

West Birmingham Christadelphian Ecclesia

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

Registered Charity number 1163450

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

Index

	Page
Trustees' Report	3-6
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
 Independent Examiner's Report	 7
 Receipts and Payments Accounts	 8
 Statement of Assets and Liabilities	 9

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

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

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

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.

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

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.

West Birmingham Christadelphian Ecclesia
Trustees' Report and Receipts and Payments Accounts
for the year ended 31 March 2023

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.

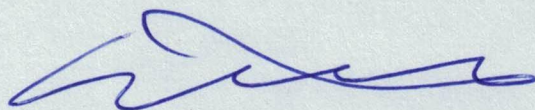
In the case of Internal Restricted Funds, funds were applied as circumstances called for so larger reserve balances were typically held. Where annual collections and reserve balances have outstripped likely recurring Fund needs, in the following year or years the number of annual collections for that 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

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

DC Gouding

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.