

## **Trustees' Annual Report 2025**

Firstly, I need to extend my immense thanks to the Diocese for their support in preparation of last years (2024) annual accounts; and their continued guidance and support throughout 2025; which in turn, has given me the confidence to carry out this year's task.

2025 has been another eventful year of transition, hard work, and resilience behind the scenes, by quite a few people, in order to keep the church and day centre running smoothly. That said, the PCC have continued to follow the Charity Commission's guidance, in delivering religion and advancing our church to the benefit of our local community and the wider public.

### **Review of the plans made for 2025 –**

Unfortunately, the grant we received from the Harlow Trust had to be returned due to not receiving a faculty from the diocese.

As it stands at the moment, we have still been unable to appoint someone into the Community Hub Administrator position. This will be something we will try to address again in 2026

### **Financial Review of 2025 for Church, Day Centre & Minibus in brief -**

#### **Income**

Activities for generating funds for the Church alone was £36,304 which consists of: voluntary income £20,240, along with generated funds & church activities of £16,064.

Added to this, there was an income from the Day centre of £197,125 which consists of: members contributions £176,851, unrestricted grants totalled £18,917 and income from the minibus gave a figure of £1,357

This gave a **TOTAL income of £233,429.**

#### **Expenditure**

The expenses for the Church alone were £41,660, (resulting in an unfortunate loss on paper).

The expenses for the Day centre and minibus combined came to a figure of £173,677

This gave a **TOTAL expenditure of £215,337.**

These figures are, in comparison, along the same lines with income & expenditure as in 2024

## **Review of the Year**

The PCC met 4 times during the year, plus the Annual Parochial Church Meeting.

The church's main focus this year, was to have a new boiler installed as the heating system had been condemned; but this had to be done with as little disruption as possible to the services that our Day Centre provides for our vulnerable members of the community. Thankfully the Lord was looking down on us, and the weather remained exceptionally warm during the period of the installation, so there was no disruption at all. The year also saw a very successful return from HMRC for outstanding Gift Aid that had accumulated over the past few years; which went a good way in paying for our new boiler.

## **Future Plans**

2026 sees more maintenance work being considered; with a possible upgrade to our electrics. However, this will depend on finances, especially the way the economy is at the moment.

Our social committee also has numerous activities planned throughout the year; one of them hopefully being our first visit back to Walsingham since Covid.

Also, another attempt at filling the vacant post of Community Hub Administrator.

As I said at the beginning; the hard work that everyone has put in over this last year whether it was from our giving, physical working, administration or organising skills; it all played a crucial part in the success and progression of St Marks in 2025.

St Marks Church, Kingstanding

## Consolidated accounts

Financial statements for the year ended  
31<sup>st</sup> December 2025

## Independent Examiner's report

Accounts for the year ended 31<sup>st</sup> December 2025

Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of the Independent Examiner's statement

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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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 examiner's statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 29<sup>th</sup> May 2026

Signed:



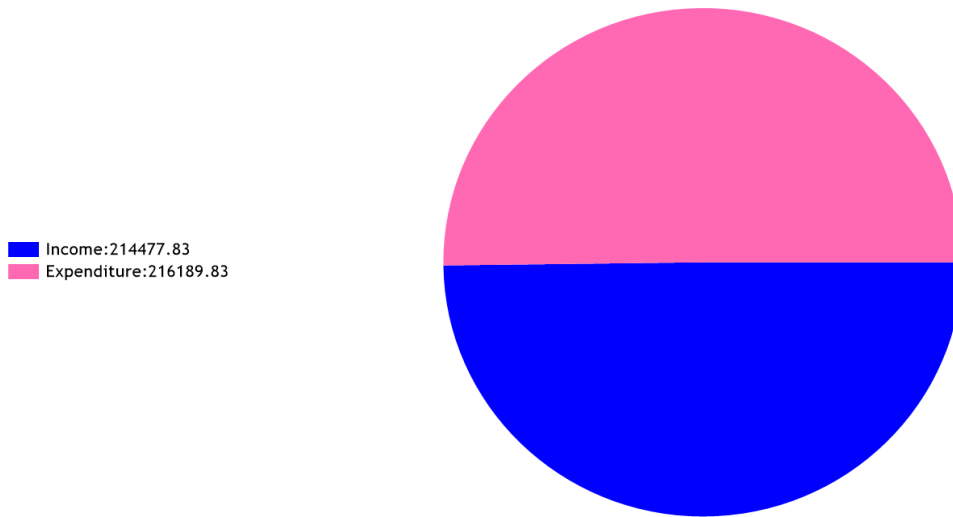
Stephen Hendy

Data Developments, The Chubb Buildings, Fryer Street, Wolverhampton, WV1 1HT

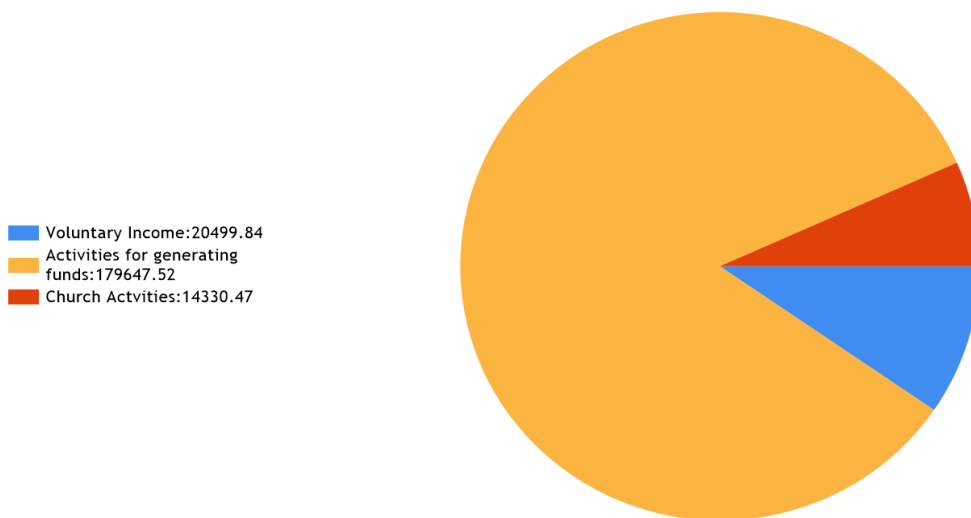
## Statement of Financial Activities

|                                                             | Unrestricted<br>funds | Restricted<br>funds | Endowment<br>funds | Total<br>funds | Prior year<br>total funds |
|-------------------------------------------------------------|-----------------------|---------------------|--------------------|----------------|---------------------------|
| <b>Income and endowments from:</b>                          |                       |                     |                    |                |                           |
| Voluntary Income                                            | 20,500                | -                   | -                  | 20,500         | 17,041                    |
| Activities for generating funds                             | 179,648               | -                   | -                  | 179,648        | 153,254                   |
| Church Activities                                           | 14,330                | -                   | -                  | 14,330         | 3,925                     |
| Donations and legacies                                      | -                     | -                   | -                  | -              | -                         |
| Income from charitable activities                           | -                     | -                   | -                  | -              | -                         |
| Other trading activities                                    | -                     | -                   | -                  | -              | -                         |
| Investments                                                 | -                     | -                   | -                  | -              | -                         |
| Other income                                                | -                     | -                   | -                  | -              | -                         |
| Church Activities                                           | -                     | -                   | -                  | -              | -                         |
| <b>Total income</b>                                         | <b>214,478</b>        | <b>-</b>            | <b>-</b>           | <b>214,478</b> | <b>174,220</b>            |
| <b>Expenditure on:</b>                                      |                       |                     |                    |                |                           |
| Church Activities (E)                                       | 39,961                | -                   | -                  | 39,961         | 63,834                    |
| Raising Funds                                               | 580                   | -                   | -                  | 580            | -                         |
| Other Expenditure                                           | 4,393                 | -                   | -                  | 4,393          | -                         |
| Raising funds                                               | -                     | -                   | -                  | -              | -                         |
| Expenditure on charitable activities                        | -                     | -                   | -                  | -              | -                         |
| Other expenditure                                           | 170,426               | 830                 | -                  | 171,256        | 164,439                   |
| <b>Total expenditure</b>                                    | <b>215,360</b>        | <b>830</b>          | <b>-</b>           | <b>216,190</b> | <b>228,273</b>            |
| <b>Net income / (expenditure) resources before transfer</b> | <b>(882)</b>          | <b>(830)</b>        | <b>-</b>           | <b>(1,712)</b> | <b>(54,053)</b>           |
| <b>Transfers</b>                                            |                       |                     |                    |                |                           |
| Gross transfers between funds - in                          | -                     | 3,030               | -                  | 3,030          | -                         |
| Gross transfers between funds - out                         | (3,030)               | -                   | -                  | (3,030)        | -                         |
| <b>Other recognised gains / losses</b>                      |                       |                     |                    |                |                           |
| Gains/losses on investment assets                           | 1,994                 | 227                 | -                  | 2,221          | -                         |
| Gains on revaluation, fixed assets, charity's own use       | -                     | -                   | -                  | -              | -                         |
| <b>Net movement in funds</b>                                | <b>(1,918)</b>        | <b>2,427</b>        | <b>-</b>           | <b>509</b>     | <b>(54,053)</b>           |
| <b>Total funds brought forward</b>                          | <b>130,088</b>        | <b>16,195</b>       | <b>-</b>           | <b>146,282</b> | <b>200,335</b>            |
| <b>Total funds carried forward</b>                          | <b>128,169</b>        | <b>18,622</b>       | <b>-</b>           | <b>146,791</b> | <b>146,282</b>            |
| <b>Represented by</b>                                       |                       |                     |                    |                |                           |
| <b>Unrestricted</b>                                         |                       |                     |                    |                |                           |
| General Fund                                                | 128,169               | -                   | -                  | 128,169        | 130,088                   |
| <b>Restricted</b>                                           |                       |                     |                    |                |                           |
| Day Centre Fund                                             | -                     | 14,789              | -                  | 14,789         | 14,562                    |
| Minibus Fund                                                | -                     | 3,833               | -                  | 3,833          | 1,633                     |
| <b>Total funds</b>                                          | <b>128,169</b>        | <b>18,622</b>       | <b>-</b>           | <b>146,791</b> | <b>146,282</b>            |

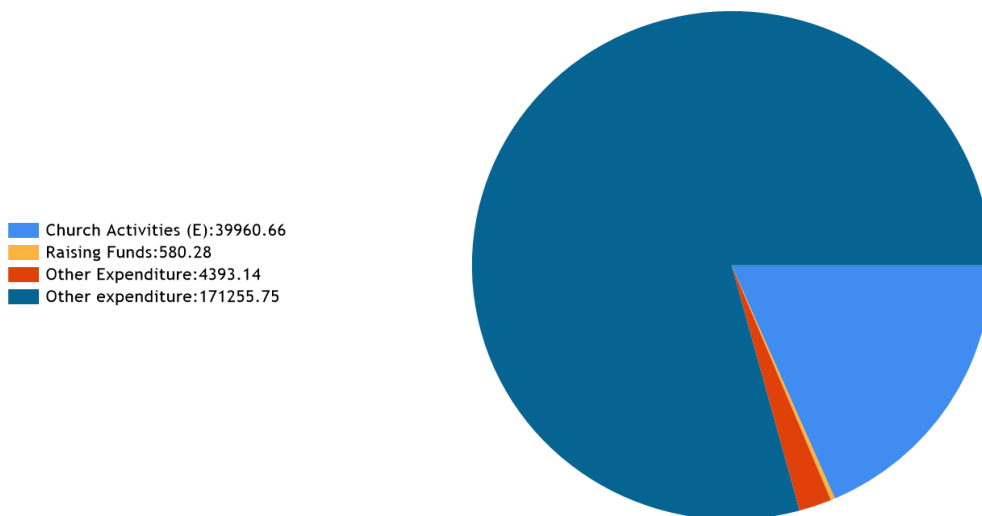
Statement of Financial Activities-Total Income vs Expenditure



Statement of Financial Activities-Income

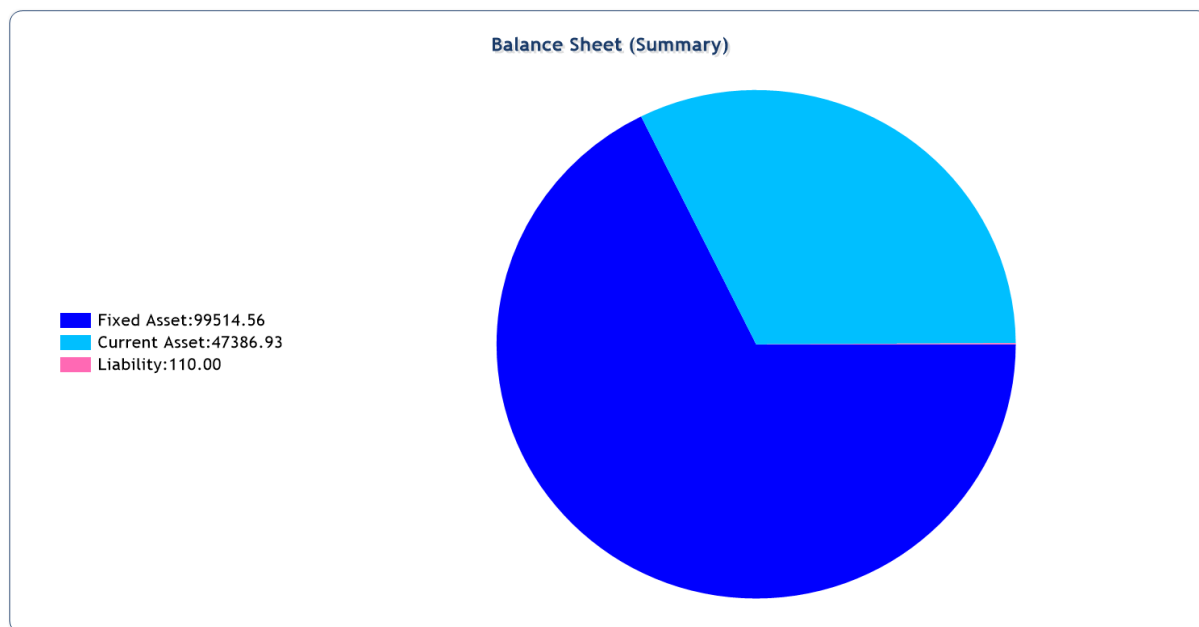


Statement of Financial Activities-Expenditure



## Balance Sheet (Summary)

|                                                    | As at<br>31/12/2025 | As at<br>31/12/2024 |
|----------------------------------------------------|---------------------|---------------------|
| <b>Fixed assets</b>                                |                     |                     |
| Investments                                        | 99,515              | 100,001             |
|                                                    | <b>99,515</b>       | <b>100,001</b>      |
| <b>Current assets</b>                              |                     |                     |
| Cash At Bank And In Hand                           | 47,387              | 46,281              |
|                                                    | <b>47,387</b>       | <b>46,281</b>       |
| <b>Liabilities</b>                                 |                     |                     |
| Creditors: Amounts Falling Due In One Year         | 110                 | -                   |
|                                                    | <b>110</b>          | <b>-</b>            |
| <b>Net current assets less current liabilities</b> | <b>47,277</b>       | <b>46,281</b>       |
| <b>Total assets less current liabilities</b>       | <b>146,791</b>      | <b>146,282</b>      |
| <b>Liabilities</b>                                 |                     |                     |
|                                                    | <b>-</b>            | <b>-</b>            |
| <b>Total net assets less liabilities</b>           | <b>146,791</b>      | <b>146,282</b>      |
| <b>Represented by</b>                              |                     |                     |
| <b>Unrestricted</b>                                |                     |                     |
| Unrestricted - General Funds                       | 128,169             | 130,088             |
| <b>Designated</b>                                  |                     |                     |
| <b>Restricted</b>                                  |                     |                     |
| Restricted - Day Centre Fund                       | 14,789              | 14,562              |
| Restricted - Minibus Fund                          | 3,833               | 1,633               |
| <b>Fund Totals</b>                                 | <b>146,791</b>      | <b>146,282</b>      |



## Statement of Assets and Liabilities (by code)

| Class and nominal code                                  |      |         |          |          | General   | Designated   | Restricted | Endowment | Total | Last year |
|---------------------------------------------------------|------|---------|----------|----------|-----------|--------------|------------|-----------|-------|-----------|
| Fixed Asset - Investments                               |      |         |          |          |           |              |            |           |       |           |
| 1100: PCC - CBF Investment Fund Income Shares (Diocese) |      | 33,080  | -        | -        | -         | 33,080       | 33,501     |           |       |           |
| 1200: PCC - CCLA - Property Fund - 419                  |      | 31,172  | -        | -        | -         | 31,172       | 30,515     |           |       |           |
| 1210: PCC - CCLA - Global Fund - 416                    |      | 6,506   | -        | -        | -         | 6,506        | 6,716      |           |       |           |
| 1220: PCC - CCLA - Investment Fund - 414                |      | 17,042  | -        | -        | -         | 17,042       | 17,752     |           |       |           |
| 1300: Day Centre - CCLA - Property Fund - 413           |      | -       | -        | 10,801   | -         | 10,801       | 10,574     |           |       |           |
| 1315: FIXED Minibus Global Equity Fund CCLA - 412       |      | 915     | -        | -        | -         | 915          | 944        |           |       |           |
| Total                                                   |      | 88,713  | -        | 10,801   | -         | 99,515       | 100,001    |           |       |           |
| Current Asset - Cash At Bank And In Hand                |      |         |          |          |           |              |            |           |       |           |
| 1500: PCC Current Account - CAF                         |      | 8,565   | -        | 110      | -         | 8,675        | 13,365     |           |       |           |
| 1510: PCC Deposit Account - CCLA - 411                  |      | 15,237  | -        | -        | -         | 15,237       | 12,514     |           |       |           |
| 1520: Day Centre Current Account - Lloyds               |      | 14,184  | -        | -        | -         | 14,184       | 11,566     |           |       |           |
| 1530: Day Centre Deposit Account - CCLA - 418           |      | 756     | -        | 3,988    | -         | 4,744        | 3,988      |           |       |           |
| 1540: Minibus Current Account - Lloyds                  |      | 529     | -        | 2,200    | -         | 2,729        | 3,215      |           |       |           |
| 1550: Minibus Deposit Account - CCLA - 415              |      | 74      | -        | 1,633    | -         | 1,707        | 1,633      |           |       |           |
| 1570: St Marks Community Hub - Lloyds                   |      | 110     | -        | -        | -         | 110          | -          |           |       |           |
| Total                                                   |      | 39,456  | -        | 7,931    | -         | 47,387       | 46,281     |           |       |           |
| Liability - Agency Accounts                             |      |         |          |          |           |              |            |           |       |           |
| 6699: Agency collections                                |      | -       | -        | 110      | -         | 110          | -          |           |       |           |
| Total                                                   |      | -       | -        | 110      | -         | 110          | -          |           |       |           |
| Net total assets                                        |      | 128,169 | -        | 18,622   | -         | 146,791      | 146,282    |           |       |           |
| Represented by                                          |      |         |          |          |           |              |            |           |       |           |
| Restricted - Day Cntr                                   |      | -       | -        | 14,789   | -         | 14,789       | 14,562     |           |       |           |
| Unrestricted - General                                  |      | 128,169 | -        | -        | -         | 128,169      | 130,088    |           |       |           |
| Restricted - Minibus Fund                               |      | -       | -        | 3,833    | -         | 3,833        | 1,633      |           |       |           |
| Total                                                   |      | 128,169 | -        | 18,622   | -         | 146,791      | 146,282    |           |       |           |
| Fund movement summary                                   |      |         |          |          |           |              |            |           |       |           |
|                                                         | Fund | Opening | Incoming | Outgoing | Transfers | Gains/Losses | Journals   | Closing   |       |           |
| General                                                 |      |         |          |          |           |              |            |           |       |           |
| Unrestricted                                            |      | 130,088 | 214,478  | 215,360  | (3,030)   | 1,994        | -          | 128,169   |       |           |
| Sub-totals                                              |      | 130,088 | 214,478  | 215,360  | (3,030)   | 1,994        | -          | 128,169   |       |           |
| Minibus Fund                                            |      |         |          |          |           |              |            |           |       |           |
| Restricted                                              |      | 1,633   | -        | 830      | 3,030     | -            | -          | 3,833     |       |           |
| Sub-totals                                              |      | 1,633   | -        | 830      | 3,030     | -            | -          | 3,833     |       |           |
| Day Cntr                                                |      |         |          |          |           |              |            |           |       |           |
| Restricted                                              |      | 14,562  | -        | -        | -         | 227          | -          | 14,789    |       |           |
| Sub-totals                                              |      | 14,562  | -        | -        | -         | 227          | -          | 14,789    |       |           |
| Totals                                                  |      | 146,282 | 214,478  | 216,190  | -         | 2,221        | -          | 146,791   |       |           |

## Analysis of income and expenditure

|                                                     | Total          |            |            |           |                        |
|-----------------------------------------------------|----------------|------------|------------|-----------|------------------------|
|                                                     | Unrestricted   | Designated | Restricted | Endowment | This year Last year    |
| <b>INCOME AND ENDOWMENTS FROM:</b>                  |                |            |            |           |                        |
| <b>Voluntary Income</b>                             |                |            |            |           |                        |
| 3101 - Regular Giving Envelopes - Gift Aided        | 1,389          | -          | -          | -         | 1,389 17,041           |
| 3102 - Regular Giving Envelopes Non-GA              | 920            | -          | -          | -         | 920 -                  |
| 3111 - Collection Plate                             | 1,612          | -          | -          | -         | 1,612 -                |
| 3140 - Other Donations                              | 584            | -          | -          | -         | 584 -                  |
| 3151 - PGS                                          | 9,291          | -          | -          | -         | 9,291 -                |
| 3152 - PGS Gift Aid                                 | 1,854          | -          | -          | -         | 1,854 -                |
| 3153 - G.A.S.D.S                                    | 1,802          | -          | -          | -         | 1,802 -                |
| 3154 - Claimed Gift Aid HMRC                        | 2,790          | -          | -          | -         | 2,790 -                |
| 9140 - Income Reinvestment                          | 260            | -          | -          | -         | 260 -                  |
| <b>Voluntary Income Totals</b>                      | <b>20,500</b>  | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>20,500 17,041</b>   |
| <b>Activities for generating funds (Day Centre)</b> |                |            |            |           |                        |
| 3115 - Bank Interest                                | 608            | -          | -          | -         | 608 128                |
| 3500 - Day Centre - Members Contribution            | 156,471        | -          | -          | -         | 156,471 149,114        |
| 3510 - Day Centre - unrestricted grants             | 18,917         | -          | -          | -         | 18,917 -               |
| 3520 - Day Centre - restricted grants               | -              | -          | -          | -         | - -                    |
| 3530 - Day Centre - Fundraising and Donations       | -              | -          | -          | -         | - -                    |
| 3800 - Events Fundraising                           | 1,639          | -          | -          | -         | 1,639 2,505            |
| 3859 - Other Fundraising                            | 628            | -          | -          | -         | 628 -                  |
| 4143 - Income from Minibus Hire                     | 1,357          | -          | -          | -         | 1,357 1,507            |
| 4144 - Keep Fit Income                              | -              | -          | -          | -         | - -                    |
| 4145 - Transfer from Day Centre                     | 28             | -          | -          | -         | 28 -                   |
| <b>Activities for generating funds Totals</b>       | <b>179,648</b> | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>179,648 153,254</b> |
| <b>Church Activities (Day Centre)</b>               |                |            |            |           |                        |
| 4000 - Parochial Fees                               | 599            | -          | -          | -         | 599 3,925              |
| 4002 - Church Register Fees                         | -              | -          | -          | -         | - -                    |
| 4141 - Hall Hire - Regular                          | 8,424          | -          | -          | -         | 8,424 -                |
| 4142 - Hall Hire "One offs"                         | 100            | -          | -          | -         | 100 -                  |
| 4999 - Sundry Income                                | 5,207          | -          | -          | -         | 5,207 -                |
| <b>Church Activities Totals</b>                     | <b>14,330</b>  | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>14,330 3,925</b>    |
| <b>Income and endowments Grand totals</b>           | <b>214,478</b> | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>214,478 174,220</b> |
| <b>EXPENDITURE ON:</b>                              |                |            |            |           |                        |
| <b>Church Activities (E)</b>                        |                |            |            |           |                        |
| 5001 - Common Fund                                  | 13,650         | -          | -          | -         | 13,650 32,973          |
| 5100 - Charitable Giving                            | 422            | -          | -          | -         | 422 -                  |
| 6100 - Training                                     | 610            | -          | -          | -         | 610 -                  |
| 6340 - DC - Outreach Work                           | -              | -          | -          | -         | - 30,861               |
| 6503 - DC Internet & Phone                          | 2,809          | -          | -          | -         | 2,809 -                |
| 6509 - Photocopier Usage Costs                      | 59             | -          | -          | -         | 59 -                   |
| 6510 - Church Stationary Costs                      | 22             | -          | -          | -         | 22 -                   |
| 6512 - DC - Office Supplies Costs                   | 142            | -          | -          | -         | 142 -                  |
| 6519 - Postage Costs                                | 21             | -          | -          | -         | 21 -                   |
| 6550 - Photocopier Lease Costs                      | 433            | -          | -          | -         | 433 -                  |
| 6599 - Other Office Costs                           | 195            | -          | -          | -         | 195 -                  |
| 6700 - Altar Supplies                               | 528            | -          | -          | -         | 528 -                  |
| 6703 - Worship Resources                            | 178            | -          | -          | -         | 178 -                  |
| 6704 - Worship Materials                            | 120            | -          | -          | -         | 120 -                  |
| 6748 - Service Refreshments                         | 49             | -          | -          | -         | 49 -                   |
| 6751 - Organist payments (& Gifts)                  | -              | -          | -          | -         | - -                    |
| 6760 - Media License Fees / Data Protection Fee     | 100            | -          | -          | -         | 100 -                  |
| 6901 - Minor Repair                                 | 315            | -          | -          | -         | 315 -                  |
| 6902 - Maintenance Materials                        | 220            | -          | -          | -         | 220 -                  |

|                                                 |                |   |            |   |                |                |
|-------------------------------------------------|----------------|---|------------|---|----------------|----------------|
| 6904 - Boiler Maintenance & Repairs             | -              | - | -          | - | -              | -              |
| 6910 - Maintenance - Other                      | 1,480          | - | -          | - | 1,480          | -              |
| 7011 - CHURCH - Cleaning Supplies               | 579            | - | -          | - | 579            | -              |
| 7019 - DC - Cleaning PPE                        | 62             | - | -          | - | 62             | -              |
| 7020 - Insurance                                | 1,806          | - | -          | - | 1,806          | -              |
| 7021 - Alarm Charges                            | 272            | - | -          | - | 272            | -              |
| 7025 - Fire Safety                              | 289            | - | -          | - | 289            | -              |
| 7048 - Other Safety Costs                       | 509            | - | -          | - | 509            | -              |
| 7049 - Other Security Costs                     | 10             | - | -          | - | 10             | -              |
| 7051 - Water Charges                            | 613            | - | -          | - | 613            | -              |
| 7052 - Electricity Charges                      | 4,680          | - | -          | - | 4,680          | -              |
| 7053 - Gas Charges                              | 2,351          | - | -          | - | 2,351          | -              |
| 7141 - Gas Safety / Services & Maintenance      | 6,984          | - | -          | - | 6,984          | -              |
| 7147 - Hall " Other Maintenance                 | -              | - | -          | - | -              | -              |
| 7164 - Hall " Minor Repairs                     | 190            | - | -          | - | 190            | -              |
| 9999 - DC - Sundry Expenditure                  | 260            | - | -          | - | 260            | -              |
| <b>Church Activities (E) Totals</b>             | <b>39,961</b>  | - | -          | - | <b>39,961</b>  | <b>63,834</b>  |
| <b>Raising Funds (Day Centre)</b>               |                |   |            |   |                |                |
| 8158 - Miscellaneous fundraising costs          | 580            | - | -          | - | 580            | -              |
| 8159 - Food Fundraising Costs                   | -              | - | -          | - | -              | -              |
| <b>Raising Funds Totals</b>                     | <b>580</b>     | - | -          | - | <b>580</b>     | -              |
| <b>Other Expenditure (St Marks Church ONLY)</b> |                |   |            |   |                |                |
| 5002 - Parochial Fees                           | 966            | - | -          | - | 966            | -              |
| 6001 - DBS Checks                               | 120            | - | -          | - | 120            | -              |
| 6151 - Church - REIMBURSE of Salaries           | 1,525          | - | -          | - | 1,525          | -              |
| 6341 - Reimbursement of salaries                | -              | - | -          | - | -              | -              |
| 6342 - Day Centre Hall Hire                     | -              | - | -          | - | -              | -              |
| 6909 - Clergy House                             | -              | - | -          | - | -              | -              |
| 7142 - Electrical Safety & Pat testing          | 1,067          | - | -          | - | 1,067          | -              |
| 8160 - Social Activities                        | 570            | - | -          | - | 570            | -              |
| 9102 - Independent Examiners Fees               | -              | - | -          | - | -              | -              |
| 9130 - Bank Charges                             | 145            | - | -          | - | 145            | -              |
| <b>Other Expenditure Totals</b>                 | <b>4,393</b>   | - | -          | - | <b>4,393</b>   | -              |
| <b>Other expenditure (St Marks Church ONLY)</b> |                |   |            |   |                |                |
| 6150 - Day Centre - Staff Wages                 | 129,083        | - | -          | - | 129,083        | 132,265        |
| 6151 - Consultancy Payment                      | 1,340          | - | -          | - | 1,340          | -              |
| 6152 - DC Day Centre Social Activities          | 7,522          | - | -          | - | 7,522          | 18,991         |
| 6153 - Staff Mileage Reimbursement              | 272            | - | -          | - | 272            | -              |
| 6341 - Reimbursement of salaries                | -              | - | -          | - | -              | -              |
| 6342 - Day Centre Hall Hire                     | -              | - | -          | - | -              | -              |
| 6740 - DC Day Centre Food                       | 13,110         | - | -          | - | 13,110         | -              |
| 6741 - Minibus Fuel Costs                       | 5,905          | - | -          | - | 5,905          | 5,913          |
| 6742 - Minibus Expenditure                      | 1,999          | - | -          | - | 1,999          | -              |
| 6743 - Minibus Insurance                        | 4,266          | - | -          | - | 4,266          | 4,503          |
| 6744 - Hall Hire                                | 3,830          | - | -          | - | 3,830          | -              |
| 6745 - Meat World                               | -              | - | -          | - | -              | -              |
| 6746 - Members Taxis                            | -              | - | -          | - | -              | -              |
| 7001 - Kitchen Equipment                        | 25             | - | -          | - | 25             | -              |
| 7151 - Day Centre Minibus                       | 150            | - | 830        | - | 980            | -              |
| 7152 - Minibus Maintenance                      | 1,077          | - | -          | - | 1,077          | 2,767          |
| 9997 - Lloyds Bank Charges                      | 75             | - | -          | - | 75             | -              |
| 9998 - DC Petty Cash                            | 1,773          | - | -          | - | 1,773          | -              |
| <b>Other expenditure Totals</b>                 | <b>170,426</b> | - | <b>830</b> | - | <b>171,256</b> | <b>164,439</b> |
| <b>Expenditure Grand totals</b>                 | <b>215,360</b> | - | <b>830</b> | - | <b>216,190</b> | <b>228,273</b> |

St Marks Church, Kingstanding

## Consolidated accounts

Financial statements for the year ended  
31<sup>st</sup> December 2025

## Independent Examiner's report

Accounts for the year ended 31<sup>st</sup> December 2025

Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of the Independent Examiner's statement

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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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 examiner's statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 29<sup>th</sup> May 2026

Signed:



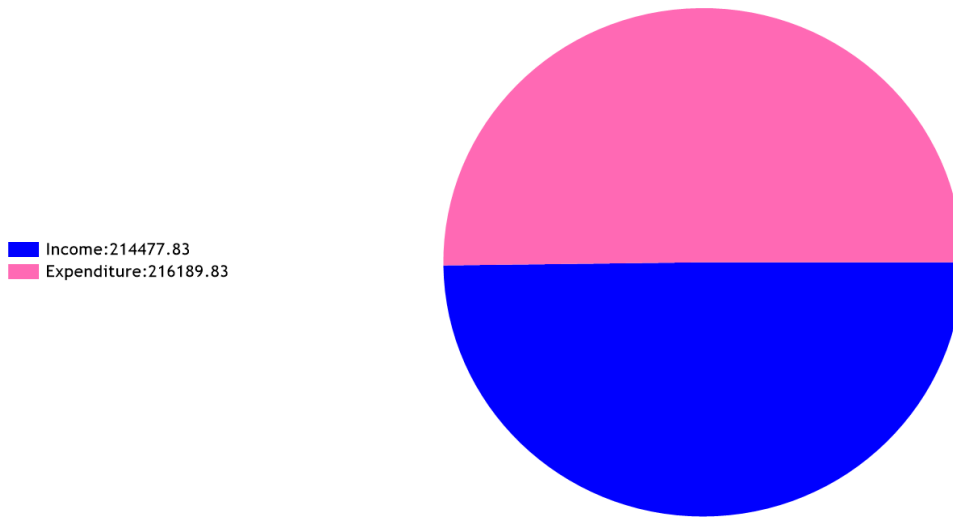
Stephen Hendy

Data Developments, The Chubb Buildings, Fryer Street, Wolverhampton, WV1 1HT

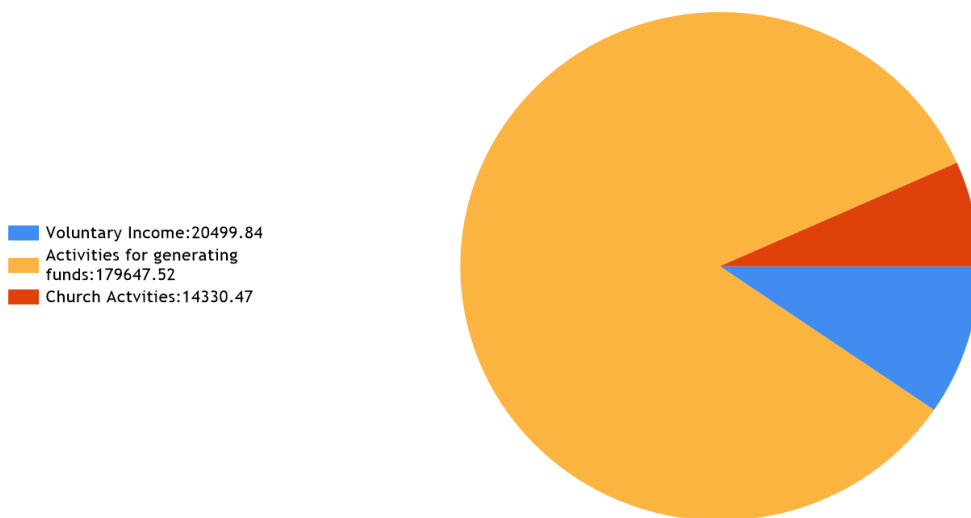
## Statement of Financial Activities

|                                                             | Unrestricted<br>funds | Restricted<br>funds | Endowment<br>funds | Total<br>funds | Prior year<br>total funds |
|-------------------------------------------------------------|-----------------------|---------------------|--------------------|----------------|---------------------------|
| <b>Income and endowments from:</b>                          |                       |                     |                    |                |                           |
| Voluntary Income                                            | 20,500                | -                   | -                  | 20,500         | 17,041                    |
| Activities for generating funds                             | 179,648               | -                   | -                  | 179,648        | 153,254                   |
| Church Activities                                           | 14,330                | -                   | -                  | 14,330         | 3,925                     |
| Donations and legacies                                      | -                     | -                   | -                  | -              | -                         |
| Income from charitable activities                           | -                     | -                   | -                  | -              | -                         |
| Other trading activities                                    | -                     | -                   | -                  | -              | -                         |
| Investments                                                 | -                     | -                   | -                  | -              | -                         |
| Other income                                                | -                     | -                   | -                  | -              | -                         |
| Church Activities                                           | -                     | -                   | -                  | -              | -                         |
| <b>Total income</b>                                         | <b>214,478</b>        | <b>-</b>            | <b>-</b>           | <b>214,478</b> | <b>174,220</b>            |
| <b>Expenditure on:</b>                                      |                       |                     |                    |                |                           |
| Church Activities (E)                                       | 39,961                | -                   | -                  | 39,961         | 63,834                    |
| Raising Funds                                               | 580                   | -                   | -                  | 580            | -                         |
| Other Expenditure                                           | 4,393                 | -                   | -                  | 4,393          | -                         |
| Raising funds                                               | -                     | -                   | -                  | -              | -                         |
| Expenditure on charitable activities                        | -                     | -                   | -                  | -              | -                         |
| Other expenditure                                           | 170,426               | 830                 | -                  | 171,256        | 164,439                   |
| <b>Total expenditure</b>                                    | <b>215,360</b>        | <b>830</b>          | <b>-</b>           | <b>216,190</b> | <b>228,273</b>            |
| <b>Net income / (expenditure) resources before transfer</b> | <b>(882)</b>          | <b>(830)</b>        | <b>-</b>           | <b>(1,712)</b> | <b>(54,053)</b>           |
| <b>Transfers</b>                                            |                       |                     |                    |                |                           |
| Gross transfers between funds - in                          | -                     | 3,030               | -                  | 3,030          | -                         |
| Gross transfers between funds - out                         | (3,030)               | -                   | -                  | (3,030)        | -                         |
| <b>Other recognised gains / losses</b>                      |                       |                     |                    |                |                           |
| Gains/losses on investment assets                           | 1,994                 | 227                 | -                  | 2,221          | -                         |
| Gains on revaluation, fixed assets, charity's own use       | -                     | -                   | -                  | -              | -                         |
| <b>Net movement in funds</b>                                | <b>(1,918)</b>        | <b>2,427</b>        | <b>-</b>           | <b>509</b>     | <b>(54,053)</b>           |
| <b>Total funds brought forward</b>                          | <b>130,088</b>        | <b>16,195</b>       | <b>-</b>           | <b>146,282</b> | <b>200,335</b>            |
| <b>Total funds carried forward</b>                          | <b>128,169</b>        | <b>18,622</b>       | <b>-</b>           | <b>146,791</b> | <b>146,282</b>            |
| <b>Represented by</b>                                       |                       |                     |                    |                |                           |
| <b>Unrestricted</b>                                         |                       |                     |                    |                |                           |
| General Fund                                                | 128,169               | -                   | -                  | 128,169        | 130,088                   |
| <b>Restricted</b>                                           |                       |                     |                    |                |                           |
| Day Centre Fund                                             | -                     | 14,789              | -                  | 14,789         | 14,562                    |
| Minibus Fund                                                | -                     | 3,833               | -                  | 3,833          | 1,633                     |
| <b>Total funds</b>                                          | <b>128,169</b>        | <b>18,622</b>       | <b>-</b>           | <b>146,791</b> | <b>146,282</b>            |

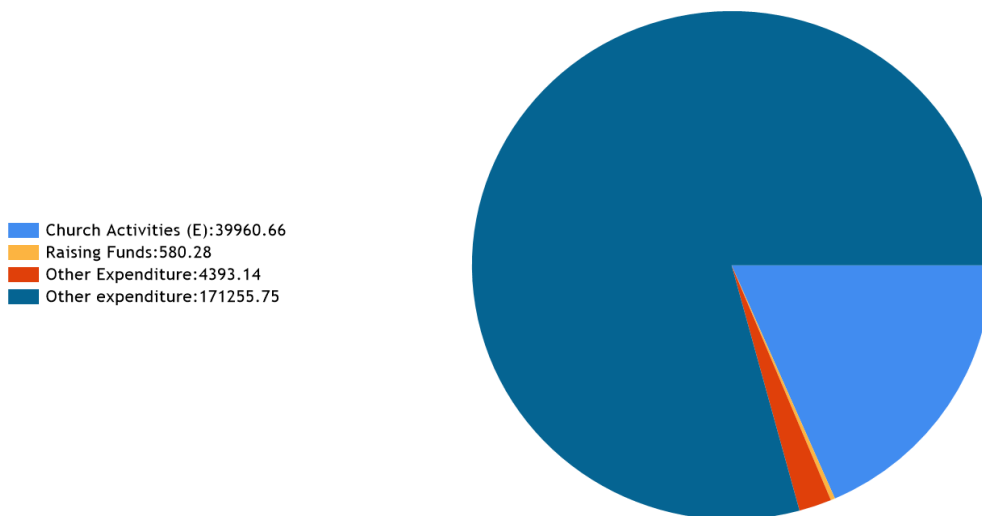
Statement of Financial Activities-Total Income vs Expenditure



Statement of Financial Activities-Income

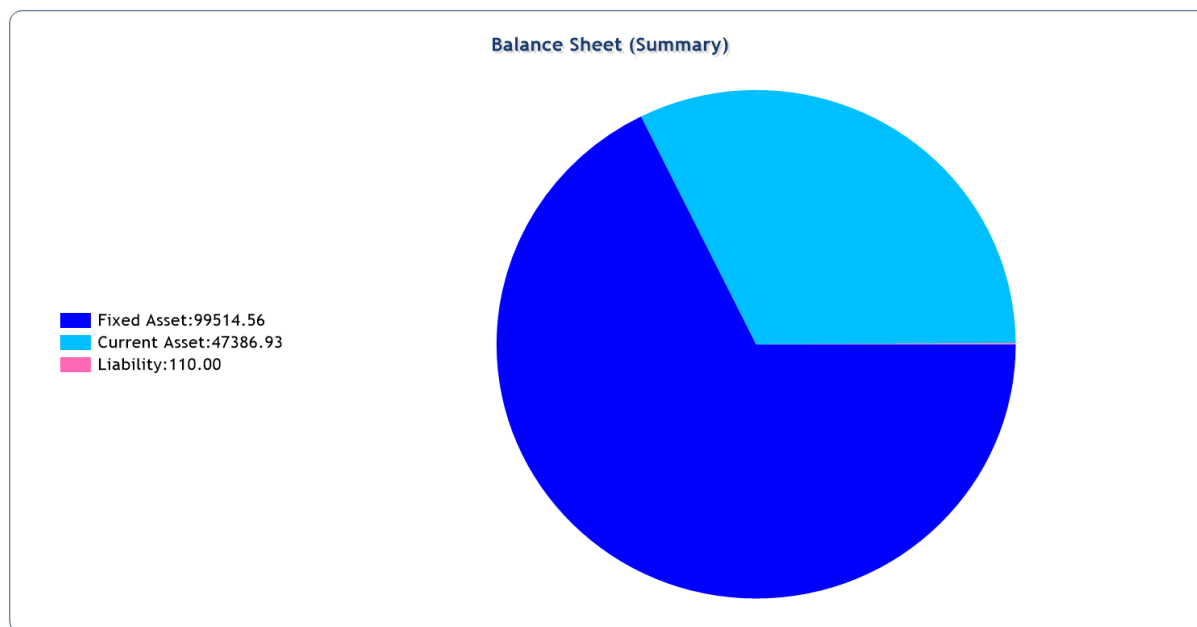


Statement of Financial Activities-Expenditure



## Balance Sheet (Summary)

|                                                    | As at<br>31/12/2025 | As at<br>31/12/2024 |
|----------------------------------------------------|---------------------|---------------------|
| <b>Fixed assets</b>                                |                     |                     |
| Investments                                        | 99,515              | 100,001             |
|                                                    | <b>99,515</b>       | <b>100,001</b>      |
| <b>Current assets</b>                              |                     |                     |
| Cash At Bank And In Hand                           | 47,387              | 46,281              |
|                                                    | <b>47,387</b>       | <b>46,281</b>       |
| <b>Liabilities</b>                                 |                     |                     |
| Creditors: Amounts Falling Due In One Year         | 110                 | -                   |
|                                                    | <b>110</b>          | <b>-</b>            |
| <b>Net current assets less current liabilities</b> | <b>47,277</b>       | <b>46,281</b>       |
| <b>Total assets less current liabilities</b>       | <b>146,791</b>      | <b>146,282</b>      |
| <b>Liabilities</b>                                 |                     |                     |
|                                                    | <b>-</b>            | <b>-</b>            |
| <b>Total net assets less liabilities</b>           | <b>146,791</b>      | <b>146,282</b>      |
| <b>Represented by</b>                              |                     |                     |
| <b>Unrestricted</b>                                |                     |                     |
| Unrestricted - General Funds                       | 128,169             | 130,088             |
| <b>Designated</b>                                  |                     |                     |
| <b>Restricted</b>                                  |                     |                     |
| Restricted - Day Centre Fund                       | 14,789              | 14,562              |
| Restricted - Minibus Fund                          | 3,833               | 1,633               |
| <b>Fund Totals</b>                                 | <b>146,791</b>      | <b>146,282</b>      |



## Statement of Assets and Liabilities (by code)

| Class and nominal code                                  |      |         |          |          | General   | Designated   | Restricted | Endowment | Total | Last year |
|---------------------------------------------------------|------|---------|----------|----------|-----------|--------------|------------|-----------|-------|-----------|
| Fixed Asset - Investments                               |      |         |          |          |           |              |            |           |       |           |
| 1100: PCC - CBF Investment Fund Income Shares (Diocese) |      | 33,080  | -        | -        | -         | 33,080       | 33,501     |           |       |           |
| 1200: PCC - CCLA - Property Fund - 419                  |      | 31,172  | -        | -        | -         | 31,172       | 30,515     |           |       |           |
| 1210: PCC - CCLA - Global Fund - 416                    |      | 6,506   | -        | -        | -         | 6,506        | 6,716      |           |       |           |
| 1220: PCC - CCLA - Investment Fund - 414                |      | 17,042  | -        | -        | -         | 17,042       | 17,752     |           |       |           |
| 1300: Day Centre - CCLA - Property Fund - 413           |      | -       | -        | 10,801   | -         | 10,801       | 10,574     |           |       |           |
| 1315: FIXED Minibus Global Equity Fund CCLA - 412       |      | 915     | -        | -        | -         | 915          | 944        |           |       |           |
| Total                                                   |      | 88,713  | -        | 10,801   | -         | 99,515       | 100,001    |           |       |           |
| Current Asset - Cash At Bank And In Hand                |      |         |          |          |           |              |            |           |       |           |
| 1500: PCC Current Account - CAF                         |      | 8,565   | -        | 110      | -         | 8,675        | 13,365     |           |       |           |
| 1510: PCC Deposit Account - CCLA - 411                  |      | 15,237  | -        | -        | -         | 15,237       | 12,514     |           |       |           |
| 1520: Day Centre Current Account - Lloyds               |      | 14,184  | -        | -        | -         | 14,184       | 11,566     |           |       |           |
| 1530: Day Centre Deposit Account - CCLA - 418           |      | 756     | -        | 3,988    | -         | 4,744        | 3,988      |           |       |           |
| 1540: Minibus Current Account - Lloyds                  |      | 529     | -        | 2,200    | -         | 2,729        | 3,215      |           |       |           |
| 1550: Minibus Deposit Account - CCLA - 415              |      | 74      | -        | 1,633    | -         | 1,707        | 1,633      |           |       |           |
| 1570: St Marks Community Hub - Lloyds                   |      | 110     | -        | -        | -         | 110          | -          |           |       |           |
| Total                                                   |      | 39,456  | -        | 7,931    | -         | 47,387       | 46,281     |           |       |           |
| Liability - Agency Accounts                             |      |         |          |          |           |              |            |           |       |           |
| 6699: Agency collections                                |      | -       | -        | 110      | -         | 110          | -          |           |       |           |
| Total                                                   |      | -       | -        | 110      | -         | 110          | -          |           |       |           |
| Net total assets                                        |      | 128,169 | -        | 18,622   | -         | 146,791      | 146,282    |           |       |           |
| Represented by                                          |      |         |          |          |           |              |            |           |       |           |
| Restricted - Day Cntr                                   |      | -       | -        | 14,789   | -         | 14,789       | 14,562     |           |       |           |
| Unrestricted - General                                  |      | 128,169 | -        | -        | -         | 128,169      | 130,088    |           |       |           |
| Restricted - Minibus Fund                               |      | -       | -        | 3,833    | -         | 3,833        | 1,633      |           |       |           |
| Total                                                   |      | 128,169 | -        | 18,622   | -         | 146,791      | 146,282    |           |       |           |
| Fund movement summary                                   |      |         |          |          |           |              |            |           |       |           |
|                                                         | Fund | Opening | Incoming | Outgoing | Transfers | Gains/Losses | Journals   | Closing   |       |           |
| General                                                 |      |         |          |          |           |              |            |           |       |           |
| Unrestricted                                            |      | 130,088 | 214,478  | 215,360  | (3,030)   | 1,994        | -          | 128,169   |       |           |
| Sub-totals                                              |      | 130,088 | 214,478  | 215,360  | (3,030)   | 1,994        | -          | 128,169   |       |           |
| Minibus Fund                                            |      |         |          |          |           |              |            |           |       |           |
| Restricted                                              |      | 1,633   | -        | 830      | 3,030     | -            | -          | 3,833     |       |           |
| Sub-totals                                              |      | 1,633   | -        | 830      | 3,030     | -            | -          | 3,833     |       |           |
| Day Cntr                                                |      |         |          |          |           |              |            |           |       |           |
| Restricted                                              |      | 14,562  | -        | -        | -         | 227          | -          | 14,789    |       |           |
| Sub-totals                                              |      | 14,562  | -        | -        | -         | 227          | -          | 14,789    |       |           |
| Totals                                                  |      | 146,282 | 214,478  | 216,190  | -         | 2,221        | -          | 146,791   |       |           |

## Analysis of income and expenditure

|                                                     | Total          |            |            |           |                        |
|-----------------------------------------------------|----------------|------------|------------|-----------|------------------------|
|                                                     | Unrestricted   | Designated | Restricted | Endowment | This year Last year    |
| <b>INCOME AND ENDOWMENTS FROM:</b>                  |                |            |            |           |                        |
| <b>Voluntary Income</b>                             |                |            |            |           |                        |
| 3101 - Regular Giving Envelopes - Gift Aided        | 1,389          | -          | -          | -         | 1,389 17,041           |
| 3102 - Regular Giving Envelopes Non-GA              | 920            | -          | -          | -         | 920 -                  |
| 3111 - Collection Plate                             | 1,612          | -          | -          | -         | 1,612 -                |
| 3140 - Other Donations                              | 584            | -          | -          | -         | 584 -                  |
| 3151 - PGS                                          | 9,291          | -          | -          | -         | 9,291 -                |
| 3152 - PGS Gift Aid                                 | 1,854          | -          | -          | -         | 1,854 -                |
| 3153 - G.A.S.D.S                                    | 1,802          | -          | -          | -         | 1,802 -                |
| 3154 - Claimed Gift Aid HMRC                        | 2,790          | -          | -          | -         | 2,790 -                |
| 9140 - Income Reinvestment                          | 260            | -          | -          | -         | 260 -                  |
| <b>Voluntary Income Totals</b>                      | <b>20,500</b>  | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>20,500 17,041</b>   |
| <b>Activities for generating funds (Day Centre)</b> |                |            |            |           |                        |
| 3115 - Bank Interest                                | 608            | -          | -          | -         | 608 128                |
| 3500 - Day Centre - Members Contribution            | 156,471        | -          | -          | -         | 156,471 149,114        |
| 3510 - Day Centre - unrestricted grants             | 18,917         | -          | -          | -         | 18,917 -               |
| 3520 - Day Centre - restricted grants               | -              | -          | -          | -         | - -                    |
| 3530 - Day Centre - Fundraising and Donations       | -              | -          | -          | -         | - -                    |
| 3800 - Events Fundraising                           | 1,639          | -          | -          | -         | 1,639 2,505            |
| 3859 - Other Fundraising                            | 628            | -          | -          | -         | 628 -                  |
| 4143 - Income from Minibus Hire                     | 1,357          | -          | -          | -         | 1,357 1,507            |
| 4144 - Keep Fit Income                              | -              | -          | -          | -         | - -                    |
| 4145 - Transfer from Day Centre                     | 28             | -          | -          | -         | 28 -                   |
| <b>Activities for generating funds Totals</b>       | <b>179,648</b> | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>179,648 153,254</b> |
| <b>Church Activities (Day Centre)</b>               |                |            |            |           |                        |
| 4000 - Parochial Fees                               | 599            | -          | -          | -         | 599 3,925              |
| 4002 - Church Register Fees                         | -              | -          | -          | -         | - -                    |
| 4141 - Hall Hire - Regular                          | 8,424          | -          | -          | -         | 8,424 -                |
| 4142 - Hall Hire "One offs"                         | 100            | -          | -          | -         | 100 -                  |
| 4999 - Sundry Income                                | 5,207          | -          | -          | -         | 5,207 -                |
| <b>Church Activities Totals</b>                     | <b>14,330</b>  | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>14,330 3,925</b>    |
| <b>Income and endowments Grand totals</b>           | <b>214,478</b> | <b>-</b>   | <b>-</b>   | <b>-</b>  | <b>214,478 174,220</b> |
| <b>EXPENDITURE ON:</b>                              |                |            |            |           |                        |
| <b>Church Activities (E)</b>                        |                |            |            |           |                        |
| 5001 - Common Fund                                  | 13,650         | -          | -          | -         | 13,650 32,973          |
| 5100 - Charitable Giving                            | 422            | -          | -          | -         | 422 -                  |
| 6100 - Training                                     | 610            | -          | -          | -         | 610 -                  |
| 6340 - DC - Outreach Work                           | -              | -          | -          | -         | - 30,861               |
| 6503 - DC Internet & Phone                          | 2,809          | -          | -          | -         | 2,809 -                |
| 6509 - Photocopier Usage Costs                      | 59             | -          | -          | -         | 59 -                   |
| 6510 - Church Stationary Costs                      | 22             | -          | -          | -         | 22 -                   |
| 6512 - DC - Office Supplies Costs                   | 142            | -          | -          | -         | 142 -                  |
| 6519 - Postage Costs                                | 21             | -          | -          | -         | 21 -                   |
| 6550 - Photocopier Lease Costs                      | 433            | -          | -          | -         | 433 -                  |
| 6599 - Other Office Costs                           | 195            | -          | -          | -         | 195 -                  |
| 6700 - Altar Supplies                               | 528            | -          | -          | -         | 528 -                  |
| 6703 - Worship Resources                            | 178            | -          | -          | -         | 178 -                  |
| 6704 - Worship Materials                            | 120            | -          | -          | -         | 120 -                  |
| 6748 - Service Refreshments                         | 49             | -          | -          | -         | 49 -                   |
| 6751 - Organist payments (& Gifts)                  | -              | -          | -          | -         | - -                    |
| 6760 - Media License Fees / Data Protection Fee     | 100            | -          | -          | -         | 100 -                  |
| 6901 - Minor Repair                                 | 315            | -          | -          | -         | 315 -                  |
| 6902 - Maintenance Materials                        | 220            | -          | -          | -         | 220 -                  |

|                                                 |                |   |            |   |                |                |
|-------------------------------------------------|----------------|---|------------|---|----------------|----------------|
| 6904 - Boiler Maintenance & Repairs             | -              | - | -          | - | -              | -              |
| 6910 - Maintenance - Other                      | 1,480          | - | -          | - | 1,480          | -              |
| 7011 - CHURCH - Cleaning Supplies               | 579            | - | -          | - | 579            | -              |
| 7019 - DC - Cleaning PPE                        | 62             | - | -          | - | 62             | -              |
| 7020 - Insurance                                | 1,806          | - | -          | - | 1,806          | -              |
| 7021 - Alarm Charges                            | 272            | - | -          | - | 272            | -              |
| 7025 - Fire Safety                              | 289            | - | -          | - | 289            | -              |
| 7048 - Other Safety Costs                       | 509            | - | -          | - | 509            | -              |
| 7049 - Other Security Costs                     | 10             | - | -          | - | 10             | -              |
| 7051 - Water Charges                            | 613            | - | -          | - | 613            | -              |
| 7052 - Electricity Charges                      | 4,680          | - | -          | - | 4,680          | -              |
| 7053 - Gas Charges                              | 2,351          | - | -          | - | 2,351          | -              |
| 7141 - Gas Safety / Services & Maintenance      | 6,984          | - | -          | - | 6,984          | -              |
| 7147 - Hall " Other Maintenance                 | -              | - | -          | - | -              | -              |
| 7164 - Hall " Minor Repairs                     | 190            | - | -          | - | 190            | -              |
| 9999 - DC - Sundry Expenditure                  | 260            | - | -          | - | 260            | -              |
| <b>Church Activities (E) Totals</b>             | <b>39,961</b>  | - | -          | - | <b>39,961</b>  | <b>63,834</b>  |
| <b>Raising Funds (Day Centre)</b>               |                |   |            |   |                |                |
| 8158 - Miscellaneous fundraising costs          | 580            | - | -          | - | 580            | -              |
| 8159 - Food Fundraising Costs                   | -              | - | -          | - | -              | -              |
| <b>Raising Funds Totals</b>                     | <b>580</b>     | - | -          | - | <b>580</b>     | -              |
| <b>Other Expenditure (St Marks Church ONLY)</b> |                |   |            |   |                |                |
| 5002 - Parochial Fees                           | 966            | - | -          | - | 966            | -              |
| 6001 - DBS Checks                               | 120            | - | -          | - | 120            | -              |
| 6151 - Church - REIMBURSE of Salaries           | 1,525          | - | -          | - | 1,525          | -              |
| 6341 - Reimbursement of salaries                | -              | - | -          | - | -              | -              |
| 6342 - Day Centre Hall Hire                     | -              | - | -          | - | -              | -              |
| 6909 - Clergy House                             | -              | - | -          | - | -              | -              |
| 7142 - Electrical Safety & Pat testing          | 1,067          | - | -          | - | 1,067          | -              |
| 8160 - Social Activities                        | 570            | - | -          | - | 570            | -              |
| 9102 - Independent Examiners Fees               | -              | - | -          | - | -              | -              |
| 9130 - Bank Charges                             | 145            | - | -          | - | 145            | -              |
| <b>Other Expenditure Totals</b>                 | <b>4,393</b>   | - | -          | - | <b>4,393</b>   | -              |
| <b>Other expenditure (St Marks Church ONLY)</b> |                |   |            |   |                |                |
| 6150 - Day Centre - Staff Wages                 | 129,083        | - | -          | - | 129,083        | 132,265        |
| 6151 - Consultancy Payment                      | 1,340          | - | -          | - | 1,340          | -              |
| 6152 - DC Day Centre Social Activities          | 7,522          | - | -          | - | 7,522          | 18,991         |
| 6153 - Staff Mileage Reimbursement              | 272            | - | -          | - | 272            | -              |
| 6341 - Reimbursement of salaries                | -              | - | -          | - | -              | -              |
| 6342 - Day Centre Hall Hire                     | -              | - | -          | - | -              | -              |
| 6740 - DC Day Centre Food                       | 13,110         | - | -          | - | 13,110         | -              |
| 6741 - Minibus Fuel Costs                       | 5,905          | - | -          | - | 5,905          | 5,913          |
| 6742 - Minibus Expenditure                      | 1,999          | - | -          | - | 1,999          | -              |
| 6743 - Minibus Insurance                        | 4,266          | - | -          | - | 4,266          | 4,503          |
| 6744 - Hall Hire                                | 3,830          | - | -          | - | 3,830          | -              |
| 6745 - Meat World                               | -              | - | -          | - | -              | -              |
| 6746 - Members Taxis                            | -              | - | -          | - | -              | -              |
| 7001 - Kitchen Equipment                        | 25             | - | -          | - | 25             | -              |
| 7151 - Day Centre Minibus                       | 150            | - | 830        | - | 980            | -              |
| 7152 - Minibus Maintenance                      | 1,077          | - | -          | - | 1,077          | 2,767          |
| 9997 - Lloyds Bank Charges                      | 75             | - | -          | - | 75             | -              |
| 9998 - DC Petty Cash                            | 1,773          | - | -          | - | 1,773          | -              |
| <b>Other expenditure Totals</b>                 | <b>170,426</b> | - | <b>830</b> | - | <b>171,256</b> | <b>164,439</b> |
| <b>Expenditure Grand totals</b>                 | <b>215,360</b> | - | <b>830</b> | - | <b>216,190</b> | <b>228,273</b> |