

West Birmingham Christadelphian Ecclesia

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

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 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

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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.

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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 to 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).

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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

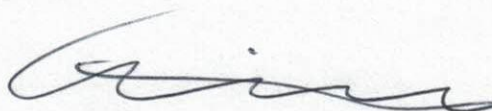
The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of Charity's Trustees

Anthony A Watkins

Secretary

Date: 9 December 2021



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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

D C Gauding

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.