



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Sutton Coldfield United Reformed Church

**On accounts for the year
ended**

31/12/2024

**Charity no
(if any)**

1131424

Set out on pages

Section A, Section B and Section C

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I am qualified to undertake the examination by being a qualified member of ACCA.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date:

10/6/25

Name:

John James Taheny

**Relevant professional
qualification(s) or body
(if any):**

ACCA

Address:

Charter House, 56 High Street, Sutton Coldfield B72 1UJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

No Issues



Bissell & Brown

Chartered Certified Accountants

Charter House, 56 High Street,
Sutton Coldfield,
West Midlands B72 1UJ

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website: www.bissell-brown.com

Independent Examiner's Commentary on the Church's Reserves Policy

As part of our independent examination of the church's financial statements for the year ended 31 December 2024, we have reviewed the Church's developing reserves policy.

The Church is currently formulating its reserves policy in line with the Charity Commission's guidance (CC19: *Charity Reserves*), which encourages charities to determine a reserves level appropriate to their particular activities, risks, and future plans. The guidance recognises that there is no standard amount or formula and that each charity should justify its approach based on its own circumstances.

In this context, the Church is giving thoughtful consideration to the level of reserves required not only to support ongoing ministry and operational activity, but also to prepare for potential adverse scenarios – specifically, the possible closure of the church centre, while aiming to maintain core church functions.

To this end, the Trustees have begun identifying key financial exposures, including:

- An estimated **£25,850** for potential redundancy costs for employed staff.
- Additional short-term closure costs – such as utilities, insurance, staff salaries and programme-related commitments – estimated at **£66,245** over a three-month period, based on current figures.

These estimates have been drawn from recent expenditure data and documented assumptions. It is also recognised that some designated funds (such as those held by Café Oasis) may be available to meet specific liabilities.

The reserves policy remains under development and is subject to ongoing refinement. The Trustees plan to review and update both the assumptions and cost estimates annually, and to ensure that the reserves held are sufficient to meet both normal operational needs and any reasonably foreseeable risks.

In our view, the Church is taking a measured and responsible approach to reserves planning. The consideration of potential closure costs and the use of scenario-based planning align well with the principles of the Charity Commission's guidance. While the policy is not yet finalised, the work to date demonstrates a clear understanding of the importance of financial resilience and transparency.

Independent Examiner: John James Taheny

Date: 16/06/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Sutton Coldfield United Reformed Church		Charity No (if any)	1131424
Annual accounts for the period			
Period start date	01/01/2024	To	Period end date 31/12/2024

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	107,529	47,606	-	155,135	234,350
Charitable activities	S02	21,941	655	-	22,596	25,572
Other trading activities	S03	58,878	-	-	58,878	55,798
Investments	S04	49,900	-	-	49,900	45,004
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	238,248	48,261	-	286,509	360,724
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	245,584	62,734	-	308,318	291,388
Charitable activities	S09	34,109	1,678	-	35,787	31,402
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	279,693	64,412	-	344,105	322,790
Net income/(expenditure) before investment gains/(losses)						
Net gains/(losses) on investments	S13	(41,445)	(16,151)	-	(57,596)	37,934
Net income/(expenditure)	S14	-	-	-	-	-
Extraordinary items	S15	(41,445)	(16,151)	-	(57,596)	37,934
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	1,807	-	-	1,807	1,327
Net movement in funds	S20	(39,638)	(16,151)	-	(55,789)	39,261
Reconciliation of funds:						
Total funds brought forward	S21	235,951	26,458	-	262,409	223,148
Total funds carried forward	S22	196,313	10,307	-	206,620	262,409

Section B Balance sheet

	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£ F01	£ F02	£ F03	£ F04	£ F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	51,025	-	-	51,025	54,681
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	51,025	-	-	51,025	54,681
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	3,485	3,773	-	7,258	4,032
Investments (Note 17.4)	B08	69,775	-	-	69,775	67,967
Cash at bank and in hand (Note 24)	B09	84,799	7,771	-	92,570	145,486
Total current assets	B10	158,059	11,544	-	169,603	217,485
Creditors: amounts falling due within one year (Note 20)	B11	12,771	1,237	-	14,008	9,757
Net current assets/(liabilities)	B12	145,288	10,307	-	155,595	207,728
Total assets less current liabilities	B13	196,313	10,307	-	206,620	262,409
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	196,313	10,307	-	206,620	262,409
Funds of the Charity						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	10,307	-	10,307	26,458
Unrestricted funds	B19	196,313	-	-	196,313	235,951
Revaluation reserve	B20	-	-	-	-	-
Total funds	B21	196,313	10,307	-	206,620	262,409

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

Signature	Print Name	Date of approval dd/mm/yyyy
<i>D. M. Walton</i>	D. M. WALTON	18/06/2025
<i>Barbara M. Dowell</i>	BARBARA M. DOWELL	18/06/2025

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and 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) issued on 16 July 2014

• and with*

✓

the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

Based upon these accounts and the continued support of Church members and other supporters as well as the organisations who hire the premises.

Disclosure of any uncertainties that make the going concern assumption doubtful;

Not applicable

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not applicable

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;

<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	

<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	
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Note 2**Accounting policies**

Please complete this note when first reporting under FRS102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		0

Fund balance as restated

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
Adjustments:	

Previous period net income/(expenditure) as restated

Note 2 Accounting policies**2.2 INCOME**

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability. 	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). <p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).</p>	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Legacies	Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Government grants	The charity has received government grants in the reporting period	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. <p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p> <p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p> <p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p> <p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>						
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. <p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.</p>	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Support costs	The charity has incurred expenditure on support costs.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Income from membership	Membership subscriptions received in the nature of a gift are recognised in Donations	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

subscriptions	and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
2.3 EXPENDITURE AND LIABILITIES								
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Redundancy cost	The charity made no redundancy payments during the reporting period.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Deferred income	No material item of deferred income has been included in the accounts.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
2.4 ASSETS								
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £100. The depreciation rates and methods used are disclosed in note 9.2. They are valued at cost.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5. They are valued at cost.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4. They are valued at cost.	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value. Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock. Work in progress is valued at cost less any foreseeable loss that is likely to occur on the	<table><tr><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓	✓	✓	Yes	No	N/a
✓	✓	✓						
Yes	No	N/a						

	contract.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 3

Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	72,932	2,250	-	75,182	69,135
	Gift Aid	15,097	-	-	15,097	14,160
	Legacies	-	-	-	-	30,678
	General grants provided by government/other charities	19,500	45,356	-	64,856	119,357
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	1,020
	Other	-	-	-	-	-
	Total	107,529	47,606	-	155,135	234,350
Charitable activities:	Project 2020 (Parish Nursing)	-	-	-	-	-
	Project 2023 (Birmingham Hospitals)	151	-	-	151	2,166
	Project 2024	4,259	-	-	4,259	-
	Food 4U (Food bank)	15,416	-	-	15,416	23,236
	Commitment for Life	151	-	-	151	70
	Christmas Fayre	1,964	-	-	1,964	-
	Carers group subscriptions	-	655	-	655	-
	Other	-	-	-	-	100
	Total	21,941	655	-	22,596	25,572
Other trading activities:	Café Oasis income	54,657	-	-	54,657	53,021
	Ministry activities	471	-	-	471	138
	Office income (photocopying)	1,797	-	-	1,797	1,039
	Other	1,953	-	-	1,953	1,600
	Total	58,878	-	-	58,878	55,798
Income from investments:	Interest income	391	-	-	391	203
	Dividend income	5,194	-	-	5,194	4,793
	Rental and leasing income	44,198	-	-	44,198	39,825
	Other	117	-	-	117	183
	Total	49,900	-	-	49,900	45,004
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		238,248	48,261	-	286,509	360,724

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 4

Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1	Furlough grant	-	-
Government grant 2	Birmingham City Council	-	21,938
Government grant 3		-	-
Other			
	Total	-	21,938

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

Note 5 Donated goods, facilities and services

This year £	Last year £
----------------	----------------

Seconded staff
Use of property
Other

-	-
-	-
-	-
-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.

The church provides a food bank. Some of the food is provided by members of the church or public before being issued to those in need.

Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.

Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.

Food for distribution to those in need is packed into bags prior to issue. This is carried out by unpaid volunteers

Note 6

Analysis of expenditure

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	URC M&M	35,386	-	-	35,386	46,725
	Other Ministry costs	1,567	-	-	1,567	1,381
	Café Oasis - Salaries + NI	53,421	3,840	-	57,261	54,431
	Café Oasis - Food & other costs	2,224	6,562	-	8,786	11,685
	Legal & professional fees	1,950	-	-	1,950	1,341
	Advertising, marketing, direct mail and publicity	8	-	-	8	-
	Parish Nurse costs	17,042	3,000	-	20,042	18,407
	Office Manager	34,023	-	-	34,023	29,765
	Other church Salaries	6,240	-	-	6,240	5,303
	Administration costs	5,985	-	-	5,985	5,493
	Organ / Piano costs	2,632	-	-	2,632	2,505
	Training	-	1,213	-	1,213	245
	Depreciation	4,464	-	-	4,464	4,334
	Community and Volunteer Support Worker costs	-	629	-	629	8,629
	Community Hub Manager costs	-	40,128	-	40,128	9,567
	Repairs & Maintenance	25,739	5,658	-	31,397	36,589
	Church running costs	47,057	1,704	-	48,761	41,544
	Manse running costs	7,846	-	-	7,846	13,444
	Total expenditure on raising funds	245,584	62,734	-	308,318	291,388
Expenditure on charitable activities	Food4U (Foodbank)	28,718	318	-	29,036	28,468
	Commitment for Life	-	-	-	-	898
	Community Fund Costs	560	-	-	560	845
	Charitable donations	4,831	-	-	4,831	1,191
	Other charitable activities	-	1,360	-	1,360	-
	Total expenditure on charitable activities	34,109	1,678	-	35,787	31,402
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-

	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-

Other

Retirement Gifts	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-

TOTAL EXPENDITURE

279,693	64,412	-	344,105	322,790
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Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
Total					

Prior year expenditure on charitable activities can be analysed as follows:

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1	Not applicable	-	-
Extraordinary item 2		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Note 8

Funds received as agent

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
Total		-	-	-	-	-	-

8.2 Where a consortia or similar arrangement exists whereby 2 or more charities co-operate to achieve economies in the purchase of goods or services, please disclose details of any balances outstanding between any participating members.

Description/name of party	Balance held at period end	
	This year	Last year
	£	£
	-	-
	-	-
	-	-
	-	-
	-	-
Total		-

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation (Describe method)
	£	£	£	£	£	
Governance	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	-		-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Note 10 Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

This year £	Last year £
1,500	840
-	-
-	-
-	-

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	147,885	123,834
Social security costs	6,639	3,326
Pension costs (defined contribution scheme)	1,890	1,387
Other employee benefits	-	-
Total staff costs	156,414	128,547

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Not applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	9	9
Total	9	9

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

--

Please state the legal authority or reason for making the payment

--

Please state the amount of the payment (or value of any waiver of a right to an asset)

--

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

--

The nature of the payment (cash, asset etc.)

--

The extent of redundancy funding at the balance sheet date

--

Please state the accounting policy for any redundancy or termination payments

--

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense

£1,890

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

The defined contribution pension scheme expense is allocated between activities based on nature of each employees work. Pension costs are allocated to unrestricted funds unless explicitly covered by restricted funding. Where pension costs are covered by restricted funding, any associated liability at the year-end is allocated to restricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan

Note 13

Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
	£	£	£	£
Commitment for Life	-	-	-	-
Community fund	-	560	-	-
Food 4U (food bank)	-	28,348	-	-
Other charities	4,831	-	-	-
Total	4,831	28,908	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	Please provide details of charity's URL.
No	Provide details below

Names of institution	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions in reporting period		-
Other unanalysed grants		-
TOTAL GRANTS PAID		-

Note 14 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***14.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Organ	Solar panels	Fixtures and fittings	Equipment	Total
	£	£	£	£	£	£	£
At the beginning of the year	-	-	25,750	24,990	1,590	10,703	63,033
Additions	-	-	-	-	300	508	808
Revaluations	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-	-
At end of the year	-	-	25,750	24,990	1,890	11,211	63,841

14.2 Depreciation and impairments

**Basis		SL	SL	SL	SL	Straight Line ("SL") or Reducing Balance ("RB")
** Rate		4%	4%	10%	20%	

At beginning of the year	-	-	4,120	1,000	160	3,072	8,352
Disposals	-	-	-	-	-	-	-
Depreciation	-	-	1,030	1,000	190	2,244	4,464
Impairment	-	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-	-
At end of the year	-	-	5,150	2,000	350	5,316	12,816

14.3 Net book value

Net book value at the beginning of the year	-	-	21,630	23,990	1,430	7,631	54,681
Net book value at the end of the year	-	-	20,600	22,990	1,540	5,895	51,025

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance).

Section C

Notes to the accounts

Note 15 Intangible assets

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development	Patents and trademarks	Other	Total
	£	£	£	£
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					

At beginning of the year	-	-	-	-
Disposals	-	-	-	-
Amortisation	-	-	-	-
Impairment	-	-	-	-
Transfers*	-	-	-	-
At end of year	-	-	-	-

15.3 Net book value

Net book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

**Reasons for choosing
amortisation rates**

**Policies for the recognition of any
capital development**

15.5 Impairment

**Please provide a description of the events and
circumstances that led to the recognition or
reversal of an impairment loss.**

--

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied

**the carrying amount that would have been
recognised had the assets been carried under
the cost model.**

15.7 Other disclosures

**(i) If your intangible asset was acquired by way
of grant, provide value on initial recognition and
carrying amount of the asset.**

**(ii) Details of the carrying amounts of any
intangible assets to which the charity has
restricted title or that are pledged as security for
liabilities.**

**(iii) Please provide the amount of contractual
commitments for the acquisition of intangible
assets.**

**(iv) State the amount of research and
development expenditure recognised as
expenditure in the year.**

**(vi) Please detail the headings in the SOFA in
which a charge for amortisation of intangible
assets is included.**

**(vii) For any material intangible assets, please
provide a description, its carrying amount and
any remaining amortisation period.**

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual

Note 16**Heritage assets**

Please complete this note if the charity has heritage assets

16.1 General disclosures for all charities holding heritage assets

(i) Explain the nature and scale of heritage assets held.

Not applicable

(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

**Basis						Straight Line ("SL") or Reducing Balance ("R/B")
** Rate						

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of year	-	-	-	-	-

16.4 Net book value

Nat book value at the beginning of the year

Net book value at the end of the year

-	-	-	-	-
-	-	-	-	-

16.5 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

16.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

qualifications of independent valuer

the methods applied and significant assumptions

any significant limitations on the valuation

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

At valuation Group A	At cost Group B	Total
£	£	£
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

Carrying amount at the beginning of the period

Additions

Disposals

Depreciation/impairment

Revaluation

Carrying amount at the end of period

16.8 Heritage assets (where heritage assets are not recognised on the balance sheet)

(i) Explain the reason why heritage assets have not been recognised on the balance sheet.

(ii) Describe the significance and nature of heritage assets.

(iii) Disclose information that is helpful in assessing the value of heritage assets.

(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.

16.9 Five year summary of heritage assets transactions

	2024	2023	2022	2021	2020
	£	£	£	£	£

Purchases

Group A

Group B

Group C

Other

Donations

Group A

Group B

Group C

Other

Total additions**Charge for impairment**

Group A

Group B

Group C

Other

Total charge for impairment**Disposals**

Group A - carrying amount

Group B - carrying amount

Group C

Other

Total disposals

-	-	-	-	-	-
-	-	-	-	-	-
-					
-					
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	67,967	-	-	-	67,967
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	1,808	-	-	-	1,808
Carrying (fair) value at end of year	-	69,775	-	-	-	69,775

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	69,775	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-
-	-

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Note 18

Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	
Charitable activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other trading activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Total this year	-	-	-	-	-
Total previous year	-	-	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
7,258	4,032
-	-
7,258	4,032

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

This year	Last year
£	£
-	-
-	-
-	-
-	-
Total	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	10,513	6,363	-	-
Taxation and social security	3,104	2,693	-	-
Other creditors	391	701	-	-
Total	14,008	9,757	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

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Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

Balance at the start of the reporting period
 Amounts added in current period
 Amounts charged against the provision in the current period
 Unused amounts reversed during the period
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

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21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

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Note 22 Other disclosures for debtors, creditors and other basic financial instruments

22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.

22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conditions related to its pledge should be given here.

Note 23 Contingent liabilities and contingent assets**23.1 Contingent liabilities**

Where the charity has contingent liabilities, please complete the following section unless the possibility of their existence is remote.

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

Explain any uncertainties relating to the amount or timing of settlement; and the possibility of any reimbursement

Where it is not practical to make one or more of these disclosures, please state this fact

Note 24 **Cash at bank and in hand****Short term cash investments (less than 3 months maturity date)****Short term deposits****Cash at bank and on hand****Other****Total**

This year £	Last year £
-	-
-	-
92,570	145,486
-	-
92,570	145,486

Note 25 Fair value of assets and liabilities

25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.

Not applicable

25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.

None

Note 26**Events after the end of the reporting period**

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

Please provide details of the nature of the event

Not applicable

Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made

Note 27 Charity funds**27.1 Details of material funds held and movements during the CURRENT reporting period**

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds; D - Designated funds

Fund names	Type PE, EE R, UR or D*	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Parent and Toddler Group	D	For use by Junior Church	569	-	-	-	-	569
SANDS	D	For use by the Stillborn and Neonatal Death Support group	48	-	-	-	-	48
Garden Maintenance Fund	D	For the upkeep of the garden	-	1,000	(325)	-	-	675
Drama Fund	D	For use by drama group	542	-	-	-	-	542
Café Oasis Fund	D	For use by Café Oasis	8,686	55,007	(55,227)	-	-	8,466
Commitment for Life	D	For donations via the Commitment for Life programme	135	151	-	-	-	286
Community Fund	D	For helping members of the community	2,064	-	(560)	-	-	1,504
General Funds	UR	For the general running of the Church	177,477	135,946	(174,419)	-	1,807	140,811
Church Redevelopment	D	For Church redevelopment costs	-	8,830	(2,475)	-	-	6,355
Food Bank reserve	D	For providing food for the Food 4 U food bank	19,599	19,726	(28,718)	-	-	10,607
Parish Nursing fund	D	For parish nursing costs	-	10,000	(10,000)	-	-	-
Outside Causes Fund	D	For donating to causes outside of the Church	6,100	5,188	(4,831)	-	-	6,457
Seated Exercise Group Fund	D	For use by the "Seated Exercise" group	30	2,400	(1,800)	-	-	630
BVSC Transition Fund	R	For providing greater outreach to the community through the Café Oasis project	6,149	7,375	(13,524)	-	-	-
Equipment Fund	D	For funding equipment purchases	1,161	-	(238)	-	-	923
Long Covid Community Engagement Fund	R	For providing long covid support to the community	2,311	-	(2,311)	-	-	-
National Grid Community Matters Fund	R	For providing greater outreach to the community	3,150	-	(3,150)	-	-	-
Manse Redevelopment Fund	D	For Manse redevelopment costs	100	-	(100)	-	-	-
SCCT Refurbishment Fund	R	For re-covering the Cedar Hall roof and refurbishment of bathroom facilities	-	5,658	(5,658)	-	-	-
SCTC Community Fund	R	For providing greater outreach to the community	14,848	-	(13,031)	-	-	1,817
Solar panels fund	D	For funding the purchase of solar panels for the church roof	19,440	-	(1,000)	-	-	18,440
NNS Carers Group Fund	R	For use by the carers group	-	10,875	(4,635)	-	-	6,240
NNS Fifty Plus Fund	R	For providing yoga classes	-	250	(250)	-	-	-
SCCT Community Hub Manager Fund	R	For covering the wages costs of the community hub manager	-	21,853	(21,853)	-	-	-
Carers United Fund	R	For use by the carers group	-	2,250	-	-	-	2,250
Other funds	D		-	-	-	-	-	-
Total Funds			262,409	286,509	(344,105)	-	1,807	206,620

Note 27

Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds; D - Designated funds

Fund names	Type PE, EE R, UR or D*	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Parent and Toddler Group	D	For use by Junior Church	564	-	-	5	-	569
SANDS	D	For use by the Stillborn and Neonatal Death Support group	48	-	-	-	-	48
Garden Maintenance Fund	D	For the upkeep of the garden	475	-	(475)	-	-	-
Drama Fund	D	For use by drama group	542	-	-	-	-	542
Café Oasis Fund	D	For use by Café Oasis	8,232	53,521	(53,067)	-	-	8,686
Commitment for Life	D	For donations via the Commitment for Life programme	963	70	(898)	-	-	135
Community Fund	D	For helping members of the community	2,869	40	(845)	-	-	2,064
General Funds	UR	For the general running of the Church	143,829	158,319	(132,413)	6,415	1,327	177,477
Church Redevelopment	D	For Church redevelopment costs	-	20	(20)	-	-	-
Food Bank reserve	D	For providing food for the Food 4 U food bank	19,830	28,236	(28,467)	-	-	19,599
Parish Nursing fund	D	For parish nursing costs	5,168	8,095	(15,937)	2,674	-	-
Outside Causes Fund	D	For donating to causes outside of the Church	3,826	3,465	(1,191)	-	-	6,100
Birmingham City Grant	D	For providing greater outreach to the community	36,802	21,938	(49,651)	(9,089)	-	-
Seated Exercise Group Fund	D	For use by the "Seated Exercise" group	-	1,600	(1,570)	-	-	30
BVSC Transition Fund	R	For providing greater outreach to the community through the Café Oasis project	-	7,375	(1,226)	-	-	6,149
Equipment Fund	D	For funding equipment purchases	-	1,400	(239)	-	-	1,161
Long Covid Community Engagement Fund	R	For providing long covid support to the community	-	5,500	(3,189)	-	-	2,311
Lundie Prize Fund	D	For junior church costs	-	100	(95)	(5)	-	-
National Grid Community Matters Fund	R	For providing greater outreach to the community	-	3,150	-	-	-	3,150
Manse Redevelopment Fund	D	For Manse redevelopment costs	-	5,687	(5,687)	-	-	100
SCCT Refurbishment Fund	R	For re-covering the Cedar Hall roof and refurbishment of bathroom facilities	-	21,768	(21,768)	-	-	-
SCTC Community Fund	R	For providing greater outreach to the community	-	20,000	(5,152)	-	-	14,848
Solar panels fund	D	For funding the purchase of solar panels for the church roof	-	20,440	(1,000)	-	-	19,440
Other funds	D		-	-	-	-	-	-
Total Funds			223,148	360,724	(322,790)	-	1,327	262,409

Note 27

Charity funds (cont)

27.3 Transfers between funds

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

Planned use	Purpose of the designation	Amount

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		
Other (please specify):		
TOTAL		

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Note 29**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.



The
United
Reformed
Church

Sutton Coldfield United Reformed Church

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Secretary

Miss Barbara McDowell
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Treasurer

Mr Terry Flower
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May 2025

Secretary's Report 2024

Our Church Centre continues to be busy during the week with many activities taking place as different groups use our premises. It was also good to see an increase in church related events such as a Christmas Fayre (the first since Covid), concerts, cake sale, quiz etc to raise money for our church project. Several successful 'reunion' afternoon teas were held for people no longer able to physically attend services. This gave an opportunity to meet up again with friends and socialise. The Café continues to operate 4 days a week and provides lunches after our Church Meetings in aid of the church project. There is still concern around financial viability so a consultant from Development in Social Enterprise introduced by the Neighbourhood Networking Scheme, came to give advice. He reported that the basic operation was sound and gave suggestions on how to increase footfall. The Café is very much appreciated by all who use it and receive home deliveries.

Our Community Hub Manager has taken on an expanding role networking with local support services and Sutton Coldfield Town Council (SCTC). This has led to a variety of community events and projects taking place on our premises. Some local agencies e.g. MIND, Occupational Health and Social Services continue to use our premises for their health and community outreach services. This also provides additional support and help to the users of our Food4U Foodbank. Food4U operates 1 day a week and level of use remains high. Volunteers also deliver produce to users who are unable to physically attend the session. Our Parish Nurse is actively involved in the work of the foodbank and the service continues to be well used and valued by both the congregation and the wider community.

All these activities are dependent on external funding so constantly under review. As there is a heavy reliance on grants, making applications is very time consuming and not always successful due to increased demands on limited resources. Because of this uncertainty of funding, a Church Meeting discussed the possibility of applying for lottery funding. There was no consensus at this time, but the topic will be revisited next year. On a positive note, the church has been working with Sutton Coldfield Town Council on signage, planting etc to improve the area around the church as people come into town.

Our church service continues to be held each Sunday and is live streamed making it accessible to those who are no longer able to physically attend. Church membership remains fairly constant at 93 and attendance at the Sunday service (on site and online) continues at around 70. We continue to offer our midweek more reflective service with an emphasis on prayers for healing. Our Uniformed Organisations led 2 Parade services during the year which were well supported.

Activities for children and young people are thriving through the work of Uniformed Organisations, Messy Church and Messy Tots. We are no further forward in recruiting a Youth Worker as the nature of the role is still under discussion. The weekly update sent out electronically by the minister keeps members and friends up to date with communication.

During the year, we were able to refurbish the ladies toilets and upstairs bathroom which is available for showers as required by some of our users. We still have a lot of property related issues to address and are looking at how to fund this work and other essential maintenance. To this end the Church Meeting took a 'one-off' decision that our church project for 2025 should be church funds. We continue to work closely with the other URCs in our pastorate and also hosted the West Midlands Synod meeting.

Governance

Regular reports on conflict of interest, safeguarding and health and safety are taken at each Elder's meeting and Safeguarding is also on the agenda for each Church Meeting. . Work is ongoing on health and safety and Eco church. In line with URC Good Practice guidance we have updated our Safeguarding policy.

The church has its regular pattern of meetings. Monthly Elder's meetings are held in person as are quarterly Church Meetings. The Finance and Property Committee meet on the premises approx. every 2 months and are actively putting together projects for general maintenance and energy efficiency - again looking for grants to fund this work in 2025. 2 Elders stepped down at the end of 2023 and we ordained and inducted 1 at the beginning of the year thus maintaining a viable and representative Eldership and group of Trustees.

Barbara McDowell, Church Secretary

Sharing the love of God through Worship and Friendship – All are welcome