

The Parochial Church Council
of
The Ecclesiastical Parish
of
**Saint Mark, Kingstanding
Birmingham**
Registered Charity 1126875

Annual Accounts

1st January – 31st December 2024

Incorporating Receipts and Payments
of
Saint Mark's Community Hub

**Parish Priest
Father Philip Calvert
The Clergy House, Bandywood Crescent
Kingstanding
Birmingham
B44 9JX**

**Banks
CAF
Lloyds, Kingstanding**

**Independent Examiner
Andrew Hopkins
Birmingham Voluntary Service Council
Latham House 33-34 Paradise Street
Birmingham B1 2AJ**

TREASURERS

SUMMARY

2024

It has been a very eventful year for both myself and Claudette Jarvis; taking over from Keith Airey has been very difficult. As far as I am concerned, this has been a major learning curve for me, so I just want to say a big thank you for everyone's patience, help and support. Unfortunately, the annual financial report has been too much for me, so I have called on the diocese for help with this.

Firstly, thank you to everyone for your continued financial support towards St Marks; whether this be occasional or planned giving, fundraising, donations etc. Your generosity is what keeps us going.

A special thank you to all those that make your regular donations using the Parish Giving Scheme, it really is appreciated. The big advantage of this, is that those that are tax payers, your gift aid is automatically credited to our bank account on a monthly basis; which means I don't have to apply for it back from HMRC.

There is probably now about a third of those people using the scheme, that have opted to increase their monthly giving in line with inflation; which is done automatically every year and you are informed about it prior to the increase. If you don't already do this, please would you kindly give this some thought, as your monthly donation effectively loses its value if it does not rise with inflation.

I would also like to point out, that your monthly donations via the giving scheme, actually pays for the monthly payment that we make to the diocese for our commitment towards the Common Fund; so again, this is a big help as the budgeting is minimal.

Plate donations for the year were just under £2500. Regular giving via the yellow envelopes plus the contributions made via the Parish Giving Scheme (PGS), and then the return of the monthly gift aid, gave us approximately £11,000

Our total fundraising for 2024 was just under £2500; this was including everything from Sunday refreshments, candles, raffles, Christmas fayre. So again, thanks to everyone for their input and support.

Unfortunately, we did not meet the target for the common fund for 2024, but we did manage to pay £14,000.

Our energy bills for the year, totalled approximately £5,900. It will be very interesting to see what next year's total will be.

Admin costs for 2024 came to £1815. This includes stationery and stamps, but also our yearly copyright licence fee, photocopier service and maintenance, monthly bank fee and cheque fees of 75p per cheque. Our biggest expense was for the Independent Examiner for our 2023 accounts which was £720.

[Type here]

TREASURERS SUMMARY 2024

Cont

The church insurance, which covers the buildings, contents and the public liability was just under £1988.

The cleaning materials bought throughout the year have totalled £2225.

And finally, the major repairs over the year included, the new kitchen appliances and the installation of a new electrical ring main in the office passage way. There was also a repair to the kitchen shutter; and these three jobs alone came to £6,230.

Hopefully this has given you a brief insight to some of the running costs of the church; but obviously this is explained in more detail in the financial report. I just wanted to share very simply, where some of our income comes from and how that money is used. The sums will show that the income still doesn't cover the outgoings I have mentioned, and these are only a few of them.

Once again thank you to everyone for your help and support, especially Beryl, Zena and Gill for counting money on a Sunday.

Independent Examiners Report

To the PCC of St Mark's Church – Kingstanding

Respective responsibilities of trustee and examiner

This report on the accounts of the PCC for the year ended 31st December 2023 which are set out in pages 4 to 9 is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 1997 and S.43 of the Charities Act 1993.

As the members of PCC, you are responsible for the preparation of the accounts; you consider that the audit requirements of the of the regulation 3(3) of the Church Accounting Regulations 1997 and section 43(2) of the Charities Act 1993 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of regulation 23 of the Church Accounting Regulations 1997 and Regulation 7 of the Charities(Accounts and Reports) regulations 1995.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7) (b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in any audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examinations no matter has come to my attention:

Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 41 of the Act: and to prepare accounts which accord with the accounting records and to comply with the requirements of the Act , are also contained in the Church Accounting Regulations 1997 have not been met; or

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Hopkins
Independent Examiner
BVSC Accountancy Services
Birmingham Voluntary Service Council
Latham House
33-34 Paradise Street
Birmingham
B1 2AJ

Charity Name St Mark's PCC		No (if any)		CC16a
Receipts and payments accounts				
For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024	

Section A Receipts and payments

	PCC to the nearest £	Minibus to the nearest £	Daycentre to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Receipts from transactions	23,450	1,466	179,975	204,891	178,011
Receipts from interest	638	41	24	703	4,676
Sub total (Gross income for AR)	24,088	1,507	179,999	205,594	182,687
A2 Asset and investment sales, (see table).					
Sale of shares	-	-	-	-	89,930
	-	-	-	-	-
Sub total	-	-	-	-	89,930
Total receipts	24,088	1,507	179,999	205,594	272,617
A3 Payments					
Payments from transactions	32,973	13,184	151,256	197,413	311,072
Sub total	32,973	13,184	151,256	197,413	311,072
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments Net of	32,973	13,184	151,256	197,413	311,072
receipts/(payments)	- 8,886	- 11,677	28,743	8,181	- 38,455
A5 Transfers between funds	8,683	12,759	- 21,442	-	-
A6 Cash funds last year end	26,082	3,699	8,253	38,034	76,488
Cash funds this year end	25,879	4,781	15,554	46,215	38,033

Section B Statement of assets and liabilities at the end of the period

Categories	Details	PCC to nearest £	Minibus to nearest £	Daycentre to nearest £
B1 Cash funds	Current Accounts	13,365	3,148	11,566
	Deposit Accounts	12,514	1,633	3,988
	Total cash funds	25,879	4,781	15,554
	payments account(s))	OK	OK	OK

	2024 to nearest £	2023 to nearest £	0 to nearest £
--	----------------------	----------------------	-------------------

B2 Other monetary assets	Details			
				-
				-
				-
				-
				-

B3 Investment assets	CBF Investment account	33501	34880	-
	Church Property Fund	30515	30347	-
	Church Global Fund	6716	6172	-
	Church Investment account	17752	17354	-
	Minibus Property Fund	0	0	
	Minibus Global Fund	944	858	
	Day Centre Property Fund	10574	10515	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details		
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Accounts for the year ended 31st December 2024

Accounting Policies

General

These accounts have been prepared in accordance with the church accounting regulations 1977 together. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of groups that owe their main affiliation to another body nor those that are informal gatherings of church members,

Funds

Funds are considered to be general (a) if they are not subject to legal restrictions on their use and (b) the PCC may designate them as they please.

Income

Following the general principle set out above, collections, planned giving and funds raised by fundraising events and the like are only recognised when received; income tax due on gift aided income in the accounts is included when received. Grants and legacies are only included when the PCC is notified of its legal entitlement for the amount due.

Income from rents and dividends on investments are included when they are received.

Expenditure

Following the general principle set out above, grants and donations payable are accounted for when paid over

Fixed Assets

Consecrated and beneficial property is excluded from the accounts by virtue of s.96(2)(a) of the charities act 1993.

PCC	2024	2023
Voluntary income		
Tax efficient planned giving	9,318	9,220
Other planned giving	906	801
Other collections at services	2,481	1,162
All other recurring giving/donations	0	193
All other non-recurring giving donations	595	13,672
All tax received through gift aid	1,659	1,600
Legacies received	0	0
Recurring grants	0	0
One-off grants	2,082	145
Total Voluntary Income	17,041	26,793

Activities for generating funds

Gross income from fundraising activities	2,468	2,037
Dividend interest paid into current account	37	37
Total Generating funds	2,505	2,074

Church Activities

Statutory fees retained by the PCC	1,588	398
Gross income from trading (Hall Lettings)	879	2,718
Other incoming resources (Parish Pilgrimage)	1,459	4,444
Total Church Activities	3,925	7,560

Interest received to deposit account	128	2,656
Total Receipts	23,598	39,083

Payments

Cost of generating funds	298	65
All Mission giving and charitable grants	0	1,038
Parish Share paid to diocese	17,055	17,055
Fees collected on behalf of diocese	2,115	2,115
Salaries/honoria	0	0
Expenses of clergy, clergy house, visiting clergy	208	181
Mission and evangelism costs	60	0
Regular Church Running expenses	5,283	5,153
Church Utility Bills	1,188	854
Cost of Trading (hall expenses)	0	5,592
Governance Costs (Audit)	720	0
Sub Total	26,927	32,053

Major repairs to the church building	0	68,930
Major repairs to the church hall	6,047	9,541

Total payments	32,973	110,524
-----------------------	---------------	----------------

Minibus	2024	2023
Vehicle hire to PCC & others	0	300
Contributions by day centre	0	0
DFT fuel tax rebate	1,466	629
loan	0	9,000
Interest	41	1,421
Total Receipts	1,507	11,350

Payments

Diesel	5,913	4,574
Insurance	4,503	0
Repairs	2,767	4,520
Miscellaneous	0	3,902
Contribution towards new minibus	0	0
Money returned to Pcc	0	66,557
Total Payments	13,184	79,553

Daycentre	2024	2023
Core Receipts		
Members contributions to meals	16,861	13,604
Members contributions to transport	4,207	3,347
members contributions to Core Costs	111,068	73,847
Additional unrestricted grants	11,420	21,825
Additional restricted grants	4,978	0
Donations, fund raising, goods purchased and misc.	580	3,710
Total Core Receipts	149,114	116,333

Core Payments		
Senior Care Worker and assistants	36,974	35,388
Cook and Kitchen assistants	15,521	11,036
Drivers	31,845	23,458
Administrative Support	6,439	4,462
Employment allowance recovered	-4,390	-2,349
Holiday cover/ Overtime	16,244	7,637
pension provision	549	327
Sub Total Staffing	103,183	79,959
Catered meals	14,442	11,923
Transportation expenses	2,571	1,822
Rent (including heat and light)	5,743	3,424
Postage, stationery, CRB costs and miscellaneous	810	2,647
Telephone	1,393	1,046
Insurance, Admin. and advertising	765	712
Mobility exercises	1,275	1,478
Activity Costs	2,083	578
Training	0	360
Sub Total - non -staffing	29,082	23,990
Total Core Payments	132,265	103,949

Outreach

Receipts		
CDO Grant	12,972	10,776
Outreach Worker	0	0
History Group	1,098	46
Young at Heart	0	31
Card Group	72	85
Friday Lunch	33	107
Gentle Exercise	3,181	698
Choir	35	0
unrestricted grants for outreach	13,471	3,579
restricted grants for outreach	0	0
oncosts	0	0
PCC reimburse for organist/cleaner	0	0
Total Outreach Receipts	30,861	15,322

Outreach Payments

Community Development Officer	8,815	10,086
Outreach worker	0	0
Sessional Workers (inc Organist fee/cleaner)	4,401	4,843
Postage Stationary etc	599	71
activity rent	928	0
Telephone	1,047	1,123
Friday Lunch	0	40
employment allowance recovered	0	-519
gentle exercise	1,120	1,295
Card Group Material	0	27
Young at Heart	5	0
Capital Equipment	1,464	0
Advertising	612	80
Transport	0	0
Total Outreach Payments	18,991	17,046

Interest	24	599
Overall Total Receipts	179,999	132,254
Overall Total Payments	151,256	120,995