

# **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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**Index**

	<b>Page</b>
<b>Trustees' Report</b>	<b>3-6</b>
A    Reference and Administrative Details	3
B    Structure, Governance and Management	3
C    Objectives and Activities	4
D    Achievements and Performance	4
E    Financial Review	5
F    Declaration	6
 <b>Independent Examiner's Report</b>	 <b>7</b>
 <b>Receipts and Payments Accounts</b>	 <b>8</b>
 <b>Statement of Assets and Liabilities</b>	 <b>9</b>



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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**

<b>Registered charity number:</b>	1163450
<b>Charity's principal address:</b>	Christadelphian Hall 43 Ridgacre Road Quinton Birmingham B32 2TL
<b>Charity trustees:</b>	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
<b>Independent Examiner:</b>	Karen Hanlan, ACA, ACIE Karen Hanlan Independent Examiner Ltd Swift House, 1 Saracen Close Ettington CV37 7SZ
<b>Bankers:</b>	Barclays Bank PLC Birmingham Edgbaston Branch Leicester LE87 2BB

**SECTION B - STRUCTURE, GOVERNANCE AND MANAGEMENT**

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



**West Birmingham Christadelphian Ecclesia**  
**Trustees' Report and Receipts and Payments Accounts**  
for the year ended 31 March 2022

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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 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.



**West Birmingham Christadelphian Ecclesia**  
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for the year ended 31 March 2022

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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.



**West Birmingham Christadelphian Ecclesia**  
**Trustees' Report and Receipts and Payments Accounts**  
for the year ended 31 March 2022

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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.

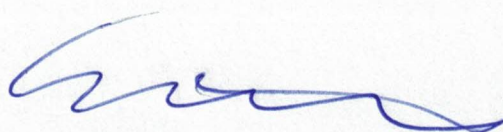
In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. The Preaching & Fellowship Fund had been built up to support an Easter preaching campaign, which has been repeatedly frustrated by the challenges of Covid-19. Where 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



**West Birmingham Christadelphian Ecclesia**  
**Trustees' Report and Receipts and Payments Accounts**  
for the year ended 31 March 2022

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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 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 £
<b>RECEIPTS</b>				
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
<b>PAYMENTS</b>				
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
<b>STATEMENT OF ASSETS AND LIABILITIES</b>				
<b>Cash balances</b>				
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
<b>Other non-monetary assets</b>				
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
<b>Freehold property:</b>				
Christadelphian Hall, Ridgacre Road, Quinton, Birmingham B32 2TL, at Trustees' valuation			200,000.00	250,000.00
<b>Net Assets</b>			<b>224,007.38</b>	<b>274,456.90</b>

DC Gauding

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 £
<b>Unrestricted Funds</b> (including magazine subscriptions)	2,102.58	8,527.80	6,030.43	-1,000.00	3,599.95
<b>Restricted Funds</b>					
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
<b>Total Restricted Funds</b>	<b>18,258.69</b>	<b>23,786.43</b>	<b>27,201.48</b>	<b>1,000.00</b>	<b>15,843.64</b>
<b>Total Funds</b>	<b>20,361.27</b>	<b>32,314.23</b>	<b>33,231.91</b>	<b>0.00</b>	<b>19,443.59</b>

**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.