

REGISTERED CHARITY NUMBER 1147432

ST. ANDREW'S CHURCH, BENTLEY

31ST DECEMBER 2024

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ST. ANDREW'S CHURCH, BENTLEY

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31ST DECEMBER 2024

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West
Willenhall
West Midlands WV13 2RL

Date of registration: 24th May 2012

Trustees are as stated below:

Church Council

Bishop Paul Hunt
Mr Edward Critch
Mrs June Critch
Reverend Mark Spiers
Mrs Deanne Yarnall

Churchwardens

Miss Elizabeth Garratt
Mr Daniel Booth

Delegates

Mr Matthew Spiers
Reverend Henry Birtley

Alternate Delegate

Mrs Denise Birtley

Governing document: Constitution adopted 20th February 2012

Company Bankers: HSBC Bank Plc
Market Place
Willenhall
West Midlands
WV13 2AA

Independent examiner: Keval Dattani ACA
BK Plus Limited
Azzurri House
Walsall Road
Aldridge
WS9 0RB

ST. ANDREW'S CHURCH, BENTLEY
TRUSTEES' ANNUAL REPORT (CONTINUED)
OBJECTIVES AND ACTIVITIES

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

ACHIEVEMENTS AND PERFORMANCE

Church statistics

62	(2023 – 62)	Memberships
64	(2023 – 72)	Communion Services
1011	(2023 – 770)	Communicated
1	(2023 – 6)	Baptisms
10	(2023 - 0)	Confirmations
37	(2023 – 28)	Funerals
1	(2023 – 5)	Ashes
4	(2023 – 4)	Weddings
1	(2023 – 0)	Vows renewed

GOING CONCERN

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

ST. ANDREW'S CHURCH, BENTLEY

TRUSTEES' ANNUAL REPORT (CONTINUED)

OBJECTIVES AND ACTIVITIES (CONTINUED)

RESERVES POLICY

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

REVIEW OF ACTIVITIES AND FINANCIAL POSITION

The total income, including investment income of £176 (2023 - £245), was £121,321 (2023 - £111,156).

The total resources expended, were £107,720 (2023 - £126,678).

The statement of financial activities, which is shown on page 7 of the accounts, summarises the charity's incoming resources and how their resources have been expended.

An analysis of the charity's incoming resources are shown on pages 10 and 11 of the accounts.

An analysis of the charity's resources expended are shown on pages 11, 12 and 13 of the accounts.

The charity's total reserves at 31st December 2024 are £380,084 (2023 - £366,483), being a surplus of unrestricted income funds of £365,770 (2023 - £361,169) and a surplus of restricted capital funds of £14,314 (2023 - £5,314).

DECLARATION

The trustees' declare that they have approved the Trustees' Report above.



.....
Signed on behalf of the Charity's trustees

Bishop P.N. Hunt

Date: 20-10-25

ST. ANDREW'S CHURCH, BENTLEY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

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

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



.....
Keval Dattani ACA (Independent Examiner)

BK Plus Limited

Azzurri House,

Walsall Road, Aldridge WS9 0RB

Date: 30-10-25

ST. ANDREW'S CHURCH, BENTLEY

STATEMENT OF FINANCIAL ACTIVITIES

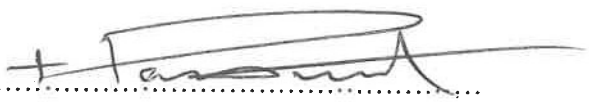
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted Funds £	2024 Restricted funds £	Total £	2023 Total Funds £
INCOMING RESOURCES					
Receipts from donors	2	30,854	-	30,854	47,815
Activities for generating funds	3	6,563	-	6,563	5,569
Income from church activities	4	27,676	-	27,676	23,502
Other income	5	16,994	39,058	56,052	34,025
		<u>82,087</u>	<u>39,058</u>	<u>121,145</u>	<u>110,911</u>
INVESTMENT INCOME	6	176	-	176	245
TOTAL INCOMING RESOURCES		<u>82,263</u>	<u>39,058</u>	<u>121,321</u>	<u>111,156</u>
RESOURCES EXPENDED					
Costs attributed to generating funds	7	3,757	-	3,757	2,452
Cost attributed to church activities	8	11,619	-	11,619	11,297
Management and administration expenses	9	62,286	30,058	92,344	112,929
		<u>77,662</u>	<u>30,058</u>	<u>107,720</u>	<u>126,678</u>
INTEREST PAYABLE	10	-	-	-	-
TOTAL RESOURCES EXPENDED		<u>77,662</u>	<u>30,058</u>	<u>107,720</u>	<u>126,678</u>
NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR		4,601	9,000	13,601	(15,522)
TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2023					
		<u>361,169</u>	<u>5,314</u>	<u>366,483</u>	<u>382,005</u>
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2024	13	<u>365,770</u>	<u>14,314</u>	<u>380,084</u>	<u>366,483</u>

ST. ANDREW'S CHURCH, BENTLEY**BALANCE SHEET****31ST DECEMBER 2024**

	Notes	£	2024	£	£	2023	£
FIXED ASSETS							
Tangible assets	11			350,000			350,000
CURRENT ASSETS							
Cash at bank and in hand		23,534			22,745		
Debtors	12	6,550			=		
		30,084			<u>22,745</u>		
CREDITORS – Amount falling due within one year	13	-			6,262		
NET CURRENT ASSETS				30,084			16,483
TOTAL ASSETS LESS CURRENT LIABILITIES				380,084			366,483
RESERVES	14			380,084			366,483

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 20-10-25 and signed on its behalf by:-


.....
Trustee – Bishop P.N. Hunt

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

Tangible fixed assets

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.

The freehold land and building will continue to be shown at this value and not depreciated.

A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

All incoming resources are disclosed gross, without deduction of related expenditure.

Resources expended

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

Allocations and apportionment of costs

All direct charitable expenditure is allocated to relevant projects run throughout the year.

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis. At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2024

2. RECEIPTS FROM DONORS	Unrestricted funds £	2024		2023 Total Funds £
		Restricted funds £	Total £	
Collections	23,868	-	23,868	23,811
Donations and in memory	4,766	-	4,766	6,550
Sale of gold donations	2,220	-	2,220	-
Gift Aid Claim	-	-	-	17,454
	<hr/>	<hr/>	<hr/>	<hr/>
	30,854	-	30,854	47,815
	<hr/>	<hr/>	<hr/>	<hr/>
3. ACTIVITIES FOR GENERATING FUNDS				
Flowers fund	447	-	447	752
Fun days	3,418	-	3,418	3,214
Harvest auction	275	-	275	440
Harvest donations	304	-	304	-
Social events	442	-	442	523
Community group	887	-	887	640
Community group repay	790	-	790	-
	<hr/>	<hr/>	<hr/>	<hr/>
	6,563	-	6,563	5,569
	<hr/>	<hr/>	<hr/>	<hr/>
4. INCOME FROM CHURCH ACTIVITIES				
Youth club subscriptions	-	-	-	-
Community hire	14,593	-	14,593	9,354
Weddings and funerals	7,212	-	7,212	7,960
Luncheons	4,020	-	4,020	3,843
Christmas meal	632	-	632	608
Coffee and chat	482	-	482	417
Food for events	572	-	572	250
Jubilee/coronation donations	-	-	-	570
Mental health group	165	-	165	500
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	27,676	-	27,676	23,502
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ST. ANDREW'S CHURCH, BENTLEY
NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024

5. OTHER INCOME	Unrestricted Funds £	2024 Restricted Funds £	Total £	2023 Total Funds £
Insurance claim	-	-	-	4,315
Income into office	4,000	-	4,000	2,082
General Fund payment	3,071	-	3,071	2,476
SD payments	1,383	-	1,383	2,761
Denom publications	-	-	-	243
Bishops' support fund	330	-	330	360
YB Editor	-	-	-	-
Bishop John's Books	-	-	-	92
DBS Checks	24	-	24	228
FCECT repayment	2,493	-	2,493	2,773
Wall grants and donations	542	-	542	15,180
FCE hoods/badges	162	-	162	237
HMF Grant	300	-	300	300
St Jude's, Walsall	1,065	-	1,065	1,676
St Jude's hall	-	39,058	39,058	-
Other	2931	-	2,931	-
Retreat	693	-	693	-
Memorial sticks	-	-	-	59
TWiGG	-	-	-	-
Office general fund	-	-	-	1,136
Refunds	-	-	-	107
	<hr/>	<hr/>	<hr/>	<hr/>
	16,994	39,058	56,052	34,025
	<hr/>	<hr/>	<hr/>	<hr/>
6. INVESTMENT INCOME				
Bank interest received	176	-	176	245
	<hr/>	<hr/>	<hr/>	<hr/>
7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS				
Sweets	-	-	-	-
Flowers	851	-	851	860
Social events	783	-	783	240
Harvest	303	-	303	-
Community group	1,218	-	1,218	1,159
Christmas meal	602	-	602	-
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	3,757	-	3,757	2,259
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ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2024

8. COSTS ATTRIBUTED TO FURTHERANCE OF CHURCH ACTIVITIES	Unrestricted funds £	2024 Restricted funds £	Total £	2023 Total funds £
Youth club	-	-	-	-
Luncheon club: -				
Food	3,546	-	3,546	3,602
Hall hire	-	-	-	-
Missionary	2,110	-	2,110	2,034
Organists	-	-	-	-
Funeral costs	5,100	-	5,100	4,565
Communion wine	120	-	120	182
King's coronation/Queen's jubilee	-	-	-	603
Church hospitality	413		413	311
Helping Hands	30	-	30	193
Church music	300	-	300	-
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	11,619	-	11,619	11,490
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ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued)

FOR THE YEAR ENDED 31ST DECEMBER 2024

**9. MANAGEMENT AND
ADMINISTRATION EXPENSES**

	Unrestricted funds £	Restricted funds £	Total £	Total funds £
Stipend and National Insurance	26,021	-	26,021	25,327
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	-
Water rates	534	-	534	435
Rates	1,525	-	1,525	1,314
Insurance	1,558	-	1,558	1,877
Light and heat	11,432	-	11,432	8,904
Telephone	1,222	-	1,222	952
Bank charges	206	-	206	175
Printing, postage and stationery: -				
Photocopier lease	731	-	731	708
Postage & Stationery	248	-	248	220
Sundries: -				
General	2,417	-	2,417	2,220
Photocopying	646	-	646	646
Books, aids and music	290	-	290	301
Copyright licence	189	-	189	181
Gifts	75	-	75	222
TWiGG	38	-	38	132
Repairs and maintenance: -				
Window cleaning	455	-	455	375
Church Maintenance	-	-	-	260
Church and house items	1,943	-	1,943	995
Church wall	-	-	-	39,868
Fire protection	376	-	376	264
Corner plot grassed	2,070	-	2,070	-
Garden	976	-	976	590
Lychgate	-	-	-	7,662
Bin collection	240	-	240	330
Messy church	26	-	26	155
New sound equipment	-	-	-	-
Hymnal Plus	-	-	-	2,883
Minibus Insurance/Lease/MOT	1,763	-	1,763	1,649
Diocesan costs: -				
Denomination and general secretary	-	-	-	5,126
Denomination quotas etc.	3,434	-	3,434	2,548
Southern diocese costs	-	-	-	2,764
Central Trust costs	-	-	-	2,493
Accounts	690	-	690	-
St Jude's Walsall	2,861	-	2,861	1,033
St Jude's hall	-	30,058	30,058	-
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	62,286	30,058	92,344	112,929
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ST. ANDREW'S CHURCH, BENTLEY**NOTES TO THE ACCOUNTS (Continued)****FOR THE YEAR ENDED 31ST DECEMBER 2024****10. INTEREST PAYABLE**

Interest payable on loan from the denomination

-	-	-	-
<u> </u>	<u> </u>	<u> </u>	<u> </u>

11. TANGIBLE FIXED ASSETS**COST OR VALUATION**

At 31st December 2023 and at 31st December 2024

**Freehold
Land and
Buildings
£**
**Total
£**

350,000

350,000

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

12. DEBTORS

	2024 £	2023 £
Owed by Denom	3,263	-
Owed by FCECT	1,879	-
Owed by Diocese	1,408	-
	<u>6,550</u>	<u>-</u>

13. CREDITORS DUE AFTER ONE YEAR

	2024 £	2023 £
Monies owed to Bishop P.N. Hunt	-	103
Monies owed to others	-	6,159
	<u>-</u>	<u>6,262</u>

14. RESERVES	2023 £	2023 £
Restricted capital funds	14,314	5,314
Unrestricted income surplus funds	365,770	361,169
	<hr/>	<hr/>
TOTAL FUNDS	380,084	366,483
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