

ANNUAL Report of the Parochial Church Council of St Philip's Dorridge with St James Bentley Heath, in the benefice of Dorridge and Bentley Heath, for the year-ended 31st December 2025.

The Parochial Church Council ('PCC') is pleased to present its reports and financial statements for the year-ended 31st December 2025.

Reference and Administrative Information

Charity Name: Parochial Church Council of St Philip's Dorridge with St James Bentley Heath, in the benefice of Dorridge and Bentley Heath.

Charity Registration Number 1133831

Office St Philip's Church Centre, Manor Road, Dorridge,
Solihull, B93 8DX.

PCC

Members of the PCC who are trustees for the purpose of charity law and who served during the year and up to the date of this report (unless indicated otherwise) are set out below:

Ex Officio Members of the PCC	Elected Members
Rev Duncan Hill-Brown (Vicar + Chair) Will Stevenette (Curate) (from 1 July 2025) Derek Timms (Church Warden) Lisa Maines (Church Warden) Julie Wetherell (Under 25s Minister)	Sarah Sasse (Lay Chair) Robert Beckham (Hon Treasurer) Felicity Price (Hon Secretary) Richard Arbuthnot Laura Bates (resigned 25 th February 2025) Andy Carswell (resigned 18 th May 2025) Chung Ling Choi Nicola Farnes (elected 18 th May 2025) Christian Hughes Rebecca Hughes (Née Baugh) Colin Revans (elected 18 th May 2025)
Elected Members of the Diocesan Synod Caroline Egan	
Elected Members of the Deanery Synod Jeffrey Farnes (resigned 25 th February 2025) Caroline Egan (elected 18 th May 2025) Derek Timms Christian Hughes	

Independent Examiner:

Jeremy Kitson
Prime Chartered
Accountants
1 Homer Road
Solihull
West Midlands, B91 3QG.

Bankers:

HSBC Bank Plc
34 Poplar Road
Solihull
West Midlands, B91 3AF

Solicitors

Shakespeare Martineau
1 Colmore Square
Birmingham
B4 6AA.

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Structure Governance and Management

Governing Document

The constitution and rules for the proceedings of the PCC are set out in the Parochial Church Council Powers Measure (1956) as amended and in the Church Representation Rules. The PCC was registered with the Charity Commission on 28th January 2010.

Recruitment and Appointment of PCC

There are certain statutory ex officio members of the PCC i.e. the Vicar and any other clerk in Holy Orders beneficed in or licensed to the parish, any deacon, deaconess or lay workers licensed to the parish; the two churchwardens and persons on the electoral roll of the parish who are also members of the deanery synod, diocesan synod or General Synod. In addition, there are elected members of the PCC who are chosen at the annual parochial church meeting. Those elected must be on the electoral role, be over 16 and be confirmed. The PCC may also co-opt members.

PCC Induction and Training

On appointment PCC members are given documents covering background information relating to the workings of the PCC.

Risk Management

Members of the PCC have reviewed the major strategic and operational risks which the church faces, in order to be satisfied that systems have been established to enable regular reports to be produced and that all necessary steps have been taken to minimise the effects of all such risks which may exist.

Organisational Structure

The PCC normally meets eight to ten times per annum with an agenda and supporting documents circulated to PCC members in advance of each meeting. As required under the Church Representation Rules, the PCC each year appoints a standing committee of five or more members including the Vicar the churchwardens, treasurer and secretary which meets as required to make recommendations and reports to and is accountable to the PCC. The PCC appoints several reporting committees and working parties to be responsible for particular functions.

The church wardens are PCC members and inter alia form a link between the Bishop and the parish. They see that the PCC carries out its responsibilities for the care, maintenance and insurance of the church, its contents, the grounds and other buildings owned by the PCC and arrange to inspect the fabric of the church each year and report to the annual parochial church meeting.

During 2025 the PCC employed a Parish Operations Manager (25 hours a week), a parish Office manager (16 hours a week) a Parish Office Assistant (25 hours a week), an Under 25s

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minister (37.5 hours a week), and an support worker for St Thomas Hockley Heath (4 hours a week), together with a facilitator for activities at St James, Bentley Heath (funded by a Church of England grant) who was also paid by the PCC to undertake children's work at St Philips Dorridge (26.5 hours a week in all).

Remuneration Policy

For the employees, salaries are determined by the PCC after taking advice on comparable posts in the area and the positions filled by open advertisement.

Objectives and Activities

The PCC's objective is to promote and to conduct Christian ministry in the parish of Dorridge and Bentley Heath. It is responsible for co-operating with the vicar and promoting the whole mission of the church, pastoral, evangelistic, social, and ecumenical. It is also responsible for the maintenance of the churches of St Philip's and St James'. The PCC has referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives of the PCC and in planning its future activities.

Review of the Year and Future Plans

In 2025 we have continued to try to live and live out our vision statement: that we are St Philip's Dorridge with St James' Bentley Heath, "Living life with Jesus and sharing life with others, in the power of the Spirit." We are aiming to fling wide our doors to welcome all in Jesus' name, and to prefer the needs of others (especially the under 25s), as we offer extravagant hospitality and outrageous generosity to resource the ministry and mission of the church in Dorridge, Bentley Heath and beyond.' The PCC continues to focus on;

- Growing God's Kingdom in Dorridge, Bentley Heath and beyond.
- Prioritising the needs of the Under 25s and their families.
- Naturing and supporting our Senior Community.
- Caring for God's creation.
- To replant St James' Bentley Heath as JAM@St.James the Church for the School. This is part of a national Church pilot project Flourish to plant new worshipping communities in schools.
- To expand further the facilities at St Philips Dorridge.
- To lead and facilitate a revitalisation of church and Parish ministry and mission in the neighbouring Parish of St Thomas' Nuthurst cum Hockley Heath.

It is a joy to see how the facilities that the St Philip's Church Centre provides well used by the local community and nearly full to capacity. We are continuing to see growth in number and diversity of our Sunday congregation. With the help of our Under 25s minister we are developing our ministry and outreach to young people and their families, and it is a delighted to see increasing numbers of youngsters attending the various activities we offer, 75 under 18s on our Sunday Morning books, 90 year 6 to year 13 youth at our Monday

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evening youth club and in excess of 90 young children along with their adult carers attending our Parent and Toddler Groups throughout the week. We have seen an encouraging start to our monthly community café.

We have refocussed our ministry to the senior members of our community around our very popular Wednesday 10.30am Holy Communion Service (up to 60 attending every week). During weekdays we run a café facility which is open to all members of the community, and we are seeing increasing number of people use this. In addition, various community groups hire our rooms to run a variety of activities. We estimate that on a typical week over 1,000 people from the community come through our doors.

Recently:

- We have appointed a facilitator/enabler to lead the work of JAM@St.James
- We are working on plans to complete the fitting out of the 1st floor at the St Philip's Church Centre with a view to completion by the summer of 2026;
- We are delighted to have achieved the Eco Church Silver award and have begun working towards the Gold award.

During 2025, we have employed a further person to support the work of our the U25s Minister with younger children; work has been undertaken to improve the heating in the church; we have undertaken substantial preparatory work to complete the upper floor of the building – increasingly needed because of the expansion of staff numbers and the overall use of the building, and we have employed a person to help our role in supporting St Thomas' Church in Hockley Heath.

Our current service pattern is as follows:

Weekly: Sunday 10am and 7pm, Wednesday 10:30am

Termly Messy Church on a Sunday at 4pm

The number on the Electoral Roll in April 2025 was 210 (2024: 230) with the Worshipping Community in 2025 being 533 (2024: 533).

We entirely reliant on God to provide for all the needs of our ministry and mission, and we are indebted to all the members of the church family who have generously invested their time, talents, Spiritual gifts, prayer, and money in our church's ministry and mission to grow God's church in Dorridge, Bentley Heath and beyond. We recognise that we can do nothing without 'God's hand being with us' (Acts 11:21).

Financial Review

Our financial priorities are;

- Invest in youth and children's ministry.
- Give away a minimum of 10% of regular donations to Mission Beyond the Parish activities.
- Meet our commitment to the Diocesan Common Fund.

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- Ensure that we have the money needed to complete the upstairs to provide more meeting space and additional office space, which is sorely needed in the light of the expansion on our work at St Philips and St James.
- We are pleased to say that the loans incurred on the building project have been reduced to £18.2K.

The PCC continues to be grateful that the ministry of the Church continues to be supported by the generous giving of time, money, and talents of the Church's members.

The financial resources managed by the PCC are split into three fund types (1) the General Fund (which comprises unencumbered gifts for the general purposes of the church and related expenditures including our Parish contribution to the Diocesan Common Fund) (2) a number of Designated Funds (representing monies given for specific purposes and where the PCC is expressly given the ability to apply unused funds for general purposes) and (3) Restricted Funds where monies are given for specific purposes and can be used for those purposes only.

The General Fund

The principal source of income is Parishioners' giving, the majority of which is gifted aided; income from use of the premises also increased substantially during the year. Total income in 2025 was £366K (2024: £324K), an increase of 13% on the previous year primarily driven by increased giving. Expenditure in 2025 was £337k (2024: £258), an increase of around 31% on the previous year as a result of increased staffing and catching-up following underspending on our Mission beyond the Parish commitments in 2024. This still resulted in a surplus in the General Fund of £28.0K compared with £65.7K in 2024. At the year-end there was a net £172K cash in the bank in respect of the General Fund.

Building for the Future Funds

We have a designated and restricted funds for 'Building for the Future', created in 2013 to raise funds to finance the creation of the new St Philip's Centre. In March 2020, the PCC approved signing a contract with Keir Construction Ltd to build the first phase of the building (demolish existing buildings and construct new worship centre). In November 2020, the PCC resolved unanimously to enter into contract to complete the entire ground floor. To fund this, the PCC received unsecured loans from Parishioners of £125k and a £300k loan from a 3rd party church. We are delighted to report that all but £15K of those parish loans and all the 3rd party loans have been paid back or converted into donations. Expenditure during the year on the project was £2.0k net (2024: £12.4k). An anticipated final payment of £100.3k for this stage of the project remains to be settled in 2026.

During 2026 it is planned to complete the upper floor of the building, design work has been completed and tenders for the work are to be sought for return during February 2026 and a completion date in June 2026. At the year-end there was a net £222,354 (2024: £99K) cash in the bank in designated and restricted funds for Building for the Future with £18.2K in loans from parishioners.

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Building for the Future asset handling

Consecrated land/buildings and equipment are not included in the financial statements by virtue of Charities Act 2011. In law 'consecration' is not considered to be the same as 'dedication' as the latter is no more than an expression of pious intention that the building or land is given back to God. By act of consecration, property is effectively dedicated to God and set aside solely for the sacred purposes. Costs associated with the maintenance or improvement of such assets will be written off in the year they are incurred. (*ref: PCC accountability guide*)

Consequently, and after having taken advice from the Diocese of Birmingham, all expenses associated with the construction of the new building are being written off as incurred and not capitalised.

Property Disposal & Revaluation

There were no property disposals or revaluations during 2025.

Reserves Policy

The General Fund has net reserves of £172,002 (2024: £140,472), while the Building for the Future Funds had a net surplus of £222,354 (2024: £75,028). In view of the increased number of employees and other on-going obligations, the PCC's revised its stated reserves policy to say that the bank balance in the General Fund should not go below £80k.

Annual Accounts

Robert Beckham (Honorary Treasurer) prepared the accounts with invaluable support from Justin Sasse (Honorary Bookkeeper). The accounts have been prepared in accordance with the format recommended by the Central Board of Finance of the Church of England to comply with the Charities Act. Peter Hunt continues to deal with all regular giving and Gift Aid matters for which we are very thankful.

Statement of Responsibilities of the Members of the PCC (the trustees)

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

The law applicable to charges in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity's Statement of Recommended Practise; make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

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- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Account and Reports) Regulations 2008 and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the Charity and the financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

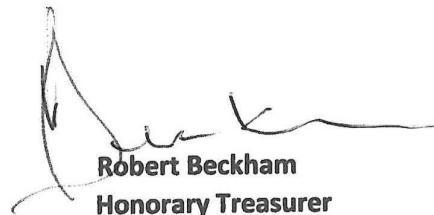
Independent Examiner

Prime Chartered Accountants have expressed their willingness to continue in office and were proposed for re-appointment at the Annual Parochial Church Meeting in May 2025.

Approved by the PCC on 14th April 2026



Rev Duncan Hill-Brown
Chairman of the PCC



Robert Beckham
Honorary Treasurer

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS, DORRIDGE WITH ST JAMES, BENTLEY HEATH
STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2025

	Notes	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
Income and endowments from:							
Donations and legacies	2a and 2b	263,580	98,649	72,025		434,254	369,097
Income from Activates	2c	95,196	4,375	0		99,572	85,013
Investments	2d & 6	7,212	0	0	-	7,212	5,639
Grants		0	0	25,825	-	25,825	22,125
Other							18
Total Income and Endowments		365,988	103,025	97,850		566,863	481,892
Expenditure on:							
Work within the parish	3b	55,979	19,397	19,416		94,793	62,415
Building for the Future		0	0	2,040		2,040	12,471
Charitable work beyond the parish	3a & 5	32,460	38,274	1,747		72,480	14,275
Diocesan Common Fund		84,752	0	0		84,752	83,000
Support costs and administration	3c	164,716				164,716	137,880
Total Expenditure		337,908	57,671	23,203		418,782	310,041
Net income/(expenditure) before transfers		28,080	45,354	74,647		148,081	171,851
Transfers between funds		3,449	3,252	(6,701)		-	
Net income / (expenditure)		31,530	48,606	67,945		148,081	171,851
Other recognised gains (+) /losses (-)							
Endowment fund revaluation					(517)	(517)	313
Net movements in funds		31,530	48,606	67,945	(517)	147,564	172,164
Total funds brought forward 1 January		140,472	57,053	46,742	12,995	257,262	85,100
Total funds 31 December 2025		172,002	105,659	114,687	12,478	404,826	257,264

All income and expenditure relates to continuing operations.

There were no recognised gains or losses other than those included in the Statement of Financial Activities

Amounts are shown rounded to nearest pound (and so may appear not precisely to add across or down).

Parochial Church Council of St Philips Dorridge and St James Bentley Heath
Balance Sheet as at 31 December 2025

	Notes	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets							
Tangible Assets	15	-	1	-	-	1	1
Investments	14	-	-	-	12,478	12,478	12,995
		-	1	-	12,478	12,479	12,996
Current assets							
Debtors		24,986	-435	706	-	25,256	26,045
Cash At Bank And In Hand		154,846	193,131	146,587	-	494,564	356,014
		179,832	192,696	147,292	-	519,820	382,058
Liabilities							
Year		7,829	83,837	22,607	-	114,273	113,792
		7,829	83,837	17,607	-	114,273	113,792
Net current assets less current							
		172,003	108,859	129,685	-	410,547	268,266
Total assets less current liabilities							
	4 & 17	172,003	108,860	129,685	12,478	423,026	281,262
Liabilities							
Provision For Liabilities After One Year		-	3,200	10,000	-	13,200	24,000
		-	3,200	15,000	-	13,200	24,000
Total net assets less liabilities							
		172,003	105,660	114,685	12,478	404,826	257,262
Represented by							
Unrestricted							
Unrestricted - General Fund		172,003	-	-	-	172,003	140,473
Designated							
Designated - Inspire		-	3,239	-	-	3,239	2,773
Designated - Karongi Diocese		-	-3,615	-	-	-3,615	775
Designated - Manor Road Site		-	1	-	-	1	1
Designated - St Thomas MBP		-	4,000	-	-	4,000	-
Designated		-	714	-	-	714	898
Designated - U25 Ministry Designated		-	-	-	-	-	14,060
Designated - BFTF Designated		-	101,321	-	-	101,321	38,546
Restricted							
Restricted - Diocesan Decoration Fund		-	-	-	-	-	377
Restricted - Fun Run		-	-	1,423	-	1,423	1,423
Restricted - JAM@StJames		-	-	4,870	-	4,870	5,185
Restricted - Loans Fund		-	-	-15,000	-	-15,000	-24,000
Restricted - BFTF Restricted		-	-	121,033	-	121,033	60,482
Restricted - Hardship fund		-	-	1,896	-	1,896	2,446
Restricted - Nominated gifts		-	-	463	-	463	829
Endowment							
Endowment - Endowment Fund		-	-	-	12,478	12,478	12,995
Fund Totals							
		172,003	105,660	114,685	12,478	404,826	257,262

Funds - Comparison with previous year

	2025	2024
General (Unrestricted)	172,003	140,473
Designated	105,660	57,054
Restricted	114,685	46,740
Endowment	12,478	12,995
Total	404,826	257,262

Approved by the Parochial Church Council on 12th February 2026 and signed on its behalf by:

Robert Beckham
Hon Treasurer
The notes on pages A3 to A12 form part of these financial statements.

Duncan Hill-Brown
Chairman

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH
Statement of Cash Flow for the year ended 31 December 2025

	2025	2024
	£	£
Net cash flow from operating activities	137,139	151,697
Net Cash Flow from investing activities	7,212	5,638
Long term loans repaid	-9,000	-10,000
Loans received	3,200	
	138,551	147,335
Cash and cash equivalents at start of year	356,013	208,678
Net Increase/(decrease) in cash and cash equivalents	138,551	147,335
Cash and cash equivalents at end of year	494,564	356,013
Cash and cash equivalents consist of		
Cash at bank and in hand	14,558	20,581
Deposits	480,006	335,432
Cash and cash equivalents at end of year	494,564	356,013
<i>Reconciliation</i>		
Excess of receipts over payments	148,081	
Less investment income	(7,212)	
Change in accounts receivable	788	
Change in accounts payable	(4,603)	
Change in agency owed	85	
	137,139	

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

Note 2 Income and Endowments from	2025				2024
	General Fund £	Designated £	Restricted £	Total £	Total £
(a) Donations and Legacies					
<i>Giving General :</i>					
Gift Aided- Standing orders and envelopes	171,028	0	0	171,028	155,185
Gift Aided annual and occasional	9,991	0	0	9,991	7,783
Gift Aid recovered	47,437	0	0	47,437	41,558
Payroll and CAF giving	13,826	0	0	13,826	7,540
Collections (open plate) including GASDS	4,573	0	0	4,573	5,719
Non gift aided giving	16,725	0	0	16,725	22,367
	263,580	0	0	263,580	240,153
(b) Specific giving					
Building for the Future	0	51,638	49,390	101,028	51,133
Gift Aid Recoverable on above	0	11,136	0	11,136	10,591
Child and Family Ministry Appeal	0	1,973	0	1,973	10,340
Gift Aid recoverable on above	0	203	0	203	2,586
Other nominated gifts	0	33,700	2,383	36,083	3,627
Gift Aid recoverable on above	0	0	50	50	602
Grants (Building For The Future project)	0	0	0	0	5,000
Grants (JAM@St James)	0	0	17,500	17,500	8,750
Other grants and sundry donations	0	0	8,325	8,325	8,375
Legacies received	0	0	20,201	20,201	50,030
	0	98,649	97,850	196,499	151,033
(c) Income from other activities					
Allsorts parents and toddlers group	7,739	0	0	7,739	4,001
Youth	8,562	0	0	8,562	4,083
Parish Events	5,252	0	0	5,252	1,045
Inspire	0	4,375	0	4,375	6,506
Christmas Fair	2,538	0	0	2,538	3,344
Weekend Away	0	0	0	0	3,808
Ladies Breakfast	1,055	0	0	1,055	1,412
Spire Café	3,017	0	0	3,017	1,296
Refreshments contribution	0	0	0	0	173
Fees charged (net)	3,792	0	0	3,792	1,175
Lettings St Philips	63,242	0	0	63,242	57,595
Lettings - St James	0	0	0	0	570
Other receipts	0	0	0	0	18
	95,196	4,375	0	99,572	85,009
(d) Investments					
Interest from endowment fund	361			361	352
Interest from bank account	6,850			6,850	5,287
	7,212			7,212	5,639
Total	365,988	103,025	97,850	566,863	481,833

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

Note 3 Expenditure on:	2025 £				2024 £
	General	Designated	Restricted	Total	Total
Grants, etc.					
Church Overseas	10,411	8,090		18,501	10,620
Overseas Relief	3,000	30,000	500	33,500	140
Home Mission	16,049		697	16,745	5,750
Other charities	3,000			3,000	590
Hardship Fund Expenditure			550	550	180
Sue Timms Memoril		184		184	0
Grants, etc. Totals	32,460	38,274	1,747	72,480	17,280
Diocesan Common Fund	84,752			84,752	83,000
Building Project Expenses			2,040	2,040	12,471
Sub-Total of above	117,212	38,274	3,787	159,272	112,751
Activities relating to the work of the Church					
Gift		500	1,602	2,102	380
Clergy expenses	3,494			3,494	3,474
Clergy housing expenses	7,041			7,041	656
Youth Minister - Salary & NI	18,813	15,487		34,301	27,694
Youth Minister Expenses					701
Jam at St James salaries			15,456	15,456	3,346
JAM at St James costs			2,359	2,359	569
Mission and Outreach (adults)	62			62	833
Lay Team Training	627			627	140
Allsorts	733			733	651
Youth	9,777			9,777	4,417
Children's Groups	1,258			1,258	781
Parish Events Expenses	6,902			6,902	1,734
Inspire		3,410		3,410	3,734
Christmas Fair expenses	284			284	436
Weekend Away expenses	382			382	3,171
Ladies Breakfast Expenses	528			528	927
Spire Cafe Expenses	110			110	1,137
Church Refreshments	3,468			3,468	3,020
Music & Worship Supplies and Licences	2,500			2,500	4,609
Activities relating to the work of the Church Totals	55,979	19,397	19,416	94,793	62,417
Support costs					
St Philips Insurance	2,878			2,878	3,023
St Philips - Utilities	38,850			38,850	39,090
St Philips Cleaning, Supplies etc	26,782			26,782	23,236
St Philips Repairs and Maintenance	17,671			17,671	16,904
St James Running Costs	6,663			6,663	4,430
St James Repairs and Maintenance	0			0	1,642
Support costs Totals	92,843			92,843	88,328
Church management and administration					
Administration Salaries paid	49,101			49,101	39,066
Printing, photocopying and communication costs	10,045			10,045	1,999
Other Parish Office expenses	9,794			9,794	5,221
Bank and other payment charges and accounting software	363			363	437
Audit Fees	2,570			2,570	2,827
Church management and administration Totals	71,873			71,873	49,552
Expenditure Grand totals	337,908	57,671	23,203	418,782	310,045

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS, DORRIDGE WITH ST JAMES, BENTLEY HEATH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

5 Analysis of Grants

	Mission and Overseas	Overseas Relief	Home Mission	Other	Total
GIVING FROM GENERAL FUNDS	£	£	£	£	£
Grassroots Rwanda (David Dale Shyogwe Trust)	6,510				6,510
Bishop Methode Conference	396				396
Karongi	4,505	3,000			7,505
Jericho Trust			6,500		6,500
Shine Youth			4,750		4,750
Christian Engineers in Development				3,000	3,000
St James School Peace Garden			500		500
Well Christian Centre			500		500
Harvest Mission			500		500
St Thomas			3,746		3,746
Family Care Trust			53		53
Solihull Churches Asylum Support			500		500
Total Payments 20254 General Fund	11,411	3,000	17,049	3,000	34,460
RESTRICTED GIFTS					
Karongi	8,090	30,500			38,590
Children's Society (Christingle)			1,225		1,225
Donikal	500				500
Leprosy Mission				228	228
Salvation Army			431		431
Support from the Hardship Fund			550		550
Total Payments 2025 Restricted Funds	8,590	30,500	2,206	228	41,524
Total Grants - 2025	20,001	33,500	19,255	3,228	75,984
Total Grants - 2024					14,341

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

6	Interest from endowment fund	2025£	2024£
		361	352

This arises from a holding of 562 CBF income shares given by a parishioner in 1957. The capital has to be retained as a permanent endowment fund held by the Diocese on behalf of the PCC, which is entitled only to use the income. This income may be used for unrestricted purposes.

7 Support Costs

Of the support costs shown in Note 3, building upkeep and running costs are allocated by estimated usage, and office and governance costs by estimated office time input, as follows:.

Raising Funds		2025	2024
St Philips Upkeep & Running Costs		20%	20%
St James Upkeep & Running Costs		20%	20%
Administration, office costs, and governance.		20%	20%
Supporting Activities			
St Philips Upkeep & Running Costs		80%	80%
St James Upkeep & Running Costs		80%	80%
Administration, office costs, and governance.		80%	80%

8	Staff Costs	2025	2024
	Wages and salaries	93,078	66,414
	Social (NI) security costs	0	4,599
	Pension costs	9,625	6,963

9 Staff numbers and information

	2025	2024
Head Count (average over the year)	6.00	3.60
Full time equivalents (average over the year)	3.54	2.55

The PCC employed a Parish Operations Manager working normally for 25 hours a week, an Office manager working 16 hours a week, a Parish Office assistant working 15 hours a week, and a full time Children's and under 25's Minister, a playgroup leader working 29 hours a week, and a person to support St Thomas' Hocley Heath working 4 hours a week. None earned more than £60,000 per annum.

10 Related party transactions

At the end of the year outstanding loans provided by members of the PCC totalled £4,000 (2023: £19,000).

Aggregate contribution to the principal church funds from all PCC members and theirs immediate families were as follows:

	2025	2024
	£	£
General Fund Contribution	30,521	27,523
Building for the Future contributions	21,840	24,360
Other		10,000

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

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Administration, office costs, and governance.	20%	20%
Supporting Activities		
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Administration, office costs, and governance.	80%	80%

8 Staff Costs	2025	2024
Wages and salaries	93,078	66,414
Social (NI) security costs	0	4,599
Pension costs	9,625	6,963

9 Staff numbers and information	2025	2024
Head Count (average over the year)	6.00	3.60
Full time equivalents (average over the year)	3.59	2.55

The PCC employed a Parish Operations Manager working normally for 25 hours a week, an Office manager working 16 hours a week, a Parish Office assistant working 25 hours a week, and a full time Children's and under 25's Minister, a playgroup leader working 26.5 hours a week, and a person to support St Thomas' Hocley Heath working 4 hours a week. None earned more than £60,000 per annum.

10 Related party transactions

At the end of the year outstanding loans provided by members of the PCC totalled £4,000 (2023: £19,000).

Aggregate contribution to the principal church funds from all PCC members and theirs immediate families were as follows:

	2025	2024
	£	£
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PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

17 CHURCH WORKERS PENSION FUND

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102 as it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. Pensions costs shown in Note 8 include £3596 in respect of employer's contributions in 2024, and £7081 in 2024. A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2022.

For the Pension Builder Classic section, the 2022 valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

The next review was due as of 31 December 2025

For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH
NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

Summary of significant accounting policies

The Parochial Church Council of St Philip's, Dorridge with St James, Bentley Heath is a registered unincorporated charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of this Report and Accounts. The nature of the charity's operations and principal activities are to promote and to carry out Christian Ministry in the Parish of Dorridge and Bentley Heath. It is responsible for co-operating with the Vicar, Rev'd Duncan Hill-Brown, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is also responsible for maintenance of the churches of St Philip's and St James, and for the church centre including the strip of land that remains adjacent to 6 Manor Road (the former vicarage).

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, the Charities Acts 2011 and 2022 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

A Funds

- i) **Unrestricted funds** are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
- ii) **Designated funds** comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
- iii) **Restricted funds** are funds which are to be used in accordance with the specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

Summary of significant accounting policies - cont'd

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasions legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

B Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

C Support cost allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include building upkeep and running costs, office costs and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities

PAROCHIAL CHURCH COUNCIL OF ST PHILIPS DORRIDGE WITH ST JAMES BENTLEY HEATH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

Summary of significant accounting policies - cont'

D Tangible Fixed Assets:

i) Consecrated land and buildings and movable church furnishings:

By reason of the Charities Act 2011 s10(2)(a) consecrated and beneficed property does not fall under the general requirements of the Charities Act. In consequence of this transactions that relate to such property including fundraising receipts and expenditure on the new church are recorded as income and costs in the Statement of Financial Activities as they arise and no amount has been capitalised or treated as work in progress; although the property is not yet consecrated there is no reason to believe this will not happen once building work is complete and the accounting reflects that expectation. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which requires a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

ii) Freehold land and buildings:

No depreciation is provided on freehold properties on the grounds that, in the opinion of the PCC, given the residual value of properties, the depreciation charge and accumulated depreciation would be immaterial to these accounts. The PCC has taken advice on the carrying value of the properties and a provision is not considered necessary.

iii) Debtors and creditors receivable / payable within one year:

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

E Loans and borrowings:

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

E Employee benefits:

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

G Tax:

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**Independent Examiner's Report to the Trustees of the Parochial Church Council of St Philip,
Dorridge with St James, Bentley Heath**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do 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



Jeremy Kitson FCA
ICAEW
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
B91 3QG

Date 07/05/2026