

# STOURBRIDGE NATIONAL SPIRITUALIST CHURCH

## Trustee Report and Financial Statement for the Year Ended 31<sup>st</sup> December 2024

Registered Charity No. 1147230

### Legal and Administrative Information for the Year Ended 31<sup>st</sup> December 2024

#### The Committee is currently constituted as follows:

<b>Officers:</b>	President	Lynn Edwards OSNU
	Vice President	Roberta Harris
	Treasurer	Robert Dangerfield
	Secretary	Kath Garrad LSSNU
<b>Committee:</b>	Committee Member	Tracie Dovey
	Church Warden	Mark Grazier (Acting)
	Committee Member	Ruth Gwynn-Thomas
	Committee Member	Jean Jones LSSNU
	Membership Secretary	Annmarie Maybury (Acting)
	Healing Leader	Carole Singer
	Almoner	Dana Yardley
<b>Speakers Secretary:</b>		Robert Dangerfield
<b>Booking Sitting Secretary:</b>		Rebecca Harris

**Church Address:** 49 Union Street  
Stourbridge  
West Midlands  
DY8 1PJ  
Telephone: 01384 825060  
Website: [www.stourbridgespiritualistchurch.com](http://www.stourbridgespiritualistchurch.com)  
Email: [hello@stourbridgespiritualistchurch.com](mailto:hello@stourbridgespiritualistchurch.com)

**Bankers:** NatWest Bank  
L77, Merry Hill Centre  
Brierley Hill  
DY5 1QQ

**Independent Examiners:**  
Neil Westwood Chartered Accountant  
101 Dixons Green Road  
Dudley  
West Midlands  
DY2 7DJ

# **STOURBRIDGE NATIONAL SPIRITUALIST CHURCH**

## **Trustees' Report for the Year Ended 31<sup>st</sup> December 2024**

The trustees are pleased to present their annual report, along with the financial statements of the charity for the year ended 31<sup>st</sup> December 2024. As previously, we have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements. The financial statements have been prepared in accordance with the accounting policies set out in this paper and comply with the charities constitution and applicable accounting standards.

Stourbridge National Spiritualist Church was registered as a charity on 14<sup>th</sup> May 2012, under the number 1147230, and became affiliated to the Spiritualists' National Union in June 1926.

### **Charitable objectives**

The charitable objectives are to advance the religion and the religious philosophy of Spiritualism on the basis of the Seven Principles of the Spiritualist National Union.

### **Financial Achievements and Performance**

The statement of financial activities for the year 2024 is set out in the following financial statement. In summary, the incoming resources for the year amount to £63,442, which compares to £45,429 received in 2023, with the major portions coming from collections and donations. The expenditure for 2024 was £48,926, compared to the expenditure of £49,640 in 2023, with the main expense being the upkeep and improvement of the building and also its interior, together with other general running costs. The excess income over expenditure for the year amounted to £14,516.

### **Risk management**

The trustees conduct its own review of major risks to which the charity is exposed. These procedures will be periodically reviewed to ensure that they meet the needs of the charity and are as follows:

- An annual review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified;
- The implementation of procedures designed to minimise any potential impact on the charity should any of the risks materialise.

### **Trustees' responsibilities in relation to the financial statement**

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which shows a true and fair view of the charities financial activities during the year and to its financial position at the end of the year. In preparing the financial statement the trustees must follow best practice and:

# STOURBRIDGE NATIONAL SPIRITUALIST CHURCH

## Trustees' Report for the Year Ended 31<sup>st</sup> December 2024 (continued)

- Select suitable accounting policies and then apply consistently;
- Make judgement 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;
- Prepare the financial statement on the ongoing concern basis unless it is inappropriate to presume that the project will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy the financial position of the charity which enable them to ensure that the financial statements comply with applicable charity rulings and other accounting standards. And the trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Overview

As we approach a new year of 2025 and we look back at 2024, it has been once again a very good year for Stourbridge Spiritualist Church in as much as we continue to thrive in a period of uncertainty for many. With rising bills, the shrinking economy and so many challenges for people in all areas; among them, churches are struggling to survive, so we are all aware we are truly blessed and give our gratitude to be in this privileged position.

I give thanks to our elected President of the Union, Minister Jackie Wright, for her continued support and for leading by example by giving up her own fees when working at the Arthur Findlay College to help churches who are in dire need of financial support. I hope we are able to give our assistance to fellow Spiritualists in some way in the future.

The committee will be discussing ways that we may contribute in some way to help those less fortunate in the future months, with our second principle, "The Brotherhood of Man", in mind.

We have continued with the earlier opening on Mondays with healing running from 12noon - 1.15pm and the afternoon service at 1.45pm as the congregation has continued to increase with these times. We are finding that people who have not been for a while are finding their way back, which is very gratifying and we hope the trend will continue.

Unfortunately, we still fall victim to the dark and cold nights which, as you know, are beyond our control but many thanks to all that brave those cold winter nights and days to support us as, without you all, there would be no church, but more importantly, the wonderful community we have that make the church what it is - so many thanks to all those that continue to support, as we could not do it without you all.

We are continuing to receive many new people to the church via the very successful “Saturday Night Specials” and numbers are far exceeding all expectations, both financially and also provoking interest in Spiritualism via the groups and visits to the Divine Services. We have a fantastic array of speakers and mediums booked for 2025, so we are looking forward to great words of wisdom and evidential proof of eternal life.

It is sometimes hard to “juggle” time between family life, work and the church as it is a great responsibility and little is generally known of the “work behind the scenes”; it is a great commitment, so my heartfelt thanks go to everyone who has given their time and expertise to make this church the success it continues to be.

We are very privileged to have such resourceful members of the team and many thanks must go to Robert Dangerfield with our finances, always finding the best deal for our savings and making sure everything balances to the penny. The sterling work he has done to procure the finest mediums and speakers and to promote them with his knowledge of advertising through posters and through Social Media, which is the way forward to attract the younger generation.

To our secretary who continues to do so much work behind the scenes, we would not run as efficiently as we do with the amount of paperwork and mountains of correspondence to deal with can be a colossal undertaking, especially at this time of the year when Kath Garrad works so hard to get all the paperwork for the Annual General Meeting in March ready for the members on top of the normal workload, so a special thanks to you.

We have recently given access to some local traders who have restocked our cabinets with a range of crystal ornaments, handmade jewellery, crystals and crystal jewellery which helps them with a means to sell more of their goods, with no outlay for the church. Thanks to Dana Yardley who has organised the shop, with the help of Tracie Dovey and Annmarie Maybury who have supported its success. Dana has also worked hard sending cards and gifts to members for illness, birthdays or just to say we are thinking of them if they are not able to get to the church.

We are still making improvements to the building and have repaired and made safe with new struts in an area in the cellar, have made repairs to damp patches and have replaced inferior guttering at the rear of the church and installed commercial grade quality which will be longer lasting.

We have made a start on the rooms upstairs as some were in a poor state: windows had been boarded up and the room painted in a very dark colour, so we have painted them in a lighter colour, replacing the windows and the flooring. This work is still ongoing, as we are now discussing a long-term plan for regular maintenance within the church to keep it in good order. We are to replace the front doors as the old ones are in need of repair and will prove to be more cost effective by keeping out drafts and the cold.

It is of paramount importance to maintain this building for future generations and to ensure the safety of any member of the public. We aim to make this church a safe and welcoming

place to be and to be a source of information regarding our religion of Spiritualism. This will be found in our Divine Services that we hold every week, so your valuable support is vital for not only our existence, but for our future.

There has become an ever increasing demand for more knowledge that our groups and healing sessions provide. Can I thank Carole Singer and Graham Dann, Carole for her sterling work as Healing Leader and Graham for his much appreciated assistance in Carole's absence during her work commitments.

We have great pleasure in announcing the wonderful news that we have a new accredited Healing Medium, Annmarie Maybury. Another great asset for the church, as are all the healers who give their time and expertise every week, they are a very much needed and valued part of our team so a heartfelt thanks goes out to them.

I, myself, am in the process of training for my diploma, and I hope that this will benefit those who attend the church, as congregation or students. We are in the process of training more committee members in safeguarding, as this is an area that is increasing within our churches.


Let us come together as a community, as we have found when we open the doors for coffee mornings, which we are planning to make a regular attraction, supporting the local food bank and with the installation of a defibrillator, which I believe has already been used by the West Midlands Ambulance Service on two occasions.

We must keep that momentum to strive to be the best there is, to maintain that dedication, that resolve that our pioneers worked so hard for and as in that wonderful song written by Laura Fisher, "Keep the Banner of Spirit still Burning"; this is our goal, but we are not able to do it without the love and support of the members. We ask you to support us over the next year and to let us know what you want from the church. We are and always will be a committee that listens and wants you to get the very best and the most from your church.

As we look to the future, we look for the younger generation to step forward with new ideas and technology for the continuation of this movement and knowledge of the Spirit. Let us continue to step boldly into 2025, remembering that we have in our possession this great legacy of not only the building, but the love and energy that has been by those who have gone before us, so we owe it to them to make sure that this church will still be here in another 100 years.

### **Independent Examiner**

Neil Westwood Chartered Account has expressed their willingness to continue as examiners and a resolution for their re-appointment will be proposed at the forthcoming Annual General Meeting.

Chairperson: 

Date: 26/02/2025

Lynn Edwards OSNU (President)

## **STOURBRIDGE SPIRITUALIST CHURCH**

### **Independent Examiners' Report to the Trustees of Stourbridge Spiritualist Church in respect of the year ended 31<sup>st</sup> December 2024.**

I report on the account for the year ended 31<sup>st</sup> December 2024 which are set out on the following pages.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

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

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

N A Westwood  
Neil Westwood & Co.  
Chartered Accountants  
101 Dixons Green Road  
Dudley  
West Midlands  
DY2 7DJ

Date:

# STOURBRIDGE SPIRITUALIST CHURCH

## Statement of Financial Activities For the year ended 31 December 2024

	Unrestricted funds	
	2024	2023
<b>Income</b>		
Church Collections	18502	17339
Charity Collections	0	270
Private Interviews	4756	4419
Membership Fees	882	944
Groups	2144	2221
Workshops	1737	1994
Church Shop	1106	375
Healing Sessions	1897	1644
Sales of Books	30	16
Donations & Legacies	10283	537
Raffles	1267	1526
Coffee Mornings/ Craft Fayre	455	550
Trip Contributions	1405	1116
Mediums' Books	25	79
Social Events	0	859
Investment Income	13914	10555
Polling & Room Hire	650	250
Winter Fuel Contributions	100	350
Gift Aid	2922	-
Psychic News	42	-
Interest	1325	385
Sundry income	<u>0</u>	<u>0</u>
Total receipts	63442	45429
<b>Expenditure</b>	<u>48926</u>	<u>49640</u>
<b>Excess /(Deficit) of income over expenditure</b>	<b>14516</b>	<b>(4211)</b>
Net gains/(losses) on investments	<u>1197</u>	<u>(13924)</u>
<b>Net income/expenditure</b>	<b>15713</b>	<b>(18135)</b>
Gains on revaluation of fixed assets	<u>-</u>	<u>-</u>
Funds brought forward	<u>1104039</u>	<u>1122174</u>
<b>Funds carried forward</b>	<b><u>1119752</u></b>	<b><u>1104039</u></b>

*There are no restricted or endowment funds.*

## STOURBRIDGE SPIRITUALIST CHURCH

### Statement of Financial Activities For the year ended 31 December 2024

	Unrestricted funds	
	2024	2023
<b>Expenditure</b>		
Speakers' Expenses	7129	6326
Private Interviews	2980	2175
Hospitality	3093	3927
Cleaner	2400	2375
Gardening	652	720
Cleaning Materials/ Supplies	294	135
Stationery, Printing & Postage	492	537
Advertising	1667	1415
Flowers	124	171
Repairs, Renewals & Testing	14353	16259
Copier	47	45
Charity Donations	0	881
Gas & Electric	4273	4107
Water Rates	95	82
Committee Expenses	750	1050
Organist	990	940
Insurance	1005	967
AFC Coach Trip	1763	1582
SNU Healers fees	301	238
SNU Capitation fees	635	625
Delegates' & NP Warden's Expenses	285	441
SNU AGM	632	636
WMDC Trifold	125	-
Members' Welfare	371	492
Telephone/ Wi-Fi	448	348
Refreshments	272	432
Raffle Expenses	458	491
Card Machine Fees	20	17
Group Leaders' Expenses	98	94
Garden Maintenance/ Materials	119	10
Shop Stock	945	51
Website & Hosting	1178	1112
Workshops	710	700
Mediums' Books	25	79
Psychic News	11	-
Independent Examiner's fee	186	180
	<u>48926</u>	<u>49640</u>

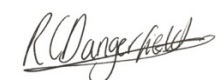


# STOURBRIDGE SPIRITUALIST CHURCH

## Statement of assets and liabilities at 31 December 2024

	2024	2023
<b>Fixed assets</b>		
Land & Buildings	850000	850000
Furniture, Fixtures & Fittings	<u>5000</u>	<u>5000</u>
	855000	855000
<b>Investments</b>		
Charities Property Fund	219632	218435
<b>Current assets</b>		
Cash in Hand	24	0
Unpresented Cheques	(125)	0
NatWest Current account	1279	2170
NatWest Business Reserve account	65	3023
SNU Trust Deposit account	257	253
SNU Trust Investment account	120	158
SNU Trust 1-6-1 account	1000	1000
SNU Trust 1 Year Fixed Rate Deposit account	5000	-
SNU Trust 2 Year Fixed Rate Deposit account	0	10000
Dudley Building Society – 30 Day Notice account	0	4000
Hampshire Trust Bank – 1 Year Fixed Rate Bond	0	10000
Hampshire Trust Bank – Easy Access	16500	-
Redwood Bank – 1 Year Fixed Rate Bond	10000	-
Redwood Bank – 2 Year Fixed Rate Bond	11000	-
Total Current Assets	<u>45120</u>	<u>30604</u>
Total assets	<u>1119752</u>	<u>1104039</u>
<b>Funds of the Charity</b>		
Unrestricted funds	987614	971901
Revaluation reserve	<u>132138</u>	<u>132138</u>
	<u>1119752</u>	<u>1104039</u>

Approved by the trustees and signed on their behalf by:



Robert Dangerfield  
Church Treasurer



Lynn Edwards  
Church President

Date: 26/02/2025

# STOURBRIDGE SPIRITUALIST CHURCH

## Notes to the Financial Statement for the Year Ended 31<sup>st</sup> December 2024

### 1) Accounting Policies

#### a) Accounting Standard

The financial statements have been prepared under the Charities Act 2011 in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice (SORP)* applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective from 1 January 2015) – (Charities SORP (FRS102)).

#### b) Basis

These accounts have been prepared on the basis of historical cost except that investments are shown at their market value at the end of the year. The accruals basis has been used and the Trustees present accounts that show a true and fair view of the Church's financial position and activities.

#### c) Going concern

Based on the monetary assets and human resources available at 31 December 2024, the Trustees believe that the Church is a going concern.

#### d) Income recognition

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain that they will receive the resources; and the monetary value can be measured with sufficient reliability.

#### e) Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, where the amount is reliably measurable and it is considered more likely than not that there will be an outflow of economic benefit.

#### f) Depreciation

These are capitalised if they can be used for more than one year, and individually cost at least £1000. The freehold property is shown in the accounts at 2019 values following a revaluation of the property. No depreciation is provided on the buildings because the trustees consider the current residual value of the property in its present condition to be not less than its current value, and in the absence of any evidence of impairment, any depreciation provision would not be material.

### 2) Taxation

As a charity Stourbridge Spiritualist Church is exempt from Corporation Tax on the income and gains falling within the Taxation and Chargeable Gains' Act 1992 to the extent that these are applied to its charitable objects.