informally from one another, their own external networks, and the Company Secretary.

Trustees receive no remuneration for their role. Trustees who are employed by the church receive salaries for the roles they are employed to carry out, not for serving as trustees; these payments are permitted by the charity's governing document. Details of these can be found in the Notes to the Financial Statements. The salaries for all staff, including those who also serve as trustees, are reviewed annually by the non-staff trustees.

### **Organisational structure and responsibilities**

The Trustees of Churchcentral have overall legal and financial responsibility for the charity.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the trustees who meet regularly to monitor the activities of the charity. The Trustees met five times in the 2024-2025 financial year.

The Trustees are regularly updated on the financial position of the charity and at their formal meetings discuss and review any major changes in the direction of the charity or on policy issues as they evolve and develop.

The Trustees delegate responsibility for the spiritual and strategic direction of the church as well as its day-to-day running to a Central Leadership Team led by Jonathan Bell.

The Central Leadership Team meets regularly to discuss and oversee the affairs of the church. They work with the other full and part-time members of staff and a wide range of volunteers to implement the vision, values, and objects of the charity.

### **Employees**

During the year, the church had seven full-time employees, and, at the end of the financial year, 5 people employed part-time.

### **Volunteers**

The activities of the charity are all carried out with the active engagement of volunteers. These volunteers work in teams focused on different events and areas of service. The number of volunteers in the year exceeded 150.

## **REFERENCE AND ADMINISTRATIVE DETAILS: CHURCHCENTRAL TRUST**

### **Trustees**

The current trustees of Churchcentral Trust and those who held office during the year are:

Jonathan Bell

Timothy Brown      Company Secretary

Megan Haskell

Christopher King (resigned 25 August 2025)

### **Company Registration Number**

05834930

### **Charity Registration Number**

1118562

### **Registered Office and Principal Address**

Central House, 13 Ravenhurst Street, Birmingham, B12 0HD

### **Independent Examiner**

Nick Spear ACCA, Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

### **Bankers**

CAF Bank Ltd

Nationwide

National Westminster Bank PLC

### **Solicitors**

Anthony Collins Solicitors LLP

## Statement of responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Jonathan Bell

Jonathan Bell (Dec 3, 2025 15:21:24 GMT)

Jonathan Bell

Date: Dec 3, 2025 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHURCHCENTRAL TRUST**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 on pages 19 to 29 following, which have been prepared on the basis of the accounting policies set out on pages 22 and 23.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

**Independent examiner's statement**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Nick Spear*

Nick Spear (Dec 8, 2025 11:02:20 GMT)

Nick Spear ACCA  
Association of Chartered Certified Accountants  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: Dec 8, 2025



**CHURCHCENTRAL TRUST**  
**STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR TO 31 MARCH 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>INCOME AND ENDOWMENTS FROM:</b>							
Donations and legacies	3	404,652	229,739	634,391	371,712	195,717	567,429
Charitable activities	4	7,330	24,920	32,251	3,821	21,125	24,946
Investments (interest on bank deposits)		4,058	-	4,058	1,871	-	1,871
<b>Total income and endowments</b>		<b>416,040</b>	<b>254,659</b>	<b>670,699</b>	<b>377,404</b>	<b>216,842</b>	<b>594,246</b>
<b>EXPENDITURE ON:</b>							
Charitable activities:	5	392,514	199,234	591,748	392,401	186,186	578,587
<b>Total Expenditure</b>		<b>392,514</b>	<b>199,234</b>	<b>591,748</b>	<b>392,401</b>	<b>186,186</b>	<b>578,587</b>
<b>Net income/(expenditure)</b>		<b>23,526</b>	<b>55,425</b>	<b>78,952</b>	<b>(14,997)</b>	<b>30,656</b>	<b>15,659</b>
<b>Transfers between funds</b>	15	<b>(4,600)</b>	<b>4,600</b>	<b>-</b>	<b>1,358</b>	<b>(1,358)</b>	<b>-</b>
<b>Net movement in funds</b>		<b>18,926</b>	<b>60,025</b>	<b>78,952</b>	<b>(13,639)</b>	<b>29,298</b>	<b>15,659</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		308,365	163,570	471,935	322,004	134,272	456,276
<b>Total funds carried forward</b>	15	<b>327,291</b>	<b>223,595</b>	<b>550,886</b>	<b>308,365</b>	<b>163,570</b>	<b>471,935</b>

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

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

The notes on pages 22 to 29 form part of these accounts.

**CHURCHCENTRAL TRUST**

**BALANCE SHEET**

**AS AT 31 MARCH 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>FIXED ASSETS</b>					
Tangible assets	7	408,716	-	408,716	410,591
<b>CURRENT ASSETS</b>					
Stock	8	-	2,000	2,000	-
Debtors	9	7,807	5,653	13,460	8,106
Cash at bank and in hand	10	56,815	222,875	279,690	202,597
		64,622	230,528	295,149	210,703
<b>CREDITORS: Amounts falling due within one year</b>	11	(22,889)	(6,933)	(29,822)	(18,991)
<b>Net current assets / (liabilities)</b>		41,732	223,595	265,328	191,712
<b>Total assets less current liabilities</b>		450,449	223,595	674,044	602,303
<b>CREDITORS: Amounts falling due after more than one year</b>	12	(123,158)	-	(123,158)	(130,368)
<b>TOTAL NET ASSETS</b>		327,291	223,595	550,886	471,935
<b>FUND BALANCES</b>	15				
Unrestricted Funds		327,291	-	327,291	308,365
Restricted Funds		-	223,595	223,595	163,570
		327,291	223,595	550,886	471,935

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

*Jonathan Bell*

Jonathan Bell (Dec 3, 2025 15:21:24 GMT)

Jonathan Bell - trustee

Dec 3, 2025

Date

Company number: 05834930

Charity number: 1118562

The notes on pages 22 to 29 form part of these accounts.

**CHURCHCENTRAL TRUST**  
**FOR THE YEAR ENDED 31 MARCH 2025**  
**CASH FLOW STATEMENT**

	Note	2025 £	2024 £
<b>Cash flows from operating activities:</b>			
<b>Net cash provided by (used in) operating activities</b>	A	<u>85,693</u>	<u>18,550</u>
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments		4,058	-
Purchase of property, plant and equipment		<u>(6,445)</u>	<u>-</u>
<b>Net cash provided by/(used in) investing activities</b>		<u>(2,387)</u>	<u>-</u>
<b>Cash flows from financing activities:</b>			
Repayments of borrowing		<u>(6,212)</u>	<u>(5,903)</u>
<b>Net cash provided by/(used in) financing activities</b>		<u>(6,212)</u>	<u>(5,903)</u>
<b>Change in cash and equivalents in the reporting period</b>		<u>77,093</u>	<u>12,647</u>
<b>Cash and equivalents at the beginning of the year</b>	B	<u>202,597</u>	<u>189,950</u>
<b>Cash and cash equivalents at the end of the year</b>	B	<u>279,690</u>	<u>202,597</u>

**Analysis of changes in net debt:**

	At start of year £	Cash-flows £	At end of year £
Cash	202,597	77,093	279,690
Bank loans:			
Falling due within one year	(6,161)	(998)	(7,159)
Falling due after one year	(130,368)	7,210	(123,158)
<b>Total net funds / (debt)</b>	<u>66,068</u>	<u>83,305</u>	<u>149,373</u>

**NOTES TO THE CASH FLOW STATEMENT**

**Note A: Reconciliation of net income/(expenditure) to net cash flow from operating activities**

	2025 £	2024 £
<b>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</b>	78,952	15,659
<b>Adjustments for:</b>		
Depreciation charges and provisions for impairment	8,320	6,172
Dividends, interest and rents from investments	(4,058)	-
(Increase)/decrease in stocks	(2,000)	-
(Increase)/decrease in debtors	(5,354)	72
Increase/(decrease) in creditors	9,833	(3,353)
<b>Net cash provided by (used in) operating activities</b>	<u>85,693</u>	<u>18,550</u>

**Note B: Analysis of cash and cash equivalents**

	2025 £	2025 £
Cash at bank with immediate access	279,690	202,597
<b>Total cash and cash equivalents</b>	<u>279,690</u>	<u>202,597</u>

**CHURCHCENTRAL TRUST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found in the Trustee's Annual Report.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) **Going concern**

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis 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 approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) **Income**

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes recoverable gift aid, which is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the work with Seniors and Students. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) **Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the charity is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

d) **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

**CHURCHCENTRAL TRUST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**2 Accounting Policies continued**

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Leasehold property	Over the shorter of the remaining term of the lease and useful life
Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks

Stocks of donated items held for distribution to beneficiaries are measured at fair value.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**3 Donations and legacies**

	Total 2025 £	Total 2024 £
Donations of cash and similar	441,599	384,344
Other grants receivable	96,364	110,950
Government grants	13,000	-
Gift aid recoverable	81,766	72,135
Donations in kind (see note 3a)	1,662	-
	<u><u>634,391</u></u>	<u><u>567,429</u></u>

a **Donations in kind comprise the following:**

Goods donated for:		
Distribution to beneficiaries (Food Pantry)	<u><u>1,662</u></u>	<u><u>-</u></u>

**4 Income from charitable activities**

	Total 2025 £	Total 2024 £
Other charitable activities	4,454	-
Community focused activities	8,149	4,355
Church retreats and events	19,647	20,591
	<u><u>32,251</u></u>	<u><u>24,946</u></u>



**CHURCHCENTRAL TRUST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**5 Charitable expenditure**

	Total 2025 £	Total 2024 £
<b>a Costs incurred directly on specific activities</b>		
Church staff costs inc Manse rental	356,693	324,565
Church staff and volunteer expenses and training	15,689	10,253
Community outreach	22,167	20,936
Church Events and Courses (inc Church Retreat)	30,138	27,829
Student and youth ministries	13,092	11,993
Church meeting costs	42,348	36,527
Other ministry costs	13,403	10,896
Building expenditure	12,981	17,018
Grants payable (note 5c)	47,608	82,990
Donations in kind expensed (Food Pantry)	1,662	-
	<b>555,781</b>	<b>543,007</b>
<b>b Costs incurred on support &amp; administration</b>		
Governance costs		
Independent examiner's fee for examining the accounts	3,450	3,420
Legal and professional fees	614	56
	<b>4,064</b>	<b>3,476</b>
Mortgage interest	11,482	11,756
Depreciation of tangible fixed assets	8,320	6,172
Office costs	12,101	14,175
	<b>35,966</b>	<b>35,579</b>
<b>Total expenditure</b>	<b>591,748</b>	<b>578,587</b>

The 2024 comparatives have been restated to help users of the accounts. Apart from reclassifying the cost categories, no other change has been made to the charge in the accounts.

**c Grants payable**

	Institutions £	Individuals £	2025 £
Grants for UK and overseas mission	38,212	48,888	87,100
Return of Grant for overseas mission (see below)	(41,049)	-	(41,049)
Grants to help relieve hardship	-	1,558	1,558
	<b>(2,837)</b>	<b>50,445</b>	<b>47,608</b>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	26,580	55,336	81,916
Grants to help relieve hardship	-	1,074	1,074
	<b>26,580</b>	<b>56,410</b>	<b>82,990</b>

**CHURCHCENTRAL TRUST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**5c Grants payable continued**

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Karis Neighbour Scheme	2,400	2,400
Catalyst Oxford Hub	19,787	16,500
Birmingham Collective	-	5,000
Jubilee Plus	1,020	680
Newday	-	1,500
Other small grants	5	500
KnownLovedValued	8,000	-
Life Bridging Works	7,000	-
	<b>38,212</b>	<b>26,580</b>

During the year, the charity was notified that money previously granted from the Beirut Friendship Fund had not been spent and consequently £41,049 was returned to the charity. £15,000 of that was granted to the projects above KnownLovedValued and Life Bridging Works. The remainder of the money was granted out in the 2025/26 period.

**6 Analysis of staff costs, the cost of key management personnel and trustee remuneration**

	2025	2024
	£	£
Gross wages and salaries	305,664	276,662
Social security	24,154	22,303
Pension costs	14,875	13,600
	<b>344,693</b>	<b>312,565</b>

The average monthly number of employees during the year was 11 (2024: 9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees named in the Trustee's Annual Report. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Employer pension contributions	2025 £
Trustees:			
Jonathan Bell	45,571	2,879	48,449
Timothy Brown	50,250	2,512	52,762
			<b>101,212</b>

The following amounts were charged in the previous year:

	Wages & salaries	Employer pension contributions	2024 £
Trustees:			
Jonathan Bell	43,357	2,768	46,124
Timothy Brown	48,317	2,416	50,733
			<b>96,857</b>

J Bell and T Brown were both employed as Church Leaders. They received the above payments for serving in those capacities, not for serving as trustees; these payments are permitted by the charity's governing document.

In addition the charity leased a property from J Bell for £12,000 (2024: £12,000), which it then provided to him so that he could better perform his duties (as is customary for church leaders).

**CHURCHCENTRAL TRUST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**7 Tangible fixed assets**

	Long Leasehold Property £	Fixtures & Fittings £	PA and music equipment £	Office Equipment & Trailer £	Total 2025 £
Cost					
At 1 April 2024	456,758	2,350	33,257	9,506	501,871
Additions	-	6,445	-	-	6,445
At 31 March 2025	<u>456,758</u>	<u>8,795</u>	<u>33,257</u>	<u>9,506</u>	<u>508,316</u>
Accumulated depreciation					
As at 1 April 2024	46,167	2,350	33,257	9,506	91,280
Charge for the year	6,172	2,148	-	-	8,320
At 31 March 2025	<u>52,339</u>	<u>4,498</u>	<u>33,257</u>	<u>9,506</u>	<u>99,600</u>
Net book value					
As at 31 March 2025	<u>404,419</u>	<u>4,297</u>	<u>-</u>	<u>-</u>	<u>408,716</u>
At 31 March 2024	<u>410,591</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>410,591</u>

The long leasehold property is a lease for Central House, which expires in October 2090.

**8 Stock**

	2025 £	2024 £
Purchased for distribution to beneficiaries	<u>2,000</u>	<u>-</u>
	<u>2,000</u>	<u>-</u>

**9 Debtors**

	2025 £	2024 £
Tax recoverable	8,634	6,010
Other debtors	<u>4,825</u>	<u>2,096</u>
	<u>13,459</u>	<u>8,106</u>

**10 Cash at Bank and in Hand**

	2025 £	2024 £
Cash at bank and in payment processing accounts (such as iKnow)	<u>279,690</u>	<u>202,597</u>
	<u>279,690</u>	<u>202,597</u>

**11 Creditors: liabilities falling due within one year**

	2025 £	2024 £
Accruals	8,364	4,354
Pension liability	5,368	3,676
Trade and other payables	4,266	-
Deferred income	4,665	4,800
Mortgage liability	<u>7,159</u>	<u>6,161</u>
	<u>29,822</u>	<u>18,991</u>

Deferred income comprises income received in advance for events that did not take place until after the year end when the income is recognised.

**12 Creditors: amounts falling due after more than one year**

	2025 £	2024 £
Mortgage liability	<u>123,158</u>	<u>130,368</u>

The mortgage liability is secured on the building shown in note 7.

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**13 Loans and finance leases**

The mortgage liabilities referred to in notes 10 and 11 fall due for repayment as follows:

	By instalments	Mortgage 2025 £	2024 £
Repayable:			
Within one year	7,159	7,159	6,161
Between one and five years	35,018	35,018	30,926
After five years	88,140	88,140	99,442
	<u>130,317</u>	<u>130,317</u>	<u>136,529</u>

The mortgage referred to in the above notes is secured on the charity's long leasehold property. Interest is payable at a variable rate, which at the balance sheet date was 7.92%. The loan is being repaid in monthly instalments and must be repaid in full by 2036.

**14 Pension commitments**

During the year employer's pension contributions totalling £14,687 (2024: £13,600) were payable to defined contribution personal pension schemes. At the balance sheet date pension contributions totalling £5,368 (2024: £3,676) were owed.

**15 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
<b><i>Restricted Funds</i></b>					
Missionary Support Fund	68,675	42,820	(45,204)	3,600	69,892
Other Funds	1,233	-	(1,233)	-	-
Building Fund	15,577	75	(11,482)	-	4,171
Hardship Fund	10,154	713	(1,518)	-	9,347
Newday Fund	2,202	8,629	(8,834)	-	1,997
Sputnik Fund	3,510	22,023	(19,550)	1,000	6,984
Weekend Away Fund	3,342	29,686	(29,930)	-	3,098
Beirut Friendship Fund	18	350	26,049	-	26,417
Prison Bags	962	-	(961)	(1)	-
Food Pantry	12,117	43,275	(20,253)	1	35,139
Birmingham Leaders Network	-	10,000	(8,781)	-	1,219
Cross Cultural Work	-	8,095	(8,095)	-	-
Community Outreach	965	11,652	(12,617)	-	-
Social Action and Community Engagement	3,041	738	(960)	-	2,819
Shenley Welcomes	734	-	(102)	-	632
MiniKidz	1,009	7,000	(3,253)	-	4,756
Income Maximisation	40,032	-	(28,809)	-	11,223
Hope Community Church	-	15,161	(13,543)	-	1,618
Shenley Community Church	-	22,337	(10,158)	-	12,179
North Birmingham Vision	-	32,105	-	-	32,105
	<u>163,570</u>	<u>254,658</u>	<u>(199,234)</u>	<u>4,600</u>	<u>223,595</u>
<b><i>Unrestricted funds</i></b>	<u>308,365</u>	<u>416,040</u>	<u>(392,514)</u>	<u>(4,600)</u>	<u>327,291</u>
<b><i>Aggregate of funds</i></b>	<u><u>471,935</u></u>	<u><u>670,699</u></u>	<u><u>(591,748)</u></u>	<u><u>-</u></u>	<u><u>550,886</u></u>

**CHURCHCENTRAL TRUST**  
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**FOR THE YEAR ENDED 31 MARCH 2025**

**15 Funds continued**

The transfers listed in the above table were made for the following reasons:

- a) £3,600 was transferred from the unrestricted funds to the Missionary support fund after it was decided that the charity would use some of its unrestricted funds to supplement the support given to a person working in Jordan.
- b) £1,000 was transferred from unrestricted funds to the Sputnik fund after it was decided that the charity would use some of its unrestricted funds to help support this initiative.

**Analysis of net assets by fund**

At the end of the year the assets and liabilities of the various funds were as follows:

	Unrestricted funds	Restricted funds	2025
	£	£	£
Tangible fixed assets	408,717	-	408,717
Stock	-	2,000	2,000
Debtors	7,808	5,653	13,460
Cash at bank and in hand	56,815	222,875	279,690
Creditors falling due within one year	(22,889)	(6,933)	(29,822)
Creditors falling due after one year	(123,158)	-	(123,158)
	<u>327,291</u>	<u>223,595</u>	<u>550,886</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024	Incoming resources 2024	Outgoing resources 2024	Transfers in the year 2024	Closing balance 2024
	£	£	£	£	£
<b>Restricted Funds</b>					
Missionary Support Fund	75,953	40,922	(51,800)	3,600	68,675
Other Funds	1,233	-	-	-	1,233
Building Fund	24,008	10,450	(12,978)	(5,903)	15,577
Hardship Fund	10,643	125	(559)	(55)	10,154
Newday Fund	-	9,467	(7,266)	-	2,202
Sputnik Fund	337	17,647	(15,474)	1,000	3,510
Weekend Away Fund	1,115	29,514	(27,287)	-	3,342
Beirut Friendship Fund	18	1,050	(1,050)	-	18
Prison Bags	1,534	-	(572)	-	962
Food Pantry	11,283	16,564	(15,730)	-	12,117
Birmingham Leaders Network	4,978	8,387	(13,365)	-	-
Cross Cultural Work	75	7,866	(7,941)	-	-
Community Outreach	145	30,280	(29,460)	-	965
Social Action and Community Engagement	2,950	1,037	(946)	-	3,041
Shenley Welcomes	-	1,500	(766)	-	734
MiniKidz	-	2,000	(991)	-	1,009
Income Maximisation	-	40,032	-	-	40,032
	<u>134,272</u>	<u>216,842</u>	<u>(186,186)</u>	<u>(1,358)</u>	<u>163,570</u>
<b>Unrestricted funds</b>	<u>322,004</u>	<u>377,404</u>	<u>(392,401)</u>	<u>1,358</u>	<u>308,365</u>
<b>Aggregate of funds</b>	<u><u>456,276</u></u>	<u><u>600,639</u></u>	<u><u>(584,980)</u></u>	<u><u>-</u></u>	<u><u>471,935</u></u>

**CHURCHCENTRAL TRUST**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**15 Funds continued**

**Analysis of net assets by fund**

At the end of the previous year the assets and liabilities of the various funds were as follows:

	Unrestricted funds	Restricted funds	2024
	£	£	£
Tangible fixed assets	410,591	-	410,591
Debtors	4,569	3,537	8,106
Cash at bank and in hand	36,955	165,642	202,597
Creditors falling due within one year	(13,382)	(5,609)	(18,991)
Creditors falling due after one year	(130,368)	-	(130,368)
	<u>308,365</u>	<u>163,570</u>	<u>471,935</u>

The charity's restricted funds comprise:

Missionary Support Fund	Created from donations received to help support the activities of individuals engaged in advancing the Christian faith.
Building Fund	Created from donations received to help finance the purchase of, or expenditure on, property.
Hardship Fund	Created from donations received to provide short- to mid-term practical assistance to those in financial hardship within the Church.
Newday Fund	Created from monies received for youth activities.
Sputnik Fund	Created from donations and grants received to support the work of Sputnik, which aims to support and promote Christian artists across the UK.
Weekend Away	Created from monies received for church retreats.
Beirut Friendship Fund	Created from donations received to help the mission teams in Beirut support those in Beirut affected by recent crises in the area, for example through the provision of food parcels.
Prison Bags Fund	Created from grants received to help equip those being released from prison.
Food Pantry	Created from donations and grants received to help set up and run a Food Pantry for those in need.
Birmingham Leaders Network	Created from grants received to help pay for the work of Churchcentral staff on tasks relating to building networks across church leaders in Birmingham.
Cross Cultural Work	Created from donations and grants received to support the work of the church with those from other cultures and nations, in particular refugees and asylum seekers.
Community Outreach	Created from grants received to help support employment of a member of staff to work in community outreach.
Social Action and Community Engagement	Created from grants and donations received to help fund small social action and community engagement projects and activities.
Shenley Welcomes	Created from grants received to support the work of the church with those with English as a second language. The focus on the money is expenditure on activities in the Shenley area of Birmingham.
MiniKidz	Created from grants received to support the work of the church with families and children, particularly through our stay and play group, MiniKidz
Income Maximisation	Created from grants received to support the work of the church with individuals and families across Birmingham, helping them to maximise their income.
Hope Community Church	Created from grants received to support the work of Hope Community Church, including staff employment.
Shenley Community Church	Created from grants and donations received to support the work of Shenley Community Church, including staff employment.
North Birmingham Vision Fund	Created from donations received to support the work of Churchcentral across the North of Birmingham.

The following funds also existed in the previous year:

None

**16 Transactions with related parties**

During the year the charity:

- a) received donations totalling £38,114 (2024: £42,873) from related parties (which includes trustees, key management and anyone closely connected to them).
- b) except for the reimbursement of expenses incurred when acting as agent for the charity and incurred when undertaking employment duties, no expenses were paid to, or for, the trustees.

Except as disclosed in note 6 'Analysis of staff costs', there have been no other transactions with related parties during the year.