

ST LUKES PCC EDGBASTON, BIRMINGHAM

Charity Registration number : 1161342

**REPORT AND AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

ST LUKES PCC EDGBASTON, BIRMINGHAM

YEAR ENDED 31 DECEMBER 2025

TRUSTEES ANNUAL REPORT

Administrative Information

Registered Charity Number	1161342
Principal / registered address	St Luke's Church Centre, Great Colmore Street, Birmingham, B15 2AT
Bankers	Lloyds Bank 36-38 New Street, Birmingham, B2 4LP CAF Bank 25 Kings Hill Avenue, Kings Hill, West Malling, ME19 4JQ Triodos Deanery Road, Bristol, BS1 5AS
Auditors	Knight Goodhead Limited 7 Bournemouth Road, Chandler's Ford, Eastleigh, Hampshire, S053 3DA

St Luke's Edgbaston is part of the Diocese of Birmingham within the Church of England. The correspondence address is Vicar, St Luke's Edgbaston, Great Colmore Street B15 2AT. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006).

The PCC Members who have served at any time from 1st January 2025 until the date of this report was approved are:

Ex Officio Members — Clergy & Lay Workers

Rev'd Tim Hughes (Chair) – Vicar

Rev'd Dr Nick Drake – Priest of the Parish

Rev'd Ali Herbert – Priest of the Parish

Rev'd Pete Norris – Priest of the Parish

Rev'd Jerome Daniels — Priest of the Parish (joined September 2025)

Rev'd Mike Darbandi — Curate (left March 2026)

Rev'd James Leavy — Curate

Rev'd Ronia Jamera — Curate (joined July 2025)

Rev'd Katie Stock — Curate (became Curate-in-Charge of the Parish of Christchurch Summerfield January 2023, St Luke's Edgbaston licence ended October 2025)

Paul Nelson — Curate (from July 2025, previously Licensed Lay Worker)

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Ex Officio Members — Church Wardens

Hannah Miller — Church Warden (was previously PCC Secretary until April 2025)

Mamfuka Mudere – Church Warden

Jonathan Pearson – Church Warden (term ended April 2025)

Elected Members

James Bird (Safeguarding Lead)

Nick Harding (PCC Secretary from April 2025)

Susan Mountford

Alison Lee (elected April 2025)

Russ Lowman (elected April 2025)

Frank Harper (term ended April 2025, former Treasurer)

Oliver Snelling (term ended April 2025)

Sophie Crew (resigned December 2025)

Hannah Garratt (elected April 2025, resigned February 2026)

Handsworth & Central Deanery Synod Elected Members (ex-officio)

Lucy Cavell

Joshua Wilson

Akhil Shah (Treasurer)

Keith Kaselampao

Henry Rattle

Pamela Nyambayo (elected April 2025)

Birmingham Diocesan Synod Elected Members (ex-officio)

Jonathan Pearson (as well as former Church Warden until April 2025)

Daniel Lonergan

Ifeoluwa Obakin

Co-opted Members

William McKemey

Darlene Cons (co-opted April 2025)

There are a further 3 Deanery Synod Reps on the Kings Norton, Moseley & Solihull Deanery Synod who represent Gas Street South and don't sit on the St Luke's PCC.

Structure, Government and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's Edgbaston, the membership of the PCC consists of the Vicar, the Parish Priests, the Church Wardens and then seven members elected by the congregation who are on the electoral roll of the Church (one of which is the PCC Secretary). In addition, there are six ex officio members who are members of the PCC by virtue of their membership of Deanery Synod.

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On 22nd January 2022, a Bishops Mission Order (BMO) set up the Mission Initiative to be known as Gas Street South. That BMO noted the following;

Organisation, governance, finance and management and control of property;

As part of the Gas Street family the Mission Initiative will operate from within the structures of Gas Street.

There are two representatives from each church location (Gas Street Church, Gas Street St Luke's and Gas Street South) to ensure representation and good governance.

Ahead of the launch of Gas Street Longbridge in February 2024, a Service Level Agreement was signed by St John the Baptist Longbridge PCC in November 2023 to delegate the operational running of Gas Street Longbridge to St Luke's Edgbaston PCC and its staff team. St John's remains an independent PCC responsible for its building, safeguarding, pattern of worship and insurance.

In the Service Level Agreement, the below was outlined to ensure shared oversight across Gas Street locations:

- Two members of St John's PCC will also be members of the St Luke's PCC to represent the Gas Street Longbridge location
- One of the St John's Churchwardens will be a member of a joint Standing Committee across St Luke's & St John's
- There will be one joint St Luke's and St John's PCC meeting per year

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, the Mission Initiative, and other locations, including deciding on how the funds of the PCC are to be spent. All PCC members are safer recruited, given a role description prior to joining to ensure they understand their responsibilities, and have full safeguarding training which is renewed every three years.

The full PCC meets a minimum of five times a year with an average attendance rate of over 72%.

To ensure effective governance throughout the year, the following bodies are also part of the Governance structure;

Joint Standing Committee –The Standing Committee (SC) as detailed in Church Representation Rules (2017), is a committee of the Parochial Church Council (PCC), and reports to the PCC. Specifically, it is empowered to transact the business of the PCC between the meetings thereof subject to any directions given by the PCC. The SC consists of the Vicar, the Associate Vicar, the two churchwardens, the Treasurer, the PCC Secretary, and a churchwarden from St John's PCC. The Exec Team (Co-Senior Pastor, Executive Lead & Associate Pastor are also in attendance).

Location Consultation Group – each church location has a consultation group, chaired by the Location Pastor. These Committees have no delegated authority, but their purpose is to discuss and pray for the location and feedback to the PCC on any decisions or changes they feel are necessary. These location committees will meet several times a year at the discretion of their Chair.

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Exec Team — The Exec Team has delegated responsibility from the PCC for executing the day-to-day management of the church, bringing spiritual and operational leadership and putting Vision & Strategy in place. It is the senior leadership team and the key decision-making body on behalf of the PCC. The Exec Team consists of:

- Rev'd Tim Hughes (Chair) – Co-Senior Pastor & Vicar
- Rachel Hughes – Co-Senior Pastor
- Rev'd Dr Nick Drake – Associate Senior Pastor
- Rev'd Ali Herbert – Associate Pastor
- James Brumwell – Executive Lead

Full terms of reference for the governance structure can be found at www.gasstreet.church/governance

Aims and Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of co-operating with the Vicar, Reverend Tim Hughes and the Parish Priests, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of Gas Street Central (Gas Street, Birmingham) and Gas Street St Luke's (Great Colmore Street, Birmingham).

Objectives and Activities

The PCC is committed to enabling the two locations which make up the parish of St Luke's Edgbaston (Gas Street St Luke's and Gas Street Central) and the Mission Initiative, Gas Street South, to provide light and hope for the people in the city of Birmingham through the worship within the church buildings and through actions and activities in the community and beyond. The PCC is also partnering with St John's to expand its mission to Gas Street Longbridge.

The PCC maintains an overview of worship at all church locations and advises on how the different congregations work together bringing their different gifts and skills to reach more people in Birmingham.

- *Building Church Community in 2025*

This year has seen an exciting growth both in the size of our church community and its representation. We have seen 14% more attending across locations at the end of 2025 compared to the end of 2024. We saw 315 make a commitment to Jesus in 2025. We regularly have over 120 Kids on a Sunday, and we baptised 134 people in 2025.

There are over 750 people plugged into mid-week communities across the city. Our youth and student mid-week groups are also growing and thriving as we seek to provide church community for all ages; with over 160 young people and around 120 students engaged.

One of our aims is to build a church community that is diverse and represents the diversity of the city we live in. Whilst recognising we have a lot more to do, we are encouraged by the increased diversity we have seen in the last few years:

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- 49% of the adult congregation we have data for belong to ethnic minority groups (*compared with 38% in January 2025*) - *this doesn't include around 150 people in our Farsi Fellowship Community who are not registered on our database due to language barriers*
- 30% of the Staff Team belong to ethnic minority groups (*compared to 18% in March 2025*)
- 41% of those serving on GS Teams are from ethnic minority groups (*compared to 38% in March 2025*)
- 45% of GS Communities have ethnic minority leaders (*compared to 40% in March 2025*)
- 31% of our GS Leaders belong to ethnic minority groups (*compared to 31% in March 2025*)
- 95 nationalities are represented in our community (*compared to 78 in March 2025*)

Our International Fellowship Community continue to gather with us on Sunday mornings at Gas Street Central and mid-week at Gas Street St Luke's, enabling this community to meet and worship in their own language.

- *Reaching the wider Community around our Church Community in 2025*

Our missional presence in Attwood Green & Lee Bank in 2025 has made a real, tangible difference to the lives of those in our local area. We have provided the following Hope Projects, alongside building relationships with the local community:

- **Foodbank weekly delivery** — this is by referral only
- **CAP Debt Centre** – advising and supporting those struggling with debt to become debt-free, with over £30k of debt relieved in 2025
- **The Community Shop** – members receive a weekly food shop for £4.50, including fresh fruit and veg, meat and dairy. To be eligible, members must live 1.6km from our building and be in receipt of means-tested benefits. This service is well known in the city, and supported by Birmingham City Council
- **CAP Job club** – a course supporting those looking for work as well as 1:2:1 support, which supported 22 to get back into employment in 2025
- **Kids Matter** – a course and community for parents and carers of under 12s
- **Community Choir** – a space to build confidence and community
- **Craft Club** – a place to be creative and build community
- **Leadership For Life** – an Emerging Leaders course we ran in 2025, and we have seen remarkable, tangible life changes
- **Community Meals** – provided through Colmore Coffee, a free hot two-course meal twice a week
- **Bright Music, as part of Colmore Coffee** – musical sessions for children aged 0-4 years old
- **The Big Breakfast** – we served 807 breakfasts across the year to families in Ladywood
- **Kids Summer Club** — for two weeks in August we hosted a holiday club with a free lunch for every child
- **Stay & Play** — a weekly space for parents & toddlers to connect
- **Kids Art Club** — an after-school drop-in for local school children
- **Community Events** — including our Summer Fun Day, Pancake Party, Easter Party, Light Party and Community Christmas Fun Day
- **Love Christmas** – during the Christmas period we distributed 'Bags of Kindness' across the city for those in need, delivered Christmas Hampers and put on Christmas Family Fun Day

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- **Additional Support** — benefits advice, advocacy and drop-in services weekly through partnering with other agencies and charities

We have also been a Warm Welcome space, advertised across many platforms, providing a place for people to be warm, seen, and welcomed without needing to spend a penny. Our Pay It Forward system at Colmore Coffee has really helped to support this.

We also launched our signposting strategy which is designed to engage the church congregation in missional activities across the city. Integrating mission into the life of our church across all locations is going to be a focus throughout 2026.

Missional Giving

The PCC made a commitment to give away 10% of its giving for missional purposes. Grants are given to external organisations and to Missional Partners which are approved each year by the PCC, in line with mission principles & values:

Mission Principles - the PCC believes mission should include the following:

1. To proclaim the Good News of the Kingdom
2. To teach, baptise and nurture new believers
3. To respond to human need by loving service
4. To seek to transform unjust structures of society and pursue peace and reconciliation
5. To strive to safeguard the integrity of creation and sustain and renew the life of the earth

These principles are based on the five marks of mission that were developed by the Anglican Consultative Council between 1984 and 1990 and stem from the understanding that God's glory is to be declared to all nations.

Mission Values - the PCC believes mission should be:

1. Faithful to the clear teaching of scripture
2. Done in the power of the Holy Spirit
3. Done in partnership with the local church
4. Culturally relevant and appropriate

Mission Priorities - the PCC's mission priorities are:

1. To extend Jesus' Kingdom in the City of Birmingham
2. To extend Jesus' Kingdom through church planting and church resourcing, including enabling worship
3. To extend Jesus' Kingdom to vulnerable children

Missional Partners are selected and proposals will be assessed against these principles, values and priorities. One-off gifts may be given to other organisations that are in line with the principles & values, at the Standing Committee's discretion.

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The following gifts have been made in 2025:

- Saying Goodbye £2,500
- St Thomas CE Academy £5,000
- Urban Devotion £35,000
- Elayos £5,000
- Embrace Birmingham £5,000
- Karis Neighbour Scheme £5,000
- Newbiggin Community Trust £5,000
- Krunch £5,000
- Home for Good & Safe Families £5,000
- Fusion £1,000
- Christ Church Summerfield £15,000
- Christians Against Poverty £4,000
- The Orchard Women £15,000
- Kids Club Kampala £5,000
- Open Doors £5,000
- Elam £15,000

Electoral Roll for the Parish

Currently there are 516 on the St Luke's Parish Electoral Roll as recorded at the APCM April 2025. There are a further 118 on the Gas Street South Mission Initiative Roll as recorded at the APCM April 2025.

Future Plans

Throughout 2026, the PCC intends to keep growing the church community across four locations and has a commitment to church planting across Birmingham & beyond - including into Belfast, Northern Ireland & Stechford, Birmingham. There will be a particular focus on prayer & worship.

Financial Review

The Gas St building was purchased by the Birmingham Diocese in 2015 and all the funds raised and project spend was handled on behalf of St Luke's by the Birmingham Diocese Board of Finance (BDBF) until 30th June 2016. To enable the BDBF to fund the purchase the Gas St congregation committed to service two loans: (i) a loan of £730,000 with interest being charged at base rate plus 0.5% (renegotiated during the year from base rate plus 3.5%); and (ii) an interest free loan of £340,000 repayable in annual instalments over 5 years, which was repaid in full during 2021. The loan balance outstanding as at 31st December 2025 was £464,548.

During 2023 the church sold its property in Princess Street, Birmingham and purchased a new property using the sale proceeds as well as a mortgage from Stewardship. The balance outstanding on this mortgage as at 31st December 2025 was £232,534.

The total income for the year ended 31 December 2025 on unrestricted funds was £1,820,002 (2024: £1,963,269). The details of the income from donations of £1,571,528 (2024: £1,471,473) are shown in the Financial Statements. The Great Colmore Street church centre is used significantly by the local community and produced an income for the year of £103,169 (2024: £143,048).

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The restricted fund income for the year of £440,280 (2024: £479,456) included a generous gift of £29,304 from St Martin Trustees to help provide financial support for staff costs.

As shown in Notes 12-13 of the accounts, the church received funding from Birmingham Diocesan Finance Board for the running of Gas Street South and Gas Street Longbridge via their Strategic Development Fund. We also received matched funding of £26,000 from the Church Revitalisation Trust under the Love Your Neighbour (LYN) scheme agreement.

The total expenditure for the year in respect of unrestricted funds on Christian ministry was £1,802,860 (2024: £1,762,991) and this included total direct staff costs of £618,657 (2024: £406,447).

The net result for the year shows a surplus of £77,188 (2024: 133,010), and an unrestricted funds balance of £1,241,143 (2024: £1,180,086).

At 31 December 2025, total funds stood at £1,362,294 (2024: 1,285,106). This includes £121,151 in various restricted funds (2024: £105,020) and £460,585 in various funds designated by the PCC for particular purposes (2024: £530,570). General Funds totalled £780,588 (2024: £649,516) at the year end.

Reserves Policy

The reserves policy states that we will 'ensure we maintain sufficient cash to meet at least 2 months' unrestricted payments'.

At 31 December 2025, our cash reserves totalled £777,659, while our current unrestricted expenditure for 2 months is £301k, so we are within the stated reserves policy.

Additional Information

The PCC would like to thank all the volunteers on both church sites who work tirelessly to make St Luke's Edgbaston a welcoming, worshipping and outward looking community. Many of these volunteers go unseen and unrecognised but the PCC is so thankful for their commitment, energies and time.

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Statement of responsibilities of the trustees

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and the United Kingdom Generally Accepted Accounting Practise (UK GAAP).

The Charities Act 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 at the end of the year and of the surplus or deficiency for the year then ended.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- observe the methods and principles in the charities SORP
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees 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.

Approved by the trustees and signed on their behalf by

A Shah

Trustee

Date:

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF ST LUKES PCC, EDGBASTON, BIRMINGHAM

Opinion

We have audited the financial statements of St Luke's PCC, Edgbaston (the Charity), for the year ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2025, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF ST LUKES PCC, EDGBASTON, BIRMINGHAM

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 144 Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

We identified the laws and regulations applicable to the Charity through discussions with trustees and other management and we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF ST LUKES PCC, EDGBASTON, BIRMINGHAM

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships, tested journal entries to identify unusual transactions and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Knight Goodhead Limited is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

CJ GOODHEAD FCA

Senior Statutory Auditor

Knight Goodhead Limited

Chartered Accountants and Statutory Auditors

7 Bournemouth Road, Chandler's Ford, Eastleigh, Hampshire, SO53 3DA

Dated:

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted funds	Restricted funds	Total 2025	Total 2024
	Notes	£	£	£	£
INCOME					
Donations and legacies		1,571,528	36,840	1,608,368	1,550,050
Charitable activities		81,797	1,515	83,312	305,113
Trading activities		103,169	-	103,169	143,048
Investments		8,931	-	8,931	7,068
Other income		54,577	401,925	456,502	437,446
Total income	3	1,820,002	440,280	2,260,282	2,442,725
EXPENDITURE					
Charitable activities	4	1,802,860	380,233	2,183,093	2,309,715
Total expenditure		1,802,860	380,233	2,183,093	2,309,715
NET INCOME BEFORE GAINS AND LOSSES		17,142	60,047	77,189	133,010
Loss on disposal of fixed asset investments	8	(1)	-	(1)	-
NET INCOME BEFORE TRANSFERS		17,141	60,047	77,188	133,010
Transfers between funds		43,916	(43,916)	-	-
NET MOVEMENT IN FUNDS		61,057	16,131	77,188	133,010
FUND BALANCES AT 1 JANUARY 2025		1,180,086	105,020	1,285,106	1,152,096
FUND BALANCES AT 31 DECEMBER 2025	13	1,241,143	121,151	1,362,294	1,285,106

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments	8	-	1
Tangible assets	7	1,248,096	1,297,830
		<u>1,248,096</u>	<u>1,297,831</u>
CURRENT ASSETS			
Debtors	9	191,408	157,395
Cash at bank and in hand		777,659	704,267
		<u>969,067</u>	<u>861,662</u>
CREDITORS: amounts falling due within one year:	10	<u>(231,902)</u>	<u>(177,925)</u>
NET CURRENT ASSETS		737,165	683,737
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,985,261</u>	<u>1,981,568</u>
CREDITORS: amount falling due in more than one year	11	(622,967)	(696,462)
		<u>1,362,294</u>	<u>1,285,106</u>
FUNDS	12-14		
Unrestricted:			
Designated		460,585	530,570
Other unrestricted		780,558	649,516
		<u>1,241,143</u>	<u>1,180,086</u>
Restricted		121,151	105,020
TOTAL FUNDS		<u>1,362,294</u>	<u>1,285,106</u>

Signed on behalf of the PCC by:

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A Shah
Trustee

Date:

ST LUKES PCC, EDGBASTON, BIRMINGHAM

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
	Notes	£	£
NET CASH FLOW PROVIDED BY OPERATING ACTIVITIES	1	258,342	237,186
CASH FLOWS FROM INVESTING ACTIVITIES			
Dividends and interest received		8,931	7,068
Purchase of fixed assets		(80,821)	(56,821)
CASH FLOWS FROM FINANCING ACTIVITIES			
Mortgage repayments		(6,671)	(5,779)
Diocese loan repayments		(66,366)	(65,580)
Interest paid		(40,023)	(50,321)
NET CASH FLOW		<u>73,392</u>	<u>65,753</u>
		2025	2024
		£	£
Cash at the end of the year	2	777,659	704,267
Cash at start of the year		<u>704,267</u>	<u>638,514</u>
Increase/(decrease) in cash in the year		<u>73,392</u>	<u>65,753</u>

NOTES TO THE CASHFLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

1 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net movement in funds for the year	77,188	133,010
Dividends and interest received	(8,931)	(7,068)
Interest paid	40,023	50,321
Loss on disposal of fixed asset investments	1	-
Depreciation	130,555	125,444
Decrease/(increase) in debtors	(34,013)	(73,852)
(Decrease)/increase in creditors	53,519	9,331
Net cash flow from operating activities	<u>258,342</u>	<u>237,186</u>

2 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash at bank and in hand	<u>777,659</u>	<u>704,267</u>

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

3 ANALYSIS OF CHANGE IN NET DEBT

	2024	Cash flows	Other non- cash changes	2025
	£	£	£	£
Cash at bank and in hand	704,267	73,392	-	777,659
Borrowings				
Debt due within one year	(73,701)	113,060	(113,518)	(74,159)
Debt due after one year	(696,462)	-	73,495	(622,967)
	(770,163)	113,060	(40,023)	(697,126)
TOTAL	(65,896)	186,452	(40,023)	80,533

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

(a) Basis of accounting

The financial statements have been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective January 2019). They are prepared under the historical costs convention except for the revaluation of fixed asset investments.

The accounts have been prepared on the going concern basis. There are no material uncertainties about the charity's ability to continue.

The charity is a public benefit organisation.

(b) Fund accounting

General funds represent the funds of the PCC that are not subject to any restrictions as to their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and the details of the funds held and restrictions are provided in notes 13 and 14.

Designated funds are funds earmarked by the trustees for a specific project/purpose.

(c) Income

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

• Donations and legacies

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under pledge is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is recognised.

Grant and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

• Charitable activities

Funds raised from church events are accounted for when receivable.

Income is deferred when received for the purpose of funding missions to be carried out in the future.

• Trading activities

Rental income from the letting of the Centre is recognised when the rental is due.

• Investments

Dividends and interest are accounted for when receivable.

Realised gains and losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluations of investments at 31 December.

• Other income

Other income is accounted for when receivable.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

1 ACCOUNTING POLICIES (continued)

(d) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. It includes any VAT which cannot be fully recovered, and is allocated to the activity for which it relates.

• **Charitable Activities**

The Diocesan Parish Share is accounted for when payable.

Grants and donations are accounted for when paid over.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned between activities in line with their respective proportion of income received.

(e) Fixed assets

The buildings at Great Colmore Street comprise an integrated Church and Church Centre. These are operated under a long term lease (99 years from 1 September 2007) from the Birmingham Diocesan Trust. The lease is restrictive and has no commercial value, so the accounts continue to show the property at its historical cost of £nil.

The Gas Street premises is held on a long leasehold at a value equivalent to the cost of refurbishment. Depreciation is on a straight line basis over a 14 year period which mirrors the period over which the PCC is paying for the associated loan.

The freehold property at Middleton Hall Road is depreciated over 50 years.

No value is placed on movable church furnishings held by the Church wardens on special trust for the PCC and which require a faculty for disposal.

All expenditure incurred during the year on non-consecrated buildings is written off as expenditure in the SOFA and separately disclosed. Expenditure on movable church furnishings is capitalised where the cost exceeds £5,000.

Equipment used within the church premises is depreciated on a straight line basis over 4 years (AV computer and fixtures and fittings).

(f) Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

(g) Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial instruments issues' of FRS 102 to all of its financial instruments.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

2 ADMINISTRATIVE INFORMATION

The charity is unincorporated and was registered on 20 April 2015 with the Charity Commission in England and Wales. The registered number is 1161342.

The registered office of the charity is St Luke's Church Centre, Great Colmore Street, Birmingham, B15 2AT.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

3 INCOME	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
DONATIONS AND LEGACIES				
Planned or one-off giving	1,251,391	32,839	1,284,230	1,218,725
Collections	76,063	-	76,063	83,028
Tax recovery	244,074	4,001	248,075	248,297
Total donations and legacies	1,571,528	36,840	1,608,368	1,550,050
CHARITABLE ACTIVITIES				
Event income	81,797	1,515	83,312	305,113
	81,797	1,515	83,312	305,113
TRADING ACTIVITIES				
Community area hire	42,770	-	42,770	62,355
Community area sales	60,399	-	60,399	80,693
	103,169	-	103,169	143,048
INVESTMENTS				
Dividends	301	-	301	307
Interest	8,630	-	8,630	6,761
	8,931	-	8,931	7,068
OTHER INCOME				
Grant income	9,465	401,925	411,390	399,423
Gas Street Music income	18,137	-	18,137	18,137
Other income	26,975	-	26,975	19,886
	54,577	401,925	456,502	437,446
TOTAL INCOME	1,820,002	440,280	2,260,282	2,442,725

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

4 EXPENDITURE

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
CHARITABLE ACTIVITIES				
Missionary and charitable giving (see also note 5)				
Mission	22,380	35,626	58,006	92,253
Grants paid out	132,500	-	132,500	162,750
	154,880	35,626	190,506	255,003
Church events				
Worship costs	29,090	-	29,090	23,605
Community events	226,238	35,678	261,916	366,850
Community area trading costs	19,397	-	19,397	20,120
Depreciation on AV equipment	30,868	-	30,868	28,852
	305,593	35,678	341,271	439,427
Ministry				
Fees paid to Diocese	215,000	-	215,000	204,472
	215,000	-	215,000	204,472
Staff				
Salary, pensions, housing of youth & pastoral workers	618,657	263,921	882,578	825,469
Staff training	36,890	-	36,890	11,771
Depreciation on clergy housing	10,892	-	10,892	10,892
	666,439	263,921	930,360	848,132
Church and Centre running expenses				
Church running costs	62,532	10,303	72,835	77,244
Facilities costs	132,164	25,870	158,034	181,464
Insurance	4,585	904	5,489	1,261
Building development	22,976	-	22,976	55,496
Depreciation on leasehold improvements	59,361	-	59,361	61,215
	281,618	37,077	318,695	376,680
Support Costs				
Office costs	72,905	6,045	78,950	72,216
Subscriptions	4,360	1,329	5,689	2,821
Bank charges	14,517	557	15,074	19,410
Travel costs	3,149	-	3,149	2,781
Fundraising	2,998	-	2,998	3,275
Accountancy	11,945	-	11,945	10,692
Interest on loans	40,023	-	40,023	50,321
Depreciation on fixtures and fittings	29,433	-	29,433	24,485
	179,330	7,931	187,261	186,001
TOTAL EXPENDITURE	1,802,860	380,233	2,183,093	2,309,715

Included within accountancy above are amounts due to the auditors in relation to audit of £11,340 (2024: £10,320).

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

5 GRANTS

Grants and donations totalled £132,500 (2024: £162,750) and were all paid by the charity. The following donations were made to institutions and totalled more than £1,000:

Saying Goodbye	£2,500
St Thomas CE Academy	£5,000
Urban Devotion	£35,000
Elayos	£5,000
Embrace Birmingham	£5,000
Karis Neighbour Scheme	£5,000
Newbigin Community Trust	£5,000
Krunch	£5,000
Home for Good & Safe Families	£5,000
Fusion	£1,000
Christ Church Summerfield	£15,000
Christians Against Poverty	£4,000
The Orchard Women	£15,000
Kids Club Kampala	£5,000
Open Doors	£5,000
Elam	£15,000

6 STAFF COSTS

Number of employees

The average number of employees during the year was 40 (2024: 40).

Staff costs relate to all direct and indirect staff costs.

Employment costs	2025	2024
	£	£
Wages and salaries	741,962	718,558
Social security costs	65,480	52,689
Other pension costs	20,180	19,974
	<u>827,622</u>	<u>791,220</u>

During the year two members of key management personnel were paid remuneration and benefits totalling £56,061 (2024: two members paid a total of £55,926).

There were no employees whose annual remuneration was £60,000 or more.

Pay for Key Management Personnel is set by members of the Standing Committee within agreed salary bands approved by the PCC for all staff.

See note 15 for disclosure of payments made to related parties.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

7 TANGIBLE ASSETS

Charity	Freehold Property £	Leasehold improvements £	AV equipment £	Fixtures & Fittings £	Total £
COST					
At beginning of year	680,759	831,056	131,082	130,052	1,772,949
Additions	-	-	21,912	58,909	80,821
Disposals	-	-	-	-	-
At end of year	680,759	831,056	152,994	188,961	1,853,770
DEPRECIATION					
At beginning of year	22,238	320,247	56,539	76,095	475,119
Charge for year	10,892	59,362	30,868	29,433	130,555
Disposals	-	-	-	-	-
At end of year	33,130	379,609	87,407	105,528	605,674
NET BOOK VALUE					
At end of year	647,629	451,447	65,587	83,433	1,248,096
At beginning of year	658,521	510,809	74,543	53,957	1,297,830

All fixed assets belong to the charity.

8 FIXED ASSET INVESTMENTS

	2025 £	2024 £
Investment in subsidiary undertakings	-	1

In the prior period, the charity owned 100% of the issued share capital of Gas Street Music Limited, a company incorporated in England and Wales (company number: 12995294). The company was dissolved on 14 January 2025.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

9 DEBTORS

	2025 £	2024 £
Trade debtors	55,572	83,518
Gift aid tax recoverable	44,669	19,450
Prepayments and accrued income	73,764	27,833
Other debtors	17,403	26,594
	<u>191,408</u>	<u>157,395</u>

10 CREDITORS: amounts falling due within one year

	2025 £	2024 £
Diocesan loans	66,363	66,363
Mortgage	7,796	7,338
Accruals	20,119	15,524
Other creditors	127,430	79,942
Deferred income	10,194	8,758
	<u>231,902</u>	<u>177,925</u>

11 CREDITORS: amounts falling due after one year

	2025 £	2024 £
Diocesan loan	398,185	464,548
Mortgage	224,782	231,914
	<u>622,967</u>	<u>696,462</u>

In 2019 the PCC was party to the leasehold agreement for the Gas Street site and took on a loan from the Diocese in respect of the refurbishment costs of £730,000 bearing interest at 3.5% above base. The rate was renegotiated to 0.5% above base, beginning in January 2024. Repayments commenced in September 2022, with the amount due in less than 1 year shown in Diocesan loans in Note 11.

The mortgage is for a property purchased in 2023. This loan is secured on the property to which it relates.

Of the above amount, £321,423 is due in more than 5 years (2024: £396,844 due in more than 5 years).

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

12 FUNDS

The restricted funds are established for the following purposes:

St Martins Trustees	To support staff costs.
Collections	These are collections for specific external causes and projects.
Middle East	Funds from a collection where the first £30,000 was pledged to fund work in the Middle East.
Strategic Development Fund - GS South	This represents funding by the Birmingham Diocese Board of Finance to cover costs of running the Gas Street South congregation.
Strategic Development Fund - GS Longbridge	This represents funding by the Birmingham Diocese Board of Finance to cover costs of running the Gas Street Longbridge congregation. The transfer out of this fund represents expenditure capitalised during the year.
Love Your Neighbour - Ukraine	Funding from the 'Church Revitalisation Trust' specifically for spending on activities and support for refugees. The transfer out represents matched giving erroneously allocated to this fund in a previous year.
Love Your Neighbour - Gas Street	Funds for the Love Your Neighbour ('LYN') community project. This includes funding support from the Church Revitalisation Trust for spending on all LYN activity, as well as funds collected by Gas Street Church for this purpose. The transfer out of this fund represents part of the match-funding (required by the grant for this purpose) not covered by restricted donation income.
Love Your Neighbour - Kids	This represents grants received from 'Street Games UK' to fund summer clubs for primary school aged children.
Love Your Neighbour - Food	This represents a grant from Birmingham City Council under their "Warm Welcome" scheme.
Youth Services	This represents a grant from The Grantham Yorke Trust to fund youth outreach.
Kitchen Renovation	This represents funding from The Benefact Trust to be spent on kitchen renovation.

The designated funds are established for the following purposes:

Repair fund	To fund repair works required on the church building.
Missions fund	Each year, the church aims to dedicate at least 10% of its giving for missional purposes. Grants are given to external organisations and to Missional Partners which are approved each year by the PCC in line with mission principles & values as set out in the Missional Partnerships policy. One-off gifts may be given to other organisations that are in line with the principles & values at the Standing Committee's discretion.
Middleton Hall Road	This represents the carrying value of the freehold property, less the outstanding mortgage on it.
Orchard seed funding	The church intends to set up The Orchard as its own organisation. £25,000 was set aside in 2023 to facilitate this, and has been paid across to the new charity in February 2025.

Worship For Everyone seed funding	The church intended to support the ministry of Worship for Everyone when it was planned to be established within an independent charity, and set aside £25,000 during 2023 to facilitate this. In the event, Worship for Everyone was instituted as a Ltd company and the PCC of St Luke's therefore resolved to return the funds to the Mission Fund.
Love Your Neighbour (designated)	A fund set aside towards match-funding Love Your Neighbour grants.
International Refugee Fund	A fund to support refugees of any nationality.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

13 MOVEMENT IN FUNDS

	Balance at 1 January 2025 £	Income £	Expenditure £	Gain / (loss) on Investments £	Transfers between funds £	Balance at 31 December 2025 £
Restricted funds						
St Martins Trustees	-	29,304	(29,304)	-	-	-
Strategic Development Fund - GS South	-	87,644	(87,644)	-	-	-
Strategic Development Fund - GS Longbridge	-	158,073	(128,237)	-	(29,836)	-
Love Your Neighbour - Ukraine	15,154	-	(1,074)	-	(14,080)	-
Love Your Neighbour - Gas Street	84,804	136,387	(111,242)	-	-	109,949
Love Your Neighbour - Kids	5,062	5,472	(10,534)	-	-	-
Love Your Neighbour - Food	-	15,000	(12,198)	-	-	2,802
Youth Services	-	5,000	-	-	-	5,000
Kitchen renovation	-	3,400	-	-	-	3,400
	105,020	440,280	(380,233)	-	(43,916)	121,151
Designated funds						
Repair fund	32,694	-	(23,639)	-	-	9,055
Missions fund	17,261	5,048	(132,584)	-	132,674	22,399
Middleton Hall Road	419,269	-	(27,535)	-	23,317	415,051
Orchard seed funding	25,000	-	(25,000)	-	-	-
Love Your Neighbour (designated)	36,346	12,241	(51,401)	-	2,814	-
International Refugee Fund	-	-	-	-	14,080	14,080
	530,570	17,289	(260,159)	-	172,885	460,585
Other unrestricted funds	649,516	1,802,713	(1,542,701)	(1)	(128,969)	780,558
Total funds	1,285,106	2,260,282	(2,183,093)	(1)	-	1,362,294

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances as at 31 December 2025 are represented by:

	Restricted funds £	Designated funds £	Other unrestricted funds £	Total 2025 £
Tangible fixed assets	-	647,629	600,467	1,248,096
Current assets	121,151	45,534	802,382	969,067
Current liabilities	-	(7,796)	(224,106)	(231,902)
Long term liabilities	-	(224,782)	(398,185)	(622,967)
	121,151	460,585	780,558	1,362,294

Fund balances as at 31 December 2024 are represented by:

	Restricted funds £	Designated funds £	Other unrestricted funds £	Total 2024 £
Tangible fixed assets	-	658,521	639,309	1,297,830
Fixed asset investment	-	-	1	1
Current assets	105,020	111,301	645,341	861,662
Current liabilities	-	(7,338)	(170,587)	(177,925)
Long term liabilities	-	(231,914)	(464,548)	(696,462)
	105,020	530,570	649,516	1,285,106

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

15 RELATED PARTY TRANSACTIONS

During the year thirteen trustees were reimbursed expenses totalling £5,995 (2024: twelve trustees totalling £3,439) for reimbursable travel costs, refreshments and purchases for the charity. No trustees received gifts during the year (2024: two trustees received gifts totalling £2,470).

During the year relatives of three trustees were reimbursed expenses totalling £2,990 (2024: four relatives reimbursed £2,843).

During the year two trustees were paid salary and benefits totalling £25,029 (2024: £19,720 paid to two trustees). This was not related to their role as trustees.

During the year relatives of five trustees were paid salary and benefits totalling £48,450 (2024: four relatives paid £48,249).

During the year relatives of two trustees were paid £35,430 for providing consultancy services to the charity (2024: £13,230 paid to two relatives).

Urban Devotion, a charity of which H Miller, trustee, is also a trustee, was paid donations totalling £35,000 by the charity (2024: £20,050).

In 2024 King's Cross Church, a charity of which F Harper, trustee, is also a trustee, was paid a total of £6,099 by the charity for goods and services, plus a donation of £500. During 2025 no transactions took place with King's Cross Church while Frank Harper was a trustee.

Christchurch Summerfield, a charity of which K Stock, trustee, is also a trustee, was paid donations totalling £15,000 by the charity (2024: £15,000).

Dreambridge Limited, trading as Worship for Everyone, a company of which N Drake, trustee, is a director, was paid £2,500 for goods and services (2024: £3,392).

16 COMMITMENTS

At the balance sheet date the charity had remaining commitments under operating leases of £5,880 (2024: £2,003).

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

17 COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	Total 2024 £
INCOME			
Donations and legacies	1,471,473	78,577	1,550,050
Charitable activities	304,590	523	305,113
Trading activities	141,618	1,430	143,048
Investments	7,065	3	7,068
Other income	38,523	398,923	437,446
Total income	1,963,269	479,456	2,442,725
EXPENDITURE			
Charitable activities	1,762,881	546,834	2,309,715
Total expenditure	1,762,881	546,834	2,309,715
NET INCOME BEFORE TRANSFERS	200,388	(67,378)	133,010
Transfers between funds	-	-	-
NET MOVEMENT IN FUNDS	200,388	(67,378)	133,010
FUND BALANCES AT 1 JANUARY 2024	979,698	172,398	1,152,096
FUND BALANCES AT 31 DECEMBER 2024	1,180,086	105,020	1,285,106

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

18 COMPARATIVE MOVEMENT IN FUNDS	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 December 2024 £
Restricted funds					
St Martins Trustees	-	30,393	(30,393)	-	-
Collections	16,658	-	(16,658)	-	-
Middle East	-	30,000	(30,000)	-	-
Strategic Development Fund - GS South	-	83,906	(83,906)	-	-
Strategic Development Fund - GS Longbridge	-	227,890	(227,890)	-	-
Love Your Neighbour - Ukraine	22,266	-	(7,112)	-	15,154
Love Your Neighbour - Gas Street	133,474	82,307	(130,977)	-	84,804
Love Your Neighbour - Kids	-	19,960	(14,898)	-	5,062
Love Your Neighbour - Food	-	5,000	(5,000)	-	-
	172,398	479,456	(546,834)	-	105,020
Designated funds					
Repair fund	52,880	-	(20,186)	-	32,694
Missions fund	-	-	(132,750)	150,011	17,261
Middleton Hall Road	424,382	-	(29,123)	24,010	419,269
Orchard seed funding	25,000	-	-	-	25,000
Worship for Everyone seed funding	25,000	-	-	(25,000)	-
Love Your Neighbour (designated)	36,346	-	-	-	36,346
	563,608	-	(182,059)	149,021	530,570
Other unrestricted funds	416,090	1,963,269	(1,580,822)	(149,021)	649,516
Total funds	1,152,096	2,442,725	(2,309,715)	-	1,285,106