WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales · Charity number 1163450

Details

Status	Registered
Legal form	Other
Registered	2015-09-07
Register	View on the Charity Commission register

Contact

Address	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Phone	01215521454
Website	www.westbirmingham.org.uk

Activities

Objects: THE CHARITY?S OBJECTS (?THE OBJECTS?) ARE: TO ADVANCE BIBLE-BASED CHRISTIAN FAITH TO THE GLORY OF GOD AND THE HONOUR OF JESUS CHRIST IN ACCORDANCE WITH THE CHRISTADELPHIAN BIRMINGHAM AMENDED STATEMENT OF FAITH, ANNEXED HERETO, FOR THE BENEFIT OF THE CHRISTADELPHIAN COMMUNITY AND MEMBERS OF THE PUBLIC, PARTICULARLY IN AND AROUND WEST BIRMINGHAM THROUGH ACTIVITIES WHICH INCLUDE BUT ARE NOT LIMITED TO: A. HOLDING MEETINGS, OPEN TO THE PUBLIC, FOR WORSHIP, PRAYER, BREAKING OF BREAD BY CHRISTADELPHIANS AND BIBLE TEACHING; B. PREACHING TO THE PUBLIC THROUGH PERSONAL ENGAGEMENT AND/OR BY INVITATIONS TO PREACHING/TEACHING MEETINGS AND/OR BY OTHER MEANS; C. ENGAGING WITH THE LOCAL PUBLIC THROUGH THE PROVISION OF SUNDAY SCHOOL AND/OR YOUTH CLUB(S) AND/OR OTHER OCCASIONAL ACTIVITIES; D. ENGAGING WITH THE WIDER CHRISTADELPHIAN COMMUNITY AND WIDER PUBLIC THROUGH PERIODIC COLLECTIONS FOR CHARITABLE NEEDS, INCLUDING COLLECTIONS FOR DISASTER RELIEF; AND E. SERVING, TO THE EXTENT FEASIBLE, THE PASTORAL AND OTHER WELFARE NEEDS OF ECCLESIAL MEMBERS AND OTHERS.

Activities: We hold meetings, open to the public, for Christian worship, prayer, breaking of bread by Christadelphians & Bible teaching. We engage with the public in & around West Birmingham by preaching, running a Sunday School & youth clubs etc.. We collect money, mainly from Christadelphians, for charitable needs including disaster relief. We try to serve the pastoral & other needs of members & others.

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Birmingham City
- Sandwell

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£40,869	£41,165	-	-
2024-03-31	£40,049	£40,462	-	-
2023-03-31	£41,725	£43,279	-	-
2022-03-31	£32,314	£33,232	-	-
2021-03-31	£32,268	£28,295	-	-

Trustees

Name	Role	Appointed
DAVID PHILLIPS		2015-05-03
David John Reed		2020-06-17
James Freeman McLean		2025-06-18
Jared Bilton		2023-06-14
MATTHEW REED		2015-05-03
Stephen John Ashton		2019-06-19
Timothy Martin Follis		2025-06-18

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WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales - Charity number 1163450

Accounts

West Birmingham Christadelphian Ecclesia

Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2025

Registered Charity number 1163450

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REPORT OF THE TRUSTEES

The trustees of West Birmingham Christadelphian Ecclesia ("the Charity") present their report and accounts for the year ended 31 March 2025.

SECTION A - REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity number:	1163450
Charity's principal address:	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Charity trustees:	Anthony A Watkins (Secretary) - retired 18 June 2025 Stephen J Ashton - appointed Secretary 18 June 2025 Matthew A Reed (Assistant Secretary) David C Gouldingay (Treasurer) - retired 18 June 2025 James McLean - appointed Trustee and Treasurer 18 June 2025 David I Phillips David Reed Jared Bilton Timothy M Follis - appointed Trustee 18 June 2025
Independent Examiner:	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd Swift House, 1 Saracen Close Ettington CV37 7SZ
Bankers:	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:	Constitution, formally updated by the Charity on 28 April 2024
How charity is constituted:	Unincorporated association
Trustee selection method:	Annual appointment by secret ballot of the Charity's members following member nominations

SECTION C - OBJECTIVES AND ACTIVITIES

The Charity's objects are to advance Bible-based Christian faith to the glory of God and honour of Jesus Christ for the benefit of the Christadelphian community and members of the public, particularly in and around West Birmingham.

The Charity's main activities, undertaken for the public benefit in pursuit of these objects, are:

1. Holding meetings for worship, prayer and Bible teaching.
2. Preaching through personal engagement and by invitations to meetings.
3. Provision of Sunday School, a youth club (where required) and other occasional activities.
4. Periodic collections for charitable needs, including disaster relief.
5. Serving, to the extent feasible, attendees' pastoral and welfare needs.

The foregoing activities promote a fuller understanding of the human condition, relative to the eternal things of God, and serve to provide members of the public with direction, balance and purpose in today's complex world.

In the exercise of their powers and duties in connection with the Charity's objects, the trustees have reviewed and had regard to the Charity Commission's guidance on public benefit as last updated in September 2014.

SECTION D - ACHIEVEMENTS AND PERFORMANCE

During 2024-25 the Charity continued to hold its weekly meetings for worship, prayer and Bible teaching on Sunday mornings and afternoons and Wednesday evenings. Additional online weekly Bible classes in English and Farsi continued to be held for Iranian members and visitors. Members of the public were invited to join our meetings by personal invitations and external notice boards. In-house Bible teaching courses were arranged to convey the Bible message and prepare new Iranian and other attendees for baptism. A Bible Line phone-in service sponsored by the Charity continued to operate. A Fellowship Weekend was held between 5-7 July 2024. A publicly advertised Spring Fayre, with fundraising for other charities, took place on 11 May 2024. A Harvest Thanksgiving service was also held on 29 September 2024 and a Carol Service on 22 December 2024.

Our "Good News Café", which welcomes visitors twice monthly for tea, coffee, cakes and the opportunity to talk, continued to meet, and cash donations were taken for other charities. A Macmillan Coffee morning was additionally held on 5 October 2024 to publicise the work of this charity and assist its fundraising.

During term time a weekly Sunday School provided children with Bible lessons and an annual prize-giving.

Support for our Farsi-speaking members continued with a translated synopsis of the exhortation and some Bible reading and prayers were led in Farsi. Pastoral support has also remained in place for Iranian members, including during the period of transition from asylum seeker to refugee status. The challenges of relocating those gaining refugee status from Home Office to council or private accommodation, and then taking on responsibility for their own financial affairs, are always significant.

The Charity continued to receive regular donations by cash, cheque or direct deposit for its own use and for payment to other charities which support Bible preaching both in the UK and overseas, Christadelphian care homes for the elderly and also other organisations offering teaching, pastoral and welfare support to the elderly, the young and others in need. Charity income increased by £820 compared with the 2023-24 financial year. Expenditure increased by £703 compared with 2023-24.

The Charity continued to benefit from a dedicated welfare committee that worked to monitor the pastoral and other needs of those associated with the Charity and ensure that any possible practical help was provided.

The activities and initiatives of the Charity continued to meet its interrelated objects and make a beneficial difference both for members of the Charity, other charities and members of the public who were able to join in.

SECTION E - FINANCIAL REVIEW

The annual income of the Charity for the year ended 31 March 2025 was £40,869 (2024 - £40,049). Income mainly derived from weekly and monthly donations by Charity members, as enhanced by Gift Aid recoveries.

Over the year the total operating Funds of the Charity reduced by £296 (2024 - £413) from £17,477 to £17,181. Within this change, before transfers between funds, the Unrestricted Funds of the Charity reduced by £895 (2024 – increased by £1,361) whilst Restricted Funds increased by £599 (2024 – reduced by £1,774). There were no transfers between funds in the 2024-25 financial year (2023-24 – Nil).

Within Restricted Funds, £9,661 (2024 - £10,214) was collected for External Charities with £9,654 (2024 - £10,138) being paid over in the financial year.

The Charity's freehold hall, where meetings usually take place, was valued by the Trustees at £200,000 (2024 - £200,000) on an open market value basis for existing use.

Reserves policy
The Charity's ongoing policy is to hold free reserves of up to 12 (2024 - 12) months of general expenditure to allow for timing differences in both income and expenditure. At 31 March 2025 free reserves of £3,761 (2024 - £4,655) were held, which was within the policy.

Three regular collections were scheduled for most Sundays, the first being for the Unrestricted General Fund, which was applied to the annual running costs of the Charity's hall and other periodic charitable costs, some of which called for healthy reserves to be held. The other two weekly collections, which were for Restricted Funds, had been decided upon annually in advance by the Trustees. A fourth monthly collection was also scheduled for the Asylum Seekers' & Refugees' Fund.

Collections for External Restricted Funds (other than those from the Good News Café) were paid to the relevant charity as soon as practicable, so minimal balances were retained at each month end. Donations collected at the Good News Café are normally paid over annually in December.

In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that Fund are reduced by the Trustees and those collections reallocated to other Funds where they can be applied more quickly. Once excessive reserves level have been reduced, collections for the relevant Fund(s) are resumed to match estimated ongoing expenditure.

No Fund balances were in deficit at the start or end of the year.

SECTION F – RISK MANAGEMENT

The Arranging Committee continued to retain overall responsibility for risk management, with sub-committees assessing specific risks for some onsite and offsite activities. Recurring risks are recorded in a register and formally reviewed twice a year, in June and December, by the Arranging Committee. Additional actions are taken to manage and mitigate any new risk as it may arise. Safeguarding for Child Protection and Adults at Risk are each dealt with under separate written policies reviewed formally at least once each year, normally in Summer or Autumn, or where new guidance or a relevant event arises.

SECTION G - DECLARATION

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

Signed on behalf of Charity's Trustees

Stephen J Ashton
Secretary

Date: 28th September 2025

Independent Examiner's Report to the Trustees of West Birmingham Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of West Birmingham Christadelphian Ecclesia ("the Charity") for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

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

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

Signed

Karen Hanlan
ACA
Swift House, 1 Saracen Close
Ettington
CV37 7SZ

Date: 28th September 2025

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

YEAR ENDED 31 MARCH 2025

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	**2025 Total £**	2024 Total £
RECEIPTS				
Weekly collections	1,925.28	3,329.97	**5,255.25**	4,857.55
Monthly and one-off donations	5,644.11	16,293.01	**21,937.12**	23,097.89
Youth day and youth club subscriptions	0.00	77.95	**77.95**	0.00
Gift Aid recovered on donations	1,681.54	4,434.62	**6,116.16**	6,229.99
Donations from other Charities and Trusts	0.00	5,624.99	**5,624.99**	4,284.18
Donations towards activities and events	0.00	1,061.31	**1,061.31**	1,181.00
Magazine subscriptions received	486.00	0.00	**486.00**	120.00
Bank and other interest	309.90	0.00	**309.90**	278.57
Total receipts	10,046.83	30,821.85	**40,868.68**	40,049.18
PAYMENTS				
Donations to beneficiaries	720.00	23,384.46	**24,104.46**	24,190.14
Repairs and maintenance	0.00	2,952.60	**2,952.60**	956.95
Gas, water and electricity	3,920.99	0.00	**3,920.99**	2,583.44
Preaching and fellowship costs	0.00	2,902.52	**2,902.52**	3,625.07
Sunday school and youth activities	0.00	983.41	**983.41**	1,160.41
Fellowship weekend and outings	0.00	0.00	**0.00**	91.00
Catering	344.74	0.00	**344.74**	432.50
Flowers, wine, consumables, internet and sundries	2,251.02	0.00	**2,251.02**	2,037.64
Insurance	1,698.21	0.00	**1,698.21**	1,437.04
Magazine subscriptions paid	486.00	0.00	**486.00**	120.00
Equipment	653.58	0.00	**653.58**	2,917.37
Independent examination of charity's accounts	475.00	0.00	**475.00**	450.00
Printing, postage, stationery and telephone	204.04	0.00	**204.04**	220.56
Speakers' expenses	188.00	0.00	**188.00**	240.00
Total payments	10,941.58	30,222.99	**41,164.57**	40,462.12
Deficit / surplus of receipts over payments	-894.75	598.86	**-295.89**	-412.94
Transfers between funds	0.00	0.00	**0.00**	0.00
Bank current and deposit accounts at 1 April	4,655.30	12,821.55	**17,476.85**	17,889.79
Bank current and deposit accounts at 31 March	3,760.55	13,420.41	**17,180.96**	17,476.85

STATEMENT OF ASSETS AND LIABILITIES

Cash balances				
Current account	3,228.72	332.63	**3,561.35**	4,143.08
Deposit account	489.61	13,087.78	**13,577.39**	13,311.16
Petty cash	42.22	0.00	**42.22**	22.61
	3,760.55	13,420.41	**17,180.96**	17,476.85
Other non-monetary assets				
Income tax recovery due from HMRC	1,606.34	4,003.30	**5,609.64**	6,116.16
	5,366.89	17,423.71	**22,790.60**	23,593.01
Freehold property:				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			**200,000.00**	200,000.00
Net Assets			**222,790.60**	223,593.01

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS

YEAR ENDED 31 MARCH 2025

Note 1:

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charity's Constitution, formally updated by the Charity on 28 April 2024.

Note 2:	Balance	Receipts	Payments	Transfers	Balance
Fund Balances	01-Apr-24	in year	in year	in year	31-Mar-25
	£	£	£	£	£
Unrestricted Funds (including magazine subscriptions)	4,655.30	10,046.83	10,941.58	0.00	3,760.55
Restricted Funds					
Christadelphian Care Homes	0.00	2,696.09	2,696.09	0.00	0.00
Ecclesial and Other Welfare	2,439.63	5,207.52	4,356.73	0.00	3,290.42
Asylum Seekers' and Refugees' Fund	2,302.12	6,641.16	5,067.50	0.00	3,875.78
Maintenance of Ecclesial Premises and Equipment	1,426.00	2,122.39	2,952.60	0.00	595.79
Maintenance of Organ	2,027.50	0.00	0.00	0.00	2,027.50
Overseas Project Aid	60.65	1,993.60	1,610.00	0.00	444.25
Preaching and Fellowship	1,904.81	1,379.30	2,902.52	0.00	381.59
Special Appeals from Other Ecclesias	755.20	887.25	0.00	0.00	1,642.45
Sunday School and Youth Activities	1,684.42	233.58	983.41	0.00	934.59
Special Collections for External Charities	221.22	9,660.96	9,654.14	0.00	228.04
Total Restricted Funds	12,821.55	30,821.85	30,222.99	0.00	13,420.41
Total Funds	**17,476.85**	**40,868.68**	**41,164.57**	**0.00**	**17,180.96**

Funds

Unrestricted Funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application for the general purposes of the Charity. Restricted Funds include collections taken for specific appeals and funds are periodically remitted to the relevant organisations accordingly. Other Restricted Funds include funds raised for the maintenance of the property, the organ, welfare and to subsidise Sunday Schools and Youth Clubs.

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales - Charity number 1163450

Accounts

West Birmingham Christadelphian Ecclesia

Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2024

Registered Charity number 1163450

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REPORT OF THE TRUSTEES

The trustees of West Birmingham Christadelphian Ecclesia ("the Charity") present their report and accounts for the year ended 31 March 2024.

SECTION A - REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity number:	1163450
Charity's principal address:	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Charity trustees:	Anthony A Watkins (Secretary) David I Phillips David C Gouldingay (Treasurer) Stephen J Ashton Jared Bilton (appointed 14 June 2023) Philip Craddock (retired 10 September 2023) Matthew A Reed (Assistant Secretary) David Reed
Independent Examiner:	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd Swift House, 1 Saracen Close Ettington CV37 7SZ
Bankers:	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:	Constitution, updated on 28 April 2024
How charity is constituted:	Unincorporated association
Trustee selection method:	Annual appointment by secret ballot of the Charity's members following member nominations

SECTION C - OBJECTIVES AND ACTIVITIES

The Charity's objects are to advance Bible-based Christian faith to the glory of God and honour of Jesus Christ for the benefit of the Christadelphian community and members of the public, particularly in and around West Birmingham.

The Charity's main activities, undertaken for the public benefit in pursuit of these objects, are:

1. Holding meetings for worship, prayer and Bible teaching.
2. Preaching through personal engagement and by invitations to meetings.
3. Provision of Sunday School, a youth club (where required) and other occasional activities.
4. Periodic collections for charitable needs, including disaster relief.
5. Serving, to the extent feasible, attendees' pastoral and welfare needs.

The foregoing activities promote a fuller understanding of the human condition, relative to the eternal things of God, and serve to provide members of the public with direction, balance and purpose in today's complex world.

In the exercise of their powers and duties in connection with the Charity's objects, the trustees have reviewed and had regard to the Charity Commission's guidance on public benefit as last updated in September 2014.

SECTION D - ACHIEVEMENTS AND PERFORMANCE

During 2023-24 the Charity continued to hold its weekly meetings for worship, prayer and Bible teaching on Sunday mornings and afternoons and Wednesday evenings. Additional online weekly Bible classes in English and Farsi continued to be held for Iranian members and visitors. Members of the public were invited to join our meetings by personal invitations and external notice boards. No new Iranian asylum seekers joined our Sunday morning meetings regularly during the year ended 31 March 2024, so no in-house Bible teaching courses were arranged to convey the Bible message and prepare attendees for baptisms. However, more began to join us soon after the financial year end. A Bible Line phone-in service sponsored by the Charity continued to operate. A Fellowship Weekend was held on 8-9 July 2023. A publicly advertised Spring Fayre, with fundraising for other charities, took place on 20 May 2023. A Harvest Thanksgiving service was also held on 24 September 2023 and a Carol Service on 17 December 2023.

Our "Good News Café", which welcomes visitors fortnightly for tea, coffee, cakes and the opportunity to talk, continued to meet, and cash donations were taken for other charities. A Macmillan Coffee morning was additionally held on 7 October 2023 together with a Breast Cancer Awareness Coffee morning on 24 October 2023, in each case to publicise the work of these charities and assist their fundraising.

During term time a weekly Sunday School provided children with Bible lessons and an annual prize-giving.

Support for our Farsi-speaking members continued with a translated synopsis of the exhortation and some Bible reading and prayers being led in Farsi. Pastoral support has also remained in place for Iranian members, including during the period of transition from

asylum seeker to refugee status. The challenges of relocating those gaining refugee status from Home Office to council or private accommodation, and then taking on responsibility for their own financial affairs, are always significant.

The Charity continued to receive regular donations by cash, cheque or direct deposit for its own use and for payment to other charities which support Bible preaching both in the UK and overseas, Christadelphian care homes for the elderly and also other organisations offering teaching, pastoral and welfare support to the elderly, the young and others in need. Charity income fell by £1,677 compared with the 2022-23 financial year. Expenditure fell by £2,817 compared with 2022-23.

The Charity continued to benefit from a dedicated welfare committee that worked to monitor the pastoral and other needs of those associated with the Charity and ensure that any possible practical help was provided.

The activities and initiatives of the Charity continued to meet its interrelated objects and make a beneficial difference both for members of the Charity, other charities and members of the public who were able to join in.

SECTION E - FINANCIAL REVIEW

The annual income of the Charity for the year ended 31 March 2024 was £40,049 (2023 - £41,726). Income mainly derived from weekly and monthly donations by Charity members.

Over the year the total operating Funds of the Charity reduced by £413 (2023 - £1,554) from £17,890 to £17,477. Within this change, before transfers between funds, the Unrestricted Funds of the Charity increased by £1,361 (2023 - £694) whilst Restricted Funds reduced by £1,774 (2023 - £2,248). There were no transfers between funds in the 2023-24 financial year (2022-23 - £1,000 from Unrestricted Funds to Restricted Funds).

Within Restricted Funds, £10,214 (2023 - £11,383) was collected for External Charities with £10,138 (2023 - £11,314) being paid over in the financial year.

The Charity's freehold hall, where meetings usually take place, was valued by the Trustees at £200,000 (2023 - £200,000) on an open market value basis for existing use.

Reserves policy

The Charity's ongoing policy is to hold free reserves of up to 12 (2023 - 12) months of general expenditure to allow for timing differences in both income and expenditure. At 31 March 2024 free reserves of £4,655 (2023 - £3,294) were held, which was within the policy.

Three regular collections were scheduled for most Sundays, the first being for the Unrestricted General Fund, which was applied to the annual running costs of the Charity's hall and other periodic charitable costs, some of which called for healthy reserves to be held. The other two weekly collections, which were for Restricted Funds, had been decided upon annually in advance by the Trustees. A fourth monthly collection was also scheduled for the Asylum Seekers' & Refugees' Fund.

Collections for External Restricted Funds (other than those from the Good News Café) were paid to the relevant charity as soon as practicable, so minimal balances were retained at each month end. Donations collected at the Good News Café are normally paid over annually in December.

In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that Fund has been reduced by the Trustees and those collections reallocated to other Funds where they can be applied more quickly.

No Fund balances were in deficit at the start or end of the year.

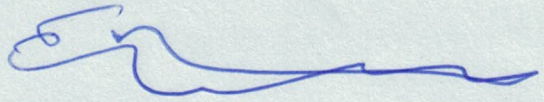
SECTION F – RISK MANAGEMENT

The Arranging Committee continued to retain overall responsibility for risk management, with sub-committees assessing specific risks for some onsite and offsite activities. Recurring risks are recorded in a register and formally reviewed twice a year, in June and December, by the Arranging Committee. Additional actions are taken to manage and mitigate any new risk as it may arise. Safeguarding for Child Protection and Adults at Risk are each dealt with under separate written policies reviewed formally at least once each year, normally in Summer or Autumn, or where new guidance or a relevant event arises.

SECTION G - DECLARATION

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

Signed on behalf of Charity's Trustees



Anthony A Watkins
Secretary
Date: 5 December 2024

Independent Examiner's Report to the Trustees of West Birmingham Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of West Birmingham Christadelphian Ecclesia ("the Charity") for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

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

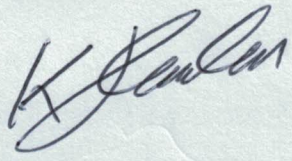
Independent examiner's statement

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

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

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

Signed



Karen Hanlan
ACA
Swift House, 1 Saracen Close
Ettington
CV37 7SZ

Date: 5 December 2024

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
YEAR ENDED 31 MARCH 2024
RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	**2024 Total £**	2023 Total £
RECEIPTS				
Weekly collections	1,806.37	3,051.18	**4,857.55**	4,747.65
Monthly and one-off donations	6,072.37	17,025.52	**23,097.89**	25,563.50
Youth day and youth club subscriptions	0.00	0.00	**0.00**	54.70
Gift Aid recovered on donations	1,665.90	4,564.09	**6,229.99**	4,557.15
Donations from other Charities and Trusts	0.00	4,284.18	**4,284.18**	6,370.00
Donations towards activities and events	0.00	1,181.00	**1,181.00**	190.00
Magazine subscriptions received	120.00	0.00	**120.00**	121.80
Returned donation	0.00	0.00	**0.00**	0.00
Bank and other interest	278.57	0.00	**278.57**	120.85
Total receipts	9,943.21	30,105.97	**40,049.18**	41,725.65
PAYMENTS				
Donations to beneficiaries	970.00	23,220.14	**24,190.14**	26,496.20
Repairs and maintenance	0.00	956.95	**956.95**	7,112.35
Gas, water and electricity	2,583.44	0.00	**2,583.44**	2,025.82
Preaching and fellowship costs	0.00	3,625.07	**3,625.07**	2,499.71
Sunday school and youth activities	0.00	1,160.41	**1,160.41**	765.04
Fellowship weekend and outings	91.00	0.00	**91.00**	180.00
Catering	432.50	0.00	**432.50**	536.27
Flowers, wine, consumables, internet and sundries	2,037.64	0.00	**2,037.64**	1,543.49
Insurance	1,437.04	0.00	**1,437.04**	1,303.23
Magazine subscriptions paid	120.00	0.00	**120.00**	121.80
Equipment	0.00	2,917.37	**2,917.37**	0.00
Independent examination of charity's accounts	450.00	0.00	**450.00**	430.00
Printing, postage, stationery and telephone	220.56	0.00	**220.56**	200.54
Speakers' expenses	240.00	0.00	**240.00**	65.00
Total payments	8,582.18	31,879.94	**40,462.12**	43,279.45
Surplus of receipts over payments	1,361.03	-1,773.97	**-412.94**	-1,553.80
Transfers between funds	0.00	0.00	**0.00**	0.00
Bank current and deposit accounts at 1 April	3,294.27	14,595.52	**17,889.79**	19,443.59
Bank current and deposit accounts at 31 March	4,655.30	12,821.55	**17,476.85**	17,889.79
STATEMENT OF ASSETS AND LIABILITIES				
Cash balances				
Current account	4,143.08	0.00	**4,143.08**	4,801.91
Deposit account	489.61	12,821.55	**13,311.16**	13,050.16
Petty cash	22.61	0.00	**22.61**	37.72
	4,655.30	12,821.55	**17,476.85**	17,889.79
Other non-monetary assets				
Income tax recovery due from HMRC	1,684.50	4,431.66	**6,116.16**	6,229.99
	6,339.80	17,253.21	**23,593.01**	24,119.78
Freehold property:				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			**200,000.00**	200,000.00
Net Assets			**223,593.01**	224,119.78

D C Coulding

5 December 2024

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 MARCH 2024

Note 1:
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charity's Constitution, originally adopted in May 2015 and updated on 28 April 2024.

Note 2: **Fund Balances**	Balance 01-Apr-23 £	Receipts in year £	Payments in year £	Transfers in year £	Balance 31-Mar-24 £
Unrestricted Funds (including magazine subscriptions)	3,294.27	9,943.21	8,582.18	0.00	4,655.30
Restricted Funds					
Christadelphian Care Homes	10.00	2,552.54	2,562.54	0.00	0.00
Ecclesial and Other Welfare	1,877.40	3,425.41	2,863.18	0.00	2,439.63
Asylum Seekers' and Refugees' Fund	2,113.37	5,053.59	4,864.84	0.00	2,302.12
Maintenance of Ecclesial Premises and Equipment	779.00	4,521.32	3,874.32	0.00	1,426.00
Maintenance of Organ	2,027.50	0.00	0.00	0.00	2,027.50
Overseas Project Aid	39.93	2,312.72	2,292.00	0.00	60.65
Preaching and Fellowship	3,855.40	1,674.48	3,625.07	0.00	1,904.81
Special Appeals from Other Ecclesias	903.71	351.49	500.00	0.00	755.20
Sunday School and Youth Activities	2,844.83	0.00	1,160.41	0.00	1,684.42
Special Collections for External Charities	144.38	10,214.42	10,137.58	0.00	221.22
Total Restricted Funds	14,595.52	30,105.97	31,879.94	0.00	12,821.55
Total Funds	**17,889.79**	**40,049.18**	**40,462.12**	**0.00**	**17,476.85**

Funds
Unrestricted Funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application for the general purposes of the Charity. Restricted Funds include collections taken for specific appeals and funds are periodically remitted to the relevant organisations accordingly. Other Restricted Funds include funds raised for the maintenance of the property, the organ, welfare and to subsidise Sunday Schools and Youth Clubs.

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales - Charity number 1163450

Accounts

West Birmingham Christadelphian Ecclesia

Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

Registered Charity number 1163450

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REPORT OF THE TRUSTEES

The trustees of West Birmingham Christadelphian Ecclesia ("the Charity") present their report and accounts for the year ended 31 March 2023.

SECTION A - REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity number:	1163450
Charity's principal address:	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Charity trustees:	Anthony A Watkins (Secretary) David I Phillips David C Gouldingay (Treasurer) Stephen J Ashton Jared Bilton (appointed 14 June 2023) Philip Craddock (retired 10 September 2023) Matthew A Reed (Assistant Secretary) David Reed
Independent Examiner:	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd Swift House, 1 Saracen Close Ettington CV37 7SZ
Bankers:	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:	Constitution
How charity is constituted:	Unincorporated association
Trustee selection method:	Annual appointment by secret ballot of the Charity's members following member nominations

SECTION C - OBJECTIVES AND ACTIVITIES

The Charity's objects are to advance Bible-based Christian faith to the glory of God and honour of Jesus Christ for the benefit of the Christadelphian community and members of the public, particularly in and around West Birmingham.

The Charity's main activities, undertaken for the public benefit in pursuit of these objects, are:

1. Holding meetings for worship, prayer and Bible teaching.
2. Preaching through personal engagement and by invitations to meetings.
3. Provision of Sunday School, a youth club (where required) and other occasional activities.
4. Periodic collections for charitable needs, including disaster relief.
5. Serving, to the extent feasible, attendees' pastoral and welfare needs.

The foregoing activities promote a fuller understanding of the human condition, relative to the eternal things of God, and serve to provide members of the public with direction, balance and purpose in today's complex world.

In the exercise of their powers and duties in connection with the Charity's objects, the trustees have reviewed and had regard to the Charity Commission's guidance on public benefit as last updated in September 2014.

SECTION D - ACHIEVEMENTS AND PERFORMANCE

During 2022-23 the Charity continued to hold its weekly meetings for worship, prayer and Bible teaching on Sunday mornings and evenings and Wednesday evenings. Additional online weekly Bible classes in English and Farsi continued to be held for Iranian members and visitors. Members of the public were invited to join our online meetings by personal invitations and external notice boards. New Iranian asylum seekers again joined our Sunday morning meetings, so in-house Bible teaching courses were arranged to convey the Bible message and prepare attendees for baptisms, which followed later. A special "Resurrection Enquiry" service was publicised by leaflet distribution and was well attended on 17 April 2022 A Bible Line phone-in service sponsored by the Charity continued to operate. A publicly-advertised carol service was held on 18 December 2022.

Our "Good News Café", which welcomes visitors fortnightly for tea, coffee, cakes and the opportunity to talk, continued to meet and cash donations were taken for external charities. A Macmillan Coffee morning was also held on 15 October 2022.

During term time a weekly Sunday School provided children with Bible lessons and an annual prize-giving.

Support for our Farsi-speaking members continued with a translated synopsis of the exhortation and some Bible reading and prayers being led in Farsi. Pastoral support has also remained in place for Iranian members, including in the period of transition from asylum seeker to refugee status. The challenges of relocating those gaining refugee status from Home Office to council or private accommodation, and then taking on responsibility for their own financial affairs, are always significant.

On 26 November 2022 an annual fraternal gathering welcomed visitors, including from other Christadelphian ecclesias, for an afternoon of Bible encouragement and fellowship.

The Charity continued to receive regular donations by cash, cheque or direct deposit for its own use and for payment to other charities which support Bible preaching both in the UK and overseas, Christadelphian care homes for the elderly and also other organisations offering teaching, pastoral and welfare support to the elderly, the young and others in need. Charity income grew by £9,412 compared with the 2021-22 financial year, which saw improved activity as Covid-19 constraints came to an end. Expenditure also grew by £10,047 compared with 2021-22.

The Charity continued to benefit from a dedicated welfare committee that worked to monitor the pastoral and other needs of those associated with the Charity and ensure that any possible practical help was provided.

The activities and initiatives of the Charity continued to meet its interrelated objects and make a beneficial difference both for members of the Charity and members of the public who were able to join in.

SECTION E - FINANCIAL REVIEW

The annual income of the Charity for the year ended 31 March 2023 was £41,726 (2022 - £32,314). Income mainly derived from monthly donations by Charity members.

Over the year the total operating Funds of the Charity reduced by £1,554 (2022 - £917) from £19,444 to £17,890. Within this change, before transfers between funds, the Unrestricted Funds of the Charity increased by £694 (2022 - £2,498) whilst Restricted Funds reduced by £2,248 (2022 - £3,415). After transfers between funds, the Unrestricted Funds reduction was £306 (2021 – increase £1,498) whilst the Restricted Funds reduction was £1,248 (2022 - £2,415).

Within Restricted Funds, £11,383 (2022 - £9,192) was collected for External Charities with £11,314 (2022 - £9,117) being paid over in the financial year.

The Charity's freehold hall, where meetings usually take place, was valued by the Trustees at £200,000 (2022 - £200,000) on an open market value basis for existing use.

Reserves policy
The Charity's ongoing policy is to hold free reserves of up to 12 (2022 - 12) months of general expenditure to allow for timing differences in both income and expenditure. At 31 March 2023 free reserves of £3,294 (2022 - £3,600) were held, which was within the policy.

Three regular collections were scheduled for most Sundays, the first being for the Unrestricted General Fund, which was applied to the annual running costs of the Charity's hall and other periodic charitable costs, some of which called for healthy reserves to be held. The other two weekly collections, which were for Restricted Funds, had been decided upon annually in advance by the Trustees. A fourth monthly collection was also scheduled for the Asylum Seekers' & Refugees' Fund.

Collections for External Restricted Funds (other than those from the Good News Café) were paid to the relevant charity as soon as practicable, so minimal balances were retained at each month end. Donations collected at the Good News Café are normally paid over annually in December.

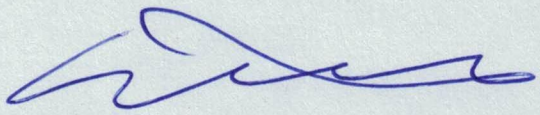
In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that Fund has been reduced by the Trustees and those collections reallocated to other Funds where they can be applied more quickly.

No Fund balances were in deficit at the start or end of the year.

SECTION F - DECLARATION

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

Signed on behalf of Charity's Trustees



Anthony A Watkins
Secretary
Date: 14 December 2023

Independent Examiner's Report to the Trustees of West Birmingham Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of West Birmingham Christadelphian Ecclesia ("the Charity") for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

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

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

Signed

Karen Hanlan
ACA
Swift House, 1 Saracen Close
Ettington
CV37 7SZ

Date: 14 December 2023

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
YEAR ENDED 31 MARCH 2023
RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	**2023 Total £**	2022 Total £
RECEIPTS				
Weekly collections	1,924.82	2,822.83	**4,747.65**	410.49
Monthly and one-off donations	6,464.86	19,098.64	**25,563.50**	23,561.48
Youth day and youth club subscriptions	0.00	54.70	**54.70**	0.00
Gift Aid recovered on donations	1,288.14	3,269.01	**4,557.15**	4,095.63
Donations from other Charities and Trusts	0.00	6,370.00	**6,370.00**	4,014.00
Donations towards activities and events	0.00	190.00	**190.00**	0.00
Magazine subscriptions received	121.80	0.00	**121.80**	198.00
Returned donation	0.00	0.00	**0.00**	0.00
Bank and other interest	120.85	0.00	**120.85**	34.63
Total receipts	9,920.47	31,805.18	41,725.65	32,314.23
PAYMENTS				
Donations to beneficiaries	2,820.00	23,676.20	**26,496.20**	25,127.11
Repairs and maintenance	0.00	7,112.35	**7,112.35**	1,332.62
Gas, water and electricity	2,025.82	0.00	**2,025.82**	1,409.34
Preaching and fellowship costs	0.00	2,499.71	**2,499.71**	1,163.35
Sunday school and youth activities	0.00	765.04	**765.04**	888.40
Fellowship weekend and outings	180.00	0.00	**180.00**	0.00
Catering	536.27	0.00	**536.27**	128.73
Flowers, wine, consumables, internet and sundries	1,543.49	0.00	**1,543.49**	989.04
Insurance	1,303.23	0.00	**1,303.23**	1,181.24
Magazine subscriptions paid	121.80	0.00	**121.80**	198.00
Equipment	0.00	0.00	**0.00**	0.00
Independent examination of charity's accounts	430.00	0.00	**430.00**	385.00
Printing, postage, stationery and telephone	200.54	0.00	**200.54**	379.08
Speakers' expenses	65.00	0.00	**65.00**	50.00
Total payments	9,226.15	34,053.30	**43,279.45**	33,231.91
Surplus/(deficit) of receipts over payments	694.32	-2,248.12	**-1,553.80**	-917.68
Transfers between funds	-1,000.00	1,000.00	**0.00**	0.00
Bank current and deposit accounts at 1 April	3,599.95	15,843.64	**19,443.59**	20,361.27
Bank current and deposit accounts at 31 March	3,294.27	14,595.52	**17,889.79**	19,443.59
STATEMENT OF ASSETS AND LIABILITIES				
Cash balances				
Current account	3,256.55	1,545.36	**4,801.91**	5,569.04
Deposit account	-0.00	13,050.16	**13,050.16**	12,935.95
Petty cash	37.72	0.00	**37.72**	938.60
	3,294.27	14,595.52	**17,889.79**	19,443.59
Other non-monetary assets				
Income tax recovery due from HMRC	1,665.90	4,564.09	**6,229.99**	4,563.79
	4,960.17	19,159.61	**24,119.78**	24,007.38
Freehold property:				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			**200,000.00**	200,000.00
Net Assets			**224,119.78**	224,007.38

PC Goulding

14/12/23

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 MARCH 2023

Note 1:
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charity's Constitution adopted in May 2015.

Note 2: **Fund Balances**	Balance 01-Apr-22 £	Receipts in year £	Payments in year £	Transfers in year £	Balance 31-Mar-23 £
Unrestricted Funds (including magazine subscriptions)	3,599.95	9,920.47	9,226.15	-1,000.00	3,294.27
Restricted Funds					
Christadelphian Care Homes	13.27	2,349.37	2,352.64		10.00
Ecclesial and Other Welfare	1,547.10	2,531.80	2,201.50		1,877.40
Asylum Seekers' and Refugees' Fund	1,141.90	6,794.44	5,822.97		2,113.37
Maintenance of Ecclesial Premises and Equipment	1,590.88	5,300.47	7,112.35	1,000.00	779.00
Maintenance of Organ	2,027.50	0.00	0.00		2,027.50
Overseas Project Aid	537.52	1,487.41	1,985.00		39.93
Preaching and Fellowship	4,946.46	1,408.65	2,499.71		3,855.40
Special Appeals from Other Ecclesias	408.74	494.97	0.00		903.71
Sunday School and Youth Activities	3,555.17	54.70	765.04		2,844.83
Special Collections for External Charities	75.10	11,383.37	11,314.09		144.38
Total Restricted Funds	15,843.64	31,805.18	34,053.30	1,000.00	14,595.52
Total Funds	**19,443.59**	**41,725.65**	**43,279.45**	**0.00**	**17,889.79**

Funds
Unrestricted Funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application for the general purposes of the Charity. Restricted Funds include collections taken for specific appeals and funds are periodically remitted to the relevant organisations accordingly. Other Restricted Funds include funds raised for the maintenance of the property, the organ, welfare and to subsidise Sunday Schools and Youth Clubs.
The transfer of £1,000 from Unrestricted Funds to Restricted Funds was made to support the high level of expenditure required for upgrading audio visual equipment during the early part of the financial year. This expenditure permitted more seamless online broadcasting capability and eliminated timing mismatches between audio and visual signals being received by online participants.

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales - Charity number 1163450

Accounts

West Birmingham Christadelphian Ecclesia

Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2022

Registered Charity number 1163450

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REPORT OF THE TRUSTEES

The trustees of West Birmingham Christadelphian Ecclesia ("the Charity") present their report and accounts for the year ended 31 March 2022.

SECTION A - REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity number:	1163450
Charity's principal address:	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Charity trustees:	Anthony A Watkins (Secretary) David I Phillips (Assistant Secretary) David C Gouldingay (Treasurer) Stephen J Ashton Philip Craddock (appointed 16 June 2021) Timothy M Follis (retired (16 June 2021) Matthew A Reed David Reed
Independent Examiner:	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd Swift House, 1 Saracen Close Ettington CV37 7SZ
Bankers:	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:	Constitution
How charity is constituted:	Unincorporated association
Trustee selection method:	Annual appointment by secret ballot of the Charity's members following member nominations

SECTION C - OBJECTIVES AND ACTIVITIES

The Charity's objects are to advance Bible-based Christian faith to the glory of God and honour of Jesus Christ for the benefit of the Christadelphian community and members of the public, particularly in and around West Birmingham.

The Charity's main activities, undertaken for the public benefit in pursuit of these objects, are:

1. Holding meetings for worship, prayer and Bible teaching.
2. Preaching through personal engagement and by invitations to meetings.
3. Provision of Sunday School, a youth club and other occasional activities.
4. Periodic collections for charitable needs, including disaster relief.
5. Serving, to the extent feasible, attendees' pastoral and welfare needs.

The foregoing activities promote a fuller understanding of the human condition, relative to the eternal things of God, and serve to provide members of the public with direction, balance and purpose in today's complex world.

In the exercise of their powers and duties in connection with the Charity's objects, the trustees have reviewed and had regard to the Charity Commission's guidance on public benefit as last updated in September 2013.

SECTION D - ACHIEVEMENTS AND PERFORMANCE

During the 2021-22 financial year members and visitors began adjusting to the easing of Covid-19 restrictions, although online access to services has remained open to those still uncomfortable over meeting in person. An open air event was organised in September 2021 to encourage return to fellowship in person. The Charity continued to hold its weekly meetings for worship, prayer and Bible study, mainly on Sunday mornings and Wednesday evenings. Additional online Bible classes in English and Farsi continued to be held on Mondays. Members of the public were invited to join our online meetings by external notice boards; however, attendance at meetings in person remained subdued because of ongoing nervousness about Covid-19. From November 2021 onwards a number of new Iranian asylum seekers began to attend our Sunday morning meetings in person. At their request, special in-house Bible teaching courses were arranged to improve their Bible knowledge, running for several hours each week up to March 2022. All five attendees were subsequently baptised in April 2022. An extended preaching campaign planned for Easter was cancelled because of continued public nervousness about the virus. Instead, a special "Resurrection Enquiry" service was publicised by leaflet distribution and was well attended on 17 April 2022 A Bible Line phone-in service sponsored by the Charity continued to operate as normal. A publicly-advertised online carol service was held on 19 December 2021.

Our "Good News Café" which, before Covid-19 lockdown welcomed visitors fortnightly in person for tea, coffee, cakes and the opportunity to talk, continued to meet online through the first part of 2021-22. This eventually resumed meeting fortnightly in person from 9 November 2021. Cash donations at the Café for other charities recommenced from that date.

During term time a weekly Sunday School operated partly online and partly in person to provide children with Bible lessons and an annual prize-giving. The Youth Club for secondary school children on Thursdays continued online until the Autumn, when it ceased because of student members transferring to University. Social distancing requirements meant a summer outing was not possible. The normal annual Charity Fayre in May and annual fellowship weekend in July had likewise to be cancelled because of continuing concern about Covid-19.

Support for our Farsi-speaking members continued to be improved, with new Sunday morning provisions including a translated synopsis of the exhortation and some Bible reading and prayer in Farsi. Pastoral support has also remained in place, where possible, especially as asylum interviews have resulted in an increasing number of our Iranian members needing to transition from asylum seeker to refugee status. The subsequent challenge of relocating to local council accommodation and taking responsibility for their own financial affairs is always significant.

On 27 November 2021 an annual fraternal gathering welcomed visitors, including from other Christadelphian ecclesias, for an afternoon of Bible encouragement and fellowship.

The Charity continued to receive regular donations by cheque, or by direct deposit, for its own use and for payment to other charities which support Bible preaching both in the UK and overseas, Christadelphian care homes for the elderly and also other organisations offering teaching, pastoral and welfare support to the elderly, the young and others in need. Following Covid-19, provision for accepting weekly donations in cash did not resume until January 2022. Charity income remained broadly consistent with the 2020-21 financial year.

The Charity continued to benefit from a dedicated welfare committee that worked to monitor the pastoral and other needs of those associated with the Charity and ensure that any possible practical help was provided.

Notwithstanding the continued impact of Covid-19, especially in the first half of the year, the activities and initiatives of the Charity continued to meet its interrelated objects and make a beneficial difference both for members of the Charity and members of the public who were able to join in.

SECTION E - FINANCIAL REVIEW

The annual income of the Charity for the year ended 31 March 2022 was £32,314 (2021 - £32,268). Income mainly derived from monthly donations by Charity members.

Over the year the total operating Funds of the Charity reduced by £917 (2021 increase £3,972) from £20,361 to £19,444. Within this change, before transfers between funds, the Unrestricted Funds of the Charity increased by £2,498 (2021 - £827) whilst Restricted Funds reduced by £3,415 (2021 increase £3,135). After transfers between funds, the Unrestricted Funds increase was £1,498 (2021 - £827) whilst the Restricted Funds reduction was £2,415 (2021 increase £3,135).

Within Restricted Funds, £9,192 (2021 - £7,799) was collected for External Charities with £9,117 (2021 - £7,940) being paid over in the financial year.

The Charity's freehold hall, where meetings usually take place, was valued by the Trustees at £200,000 (2021 - £250,000) on an open market value basis for existing use. The valuation at 31 March 2022 was reduced by £50,000 from the prior year having regard to knowledge gained from the recent sale of similar Christadelphian halls.

Reserves policy

The Charity's ongoing policy is to hold free reserves of up to 12 (2021 - 12) months of general expenditure to allow for timing differences in both income and expenditure. At 31 March 2022 free reserves of £3,600 (2021 - £2,103) were held, which was within the policy.

Three regular collections were scheduled for most Sundays, the first being for the Unrestricted General Fund, which was applied to the annual running costs of the Charity's hall and other periodic charitable costs, some of which called for healthy reserves to be held. The other two weekly collections, which were for Restricted Funds, had been decided upon annually in advance by the Trustees. A fourth monthly collection was also scheduled for the Asylum Seekers' Support Fund.

Collections for External Restricted Funds (other than those from the Good News Café) were paid to the relevant charity as soon as practicable, so minimal balances were retained at each month end. Donations collected at the Good News Café are normally paid over annually in December.

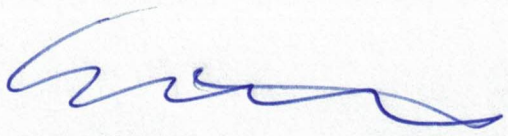
In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. The Preaching & Fellowship Fund had been built up to support an Easter preaching campaign, which has been repeatedly frustrated by the challenges of Covid-19. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that Fund has been reduced by the Trustees and those collections reallocated to other Funds where they can be applied more quickly.

No Fund balances were in deficit at the start or end of the year.

SECTION F - DECLARATION

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

Signed on behalf of Charity's Trustees



Anthony A Watkins
Secretary
Date: 8 December 2022

Independent Examiner's Report to the Trustees of West Birmingham Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of West Birmingham Christadelphian Ecclesia ("the Charity") for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

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

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

Signed

Karen Hanlan
ACA
Swift House, 1 Saracen Close
Ettington
CV37 7SZ

Date: 8 December 2022

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
YEAR ENDED 31 MARCH 2022
RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	**2022 Total £**	2021 Total £
RECEIPTS				
Weekly collections	144.52	265.97	**410.49**	0.00
Monthly and one-off donations	7,048.80	16,512.68	**23,561.48**	23,543.60
Youth day and youth club subscriptions	0.00	0.00	**0.00**	0.00
Gift Aid recovered on donations	1,101.85	2,993.78	**4,095.63**	4,810.75
Donations from other Charities and Trusts	0.00	4,014.00	**4,014.00**	3,318.00
Donations towards activities and events	0.00	0.00	**0.00**	0.00
Magazine subscriptions received	198.00	0.00	**198.00**	227.00
Returned donation	0.00	0.00	**0.00**	200.00
Bank and other interest	34.63	0.00	**34.63**	169.00
Total receipts	8,527.80	23,786.43	32,314.23	32,268.35
PAYMENTS				
Donations to beneficiaries	1,310.00	23,817.11	**25,127.11**	19,492.47
Repairs and maintenance	0.00	1,332.62	**1,332.62**	1,376.49
Gas, water and electricity	1,409.34	0.00	**1,409.34**	2,093.04
Preaching and fellowship costs	0.00	1,163.35	**1,163.35**	1,220.60
Sunday school and youth activities	0.00	888.40	**888.40**	1,084.84
Fellowship weekend and outings	0.00	0.00	**0.00**	0.00
Catering	128.73	0.00	**128.73**	0.00
Flowers, wine, consumables, internet and sundries	989.04	0.00	**989.04**	976.65
Insurance	1,181.24	0.00	**1,181.24**	1,199.07
Magazine subscriptions paid	198.00	0.00	**198.00**	227.00
Equipment	0.00	0.00	**0.00**	0.00
Independent examination of charity's accounts	385.00	0.00	**385.00**	385.00
Printing, postage, stationery and telephone	379.08	0.00	**379.08**	240.45
Speakers' expenses	50.00	0.00	**50.00**	0.00
Total payments	6,030.43	27,201.48	**33,231.91**	28,295.61
Surplus/deficit of receipts over payments	2,497.37	-3,415.05	**-917.68**	3,972.74
Transfers between funds	-1,000.00	1,000.00	**0.00**	0.00
Bank current and deposit accounts at 1 April	2,102.58	18,258.69	**20,361.27**	16,388.53
Bank current and deposit accounts at 31 March	3,599.95	15,843.64	**19,443.59**	20,361.27
STATEMENT OF ASSETS AND LIABILITIES				
Cash balances				
Current account	2,661.35	2,907.69	**5,569.04**	7,406.62
Deposit account	0.00	12,935.95	**12,935.95**	12,903.69
Petty cash	938.60	0.00	**938.60**	50.96
	3,599.95	15,843.64	**19,443.59**	20,361.27
Other non-monetary assets				
Income tax recovery due from HMRC	1,294.78	3,269.01	**4,563.79**	4,095.63
	4,894.73	19,112.65	**24,007.38**	24,456.90
Freehold property:				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			**200,000.00**	250,000.00
Net Assets			**224,007.38**	274,456.90

DC Gooding

8 December 2022

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 MARCH 2022

Note 1:
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charity's Constitution adopted in May 2015

Note 2: **Fund Balances**	Balance 01-Apr-21 £	Receipts in year £	Payments in year £	Transfers in year £	Balance 31-Mar-22 £
Unrestricted Funds (including magazine subscriptions)	2,102.58	8,527.80	6,030.43	-1,000.00	3,599.95
Restricted Funds					
Christadelphian Care Homes	0.00	2,107.40	2,094.13	0.00	13.27
Ecclesial and Other Welfare	2,556.54	3,896.56	5,906.00	1,000.00	1,547.10
Asylum Seekers' and Refugees' Fund	1,349.05	4,217.95	4,425.10	0.00	1,141.90
Maintenance of Ecclesial Premises and Equipment	1,656.41	1,267.09	1,332.62	0.00	1,590.88
Maintenance of Organ	2,027.50	0.00	0.00	0.00	2,027.50
Overseas Project Aid	151.97	1,310.55	925.00	0.00	537.52
Preaching and Fellowship	4,824.74	1,285.07	1,163.35	0.00	4,946.46
Special Appeals from Other Ecclesias	1,377.98	380.76	1,350.00	0.00	408.74
Sunday School and Youth Activities	4,314.50	129.07	888.40	0.00	3,555.17
Special Collections for External Charities	0.00	9,191.98	9,116.88	0.00	75.10
Total Restricted Funds	18,258.69	23,786.43	27,201.48	1,000.00	15,843.64
Total Funds	**20,361.27**	**32,314.23**	**33,231.91**	**0.00**	**19,443.59**

Funds
Unrestricted Funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application for the general purposes of the Charity. Restricted Funds include collections taken for specific appeals and funds are periodically remitted to the relevant organisations accordingly. Other Restricted Funds include funds raised for the maintenance of the property, the organ, welfare and to subsidise Sunday Schools and Youth Clubs.

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA

England & Wales - Charity number 1163450

Accounts

West Birmingham Christadelphian Ecclesia

Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2021

Registered Charity number 1163450

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2021

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West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2021

REPORT OF THE TRUSTEES

The trustees of West Birmingham Christadelphian Ecclesia ("the Charity") present their report and accounts for the year ended 31 March 2021.

SECTION A - REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity number:	1163450
Charity's principal address:	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
Charity trustees:	Anthony A Watkins (Secretary) David I Phillips (Assistant Secretary) David C Gouldingay (Treasurer) Stephen J Ashton Philip Craddock (appointed 16 June 2021) Timothy M Follis (retired (16 June 2021) Matthew A Reed David Reed (appointed 17 June 2020)
Independent Examiner:	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd 12 Waterloo Close Wellesbourne Warwick CV35 9JG
Bankers:	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:	Constitution
How charity is constituted:	Unincorporated association
Trustee selection method:	Annual appointment by secret ballot of the Charity's members following member nominations

SECTION C - OBJECTIVES AND ACTIVITIES

The Charity's objects are to advance Bible-based Christian faith to the glory of God and honour of Jesus Christ for the benefit of the Christadelphian community and members of the public, particularly in and around West Birmingham.

The Charity's main activities, undertaken for the public benefit in relation to these objects, are:

1. Holding meetings for worship, prayer and Bible teaching.
2. Preaching through personal engagement and by invitations to meetings.
3. Provision of Sunday School, youth clubs and other occasional activities.
4. Periodic collections for charitable needs, including disaster relief.
5. Serving, to the extent feasible, attendees' pastoral and welfare needs.

The foregoing activities promote a fuller understanding of the human condition, relative to the eternal things of God, and serve to provide members of the public with direction, balance and purpose in today's complex world.

In the exercise of their powers and duties in connection with the Charity's objects, the trustees have reviewed and had regard to the Charity Commission's guidance on public benefit as last updated in September 2013.

SECTION D - ACHIEVEMENTS AND PERFORMANCE

The advent of Covid-19 and the consequent restrictions upon meeting in person meant that most of the Charity's meetings in the year ended 31 March 2021 were conducted online. The Charity continued to hold its weekly meetings for worship, prayer and Bible study, mainly on Sunday mornings and Wednesday evenings. From May 2020 onwards, additional online Bible classes in English and Farsi were held on Mondays. Members of the public were invited to join our online meetings by external notice boards, but personal witness and the periodic distribution of leaflets were impeded by Covid-19 lockdowns. Furthermore, a full week's preaching campaign planned for Easter 2020, involving our growing Iranian membership and contacts, had to be deferred first until Easter 2021 and now to Easter 2022 because of social distancing requirements. A Bible Line phone-in service partly sponsored by the Charity continued to operate as normal. A publicly-advertised online carol service was held on 19 December 2020.

Our "Good News Café", which previously welcomed visitors fortnightly in person for tea, coffee, cakes and the opportunity to talk informally, also moved online and became a weekly event. Fewer visitors joined so opportunities for sharing Bible literature and discussion were reduced. Cash donations at the Café for other charities were discontinued throughout lockdown.

During term time a weekly Sunday School also moved online to provide children with Bible lessons and an annual prize-giving. The youth club for primary school children on Tuesdays was discontinued during lockdown but the Youth Club for secondary school children on Thursdays was able to move online. Social distancing requirements meant a summer outing was not possible. The normal annual Charity Fayre in May and annual fellowship weekend in July had likewise to be cancelled.

After an appropriate period of Bible instruction, a number of refugee asylum seekers were baptised and have been supported during the year through online ecclesial meetings and by telephone. We have retained some contact with those moving out of the area whilst connections were made with their new ecclesias. In the year the charity also agreed to provide online support for two members baptised in Europe. Lockdown made it near impossible to welcome new asylum seekers in person but outreach was re-commenced once meetings in the ecclesial Hall were resumed.

On 28 November 2020 an online annual fraternal gathering welcomed visitors, including from other Christadelphian ecclesias, for an afternoon of Bible encouragement and fellowship.

The Charity continued to receive regular donations by cheque, or by direct deposit, for its own use and for payment to other charities which support Bible preaching both in the UK and overseas, Christadelphian care homes for the elderly and also other organisations offering teaching, pastoral and welfare support to the elderly, the young and others in need. The absence of weekly collections in cash, by reason of Covid-19, meant that Charity income fell from the previous year, although this was partly offset by an increase in donations by periodic cheque and monthly direct deposit. As the Charity's outgoings also fell significantly in the year, because of its inability operate normally, its financial viability was not impacted.

The Charity continued to benefit from a dedicated welfare committee that worked to monitor the pastoral and other needs of those associated with the Charity and ensure that any possible practical help was provided.

Notwithstanding the impact of Covid-19, the activities and initiatives of the Charity continued to meet its interrelated objects and make a beneficial difference both for members of the Charity and members of the public who were able to join in.

SECTION E - FINANCIAL REVIEW

The annual income of the Charity for the year ended 31 March 2021 was £32,268 (2020 - £38,563). Income mainly derived from monthly (2020 - weekly and monthly) donations by Charity members.

Over the year the total operating Funds of the Charity increased by £3,972 (2020 increase £304) from £16,389 to £20,361. Within this change, the Unrestricted Funds of the Charity increased by £837 (2020 reduction £703) whilst Restricted Funds increased by £3,135 (2020 increase £1,007).

Within Restricted Funds, £7,799 (2020 - £11,676) was collected for External Charities with £7,940 (2020 - £11,867) being paid over in the financial year. The absence of weekly collections in cash over the year significantly reduced the Charity's donations to these external charities.

The Charity's freehold hall, where meetings usually take place, was valued by the Trustees at £250,000 (2020 - £250,000) on an open market value basis for existing use.

Reserves policy

The Charity's ongoing policy is to hold free reserves of up to 12 (2020 - 6) months of general expenditure to allow for timing differences in both income and expenditure. At 31 March 2021 free reserves of £2,103 (2020 - £1,265) were held, which was within the policy.

Three regular collections were scheduled for most Sundays, the first being for the Unrestricted General Fund, which was applied to the annual running costs of the Charity's hall and other periodic charitable costs, some of which called for healthy reserves to be held. The other two weekly collections, which were for Restricted Funds, had been decided upon annually in advance by the Trustees. A fourth monthly collection was also taken for the Asylum Seekers' Support Fund (2020 towards the costs of a planned Easter preaching campaign), which had to be deferred because of Covid-19.

Collections for External Restricted Funds (other than those from the Good News Café) were paid to the relevant charity as soon as practicable, so minimal balances were retained at each month end. Donations collected at the Goods News Café are normally paid over annually.

In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held, especially for maintenance matters where expenditure can be large but irregular. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that Fund has been reduced by the Trustees and those collections reallocated to other Funds where they can be applied more quickly.

No Fund balances were in deficit at the start or end of the year.

SECTION F - DECLARATION

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

Signed on behalf of Charity's Trustees

Anthony A Watkins
Secretary
Date: 9 December 2021

Independent Examiner's Report to the Trustees of West Birmingham Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of West Birmingham Christadelphian Ecclesia ("the Charity") for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

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

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

Signed

Karen Hanlan
ACA
12 Waterloo Close
Wellesbourne
Warwick CV35 9JG

Date: 9/12/2021

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
YEAR ENDED 31 MARCH 2021
RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	**2021 Total £**	2020 Total £
RECEIPTS				
Weekly collections	0.00	0.00	**0.00**	17,910.52
Monthly and one-off donations	6,046.85	17,496.75	**23,543.60**	8,872.93
Youth day and youth club subscriptions	0.00	0.00	**0.00**	97.00
Gift Aid recovered on donations	1,385.46	3,425.29	**4,810.75**	4,781.50
Donations from other Charities and Trusts	0.00	3,318.00	**3,318.00**	3,670.00
Donations towards activities and events	0.00	0.00	**0.00**	2,232.25
Magazine subscriptions received	227.00	0.00	**227.00**	792.50
Returned donation	200.00	0.00	**200.00**	0.00
Bank and other interest	169.00	0.00	**169.00**	206.63
Total receipts	8,028.31	24,240.04	32,268.35	38,563.33
PAYMENTS				
Donations to beneficiaries	2,070.00	17,422.47	**19,492.47**	24,718.80
Repairs and maintenance	0.00	1,376.49	**1,376.49**	803.87
Gas, water and electricity	2,093.04	0.00	**2,093.04**	2,104.15
Preaching and publicity costs	0.00	1,220.60	**1,220.60**	2,752.41
Sunday school and youth activities	0.00	1,084.84	**1,084.84**	927.23
Fellowship weekend and outings	0.00	0.00	**0.00**	517.54
Catering	0.00	0.00	**0.00**	2,062.12
Flowers, wine, consumables, internet and sundries	976.65	0.00	**976.65**	1,193.83
Insurance	1,199.07	0.00	**1,199.07**	1,143.47
Magazine subscriptions paid	227.00	0.00	**227.00**	792.50
Equipment	0.00	0.00	**0.00**	250.00
Independent examination of charity's accounts	385.00	0.00	**385.00**	385.00
Printing, postage, stationery and telephone	240.45	0.00	**240.45**	278.79
Speakers' expenses	0.00	0.00	**0.00**	330.00
Total payments	7,191.21	21,104.40	**28,295.61**	38,259.71
Surplus of receipts over payments	837.10	3,135.64	**3,972.74**	303.62
Transfers between funds	0.00	0.00	**0.00**	0.00
Bank current and deposit accounts at 1 April	1,265.48	15,123.05	**16,388.53**	16,084.91
Bank current and deposit accounts at 31 March	2,102.58	18,258.69	**20,361.27**	16,388.53
STATEMENT OF ASSETS AND LIABILITIES				
Cash balances				
Current account	2,051.62	5,355.00	**7,406.62**	3,502.88
Deposit account	0.00	12,903.69	**12,903.69**	12,734.69
Petty cash	50.96	0.00	**50.96**	150.96
	2,102.58	18,258.69	**20,361.27**	16,388.53
Other non-monetary assets				
Income tax recovery due from HMRC	1,101.85	2,993.78	**4,095.63**	4,680.75
	3,204.43	21,252.47	**24,456.90**	21,069.28
Freehold property:				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			**250,000.00**	250,000.00
Net Assets			**274,456.90**	271,069.28

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9 December 2021

WEST BIRMINGHAM CHRISTADELPHIAN ECCLESIA
NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 MARCH 2021

Note 1:
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charity's Constitution adopted in May 2015

Note 2: **Fund Balances**	Balance 01-Apr-20 £	Receipts in year £	Payments in year £	Balance 31-Mar-21 £
Unrestricted Funds (including magazine subscriptions)	1,265.48	8,028.31	7,191.21	2,102.58
Restricted Funds				
Christadelphian Care Homes	0.00	2,522.31	2,522.31	0.00
Ecclesial and Other Welfare	762.57	4,085.97	2,292.00	2,556.54
Asylum Seekers' Support Fund	136.85	4,430.33	3,218.13	1,349.05
Maintenance of Ecclesial Premises and Equipment	1,684.54	1,348.36	1,376.49	1,656.41
Maintenance of Organ	2,027.50	0.00	0.00	2,027.50
Overseas Project Aid	211.63	1,390.34	1,450.00	151.97
Preaching and Publicity	4,479.02	1,566.32	1,220.60	4,824.74
Special Appeals from Other Ecclesias	1,035.06	342.92	0.00	1,377.98
Sunday School and Youth Activities	4,645.34	754.00	1,084.84	4,314.50
Special Collections for External Charities	140.54	7,799.49	7,940.03	0.00
Total Restricted Funds	15,123.05	24,240.04	21,104.40	18,258.69
Total Funds	**16,388.53**	**32,268.35**	**28,295.61**	**20,361.27**

Funds
Unrestricted Funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application for the general purposes of the Charity. Restricted Funds include collections taken for specific appeals and funds are periodically remitted to the relevant organisations accordingly. Other Restricted Funds include funds raised for the maintenance of the property, the organ, welfare and to subsidise Sunday Schools and Youth Clubs.