

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Details

Status Registered

Legal form CIO

Registered 2017-02-09

Register [View on the Charity Commission register](#)

Contact

Address City Church Birmingham
25-29 Tiverton Road
Birmingham
B29 6BW

Phone 01214549444

Email office@city-church.org.uk

Website www.city-church.org.uk

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY BUT NOT EXCLUSIVELY WITHIN BIRMINGHAM AND THE SURROUNDING AREA; AND 3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF COMMUNITY FACILITIES; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: The purposes of the Church are: the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Birmingham and the surrounding area; and such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, put into practice the Christian faith in accordance with the Basis of Faith.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£535,139	£497,572	£415,686	11
2024-08-31	£515,756	£484,265	£378,119	11
2023-08-31	£500,049	£433,593	£383,628	9
2022-08-31	£469,248	£386,691	-	-
2021-08-31	£432,458	£436,204	-	-
2020-08-31	£460,661	£455,435	-	-

Trustees

Name	Role	Appointed
John James	Chair	2021-10-01
Andrew Harris		2026-04-29
Craig Summers		2017-10-11
David Winteler		2026-04-29
Harry Andrews		2025-04-30
Ikenna Morah		2017-02-09
Isaias Padilla Herrera		2025-04-30
Mark Senior		2021-10-20
STEVE WHITE		2017-02-09
TIM HAY		2017-02-09

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts



City Church Birmingham

Reports & Accounts

Financial Year Ending 31/08/2025

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Legal & Administrative Details

Charity Name: City Church Birmingham

Charity Number: 1171549

Charity Address: 25-29 Tiverton Road
Birmingham
B29 6BW

Trustees: Craig Summers
Ikenna Morah
John James
Mark Senior
Steve White
Tim Hay
Isaias Padilla Herrera (Appointed 30/04/2025)
Harry Andrews (Appointed 30/04/2025)

Key Management Personnel: John James - Lead Pastor
Craig Summers - Pastor
Tim Hay - Pastor
Harry Andrews - Operations Manager

Name & Address of Primary Banker: Lloyds Bank
98 Victoria St
London
SW1E 5JL

Independent Examiner: Blake Morris FCA

CKCA Limited
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Trustees Report

Objects of the charity

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church provides support by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Church, which had an average membership of 238 and a regular congregation of approximately 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit, and particularly the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to the local community and all our services are intended to be accessible for those who attend church irregularly or perhaps for the first time. Six times a year, we hold a church lunch after our morning service which has been consistently attended by 200 or so people.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 60 in attendance in normal times. Kids Friday, a Friday evening children's club and older counterparts City Youth, all staffed entirely by City Church members, provide age-appropriate Bible

teaching and a wide range of games and activities open to all, from year 3 to year 13. The church ran a holiday club over the Spring half term, serving many families across the city.

The Church attracted around average 50 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, summer retreats, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church. We enjoy a close relationship with the university Christian Unions and offer support during their annual mission weeks.

City Church enjoys a partnership with mission organisation Campus Outreach and hosts one of their teams. Campus Outreach take the message of Jesus to university campuses to reach students for the gospel. The CO team members are integrated into City Church's student ministry team and help with student evangelism, discipleship groups and bible studies.

Many international students connect with the church on Sundays, and through our International Student work, including a weekly discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality.

The church started a Spanish Bible Study, for the benefit of church family from Spanish speaking backgrounds. This serves members of the church and those from the wider local community.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence. We have benefitted from use of the school's swimming pool to baptise several individuals from the church family.

The Christmas season was marked by several events, notably carol singing in the city centre advertising our Christmas services.

The Church continues to benefit from the acquisition of a church building in Selly Oak for several midweek activities. The purchase of the building has significantly improved the quality and quantity of midweek activities and meetings organised and run by the church.

The church continued to run courses and events for those who are interested in finding out more about the Christian faith, notably Speak Life's 321 course, and a weekly Mums 'stay and play' group which has attracted a number of parents and their pre-school children from the local area.

Throughout the past year City Church has run regular men and women's breakfasts and other events for the benefit of the congregation. The church ran The Marriage Course, attended by several couples in the church as well as some from other churches.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include The Midlands Women's Convention, Living leadership "Formation" conference, UCCF Student Worker Forum, and a number of more regional conferences run by Midlands Gospel Partnership. We have continued to train our ministry teams within the church throughout. The church also reconsidered its training pathways, starting to offer Ministry Development Partnerships with church members with the aim of training and equipping the church for ministry and mission.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlined above. The church has also sought to promote the work of the world-wide church. In particular, the church continues to support a number of mission partners who have been sent by the church overseas as well as some other established mission agencies. Each year we enjoy our World Mission Sunday focussing our attention and putting a spotlight on our partners.

During this period the church has worked to strengthen links with other churches in the city. City Church has continued to work as a partner member of the Midlands Gospel Partnership, and as a member of the FIEC. Staff attended the FIEC National and Local conferences.

City Church continues to support the pioneering Birmingham Collective for Church Planting (formerly 2020 Birmingham) as part of a coalition of Birmingham churches working in partnership to facilitate the launch of new churches in the city. We have also worked to create awareness of the work of Birmingham City Mission and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission

Structure, Governance and Management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC). The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

Trustees are elected by the members of the Church to serve an initial one-year term of office with subsequent three-year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church. The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the elders are remunerated by the Church for their work. The remuneration of the employed elders is determined by an independent Remuneration Committee consisting of non-staff Elders and lay members of the church membership and chaired by an Elder. The remuneration received by elders is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and

induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

Financial Review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year were £535,139 (2024: £515,756).

Expenditure for the year was £497,572 (2024: £484,265). The surplus for the year was £37,567

Reserves Policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover three months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short- and medium-term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund three months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Responsibilities of Trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:


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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name **HARRY ANDREWS**

Signature 

Date **15/05/2026**

Independent Examiners Report

I report to the trustees on my examination of the accounts of City Church Birmingham ('the charity') for the year ended 31/08/2025.

Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiners Qualification

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Independent Examiner's Details

Name: Blake Morris FCA

Address: CKCA Limited
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Name Blake Morris

Signature **Blake
Morris** Digitally signed by Blake Morris
DN: cn=Blake Morris, c=GB,
email=blakem@ckca.co.uk
Date: 2026.04.30 12:43:06
+01'00'

Date 30 April 2026

Statement of Financial Activities

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies	467,692	47,518	515,210	497,290
Charitable Activities	16,239	0	16,239	17,602
Investments	2,573	0	2,573	122
Trading Activities	0	0	0	0
Other	1,117	0	1,117	742
Total incoming resources	487,621	47,518	535,139	515,756
Resources Used				
Charitable Activities	407,960	50,570	458,530	450,402
Raising Funds	0	0	0	0
Governance Costs	1,809	0	1,809	2,994
Support	37,232	0	37,232	30,869
Other	0	0	0	0
Total resources used	447,001	50,570	497,572	484,265
Net Incoming / Outgoing Resources (before transfers)	40,619	-3,052	37,567	31,490
Fund Transfers In	50,501	0	50,501	122,812
Fund Transfers Out	50,501	0	50,501	122,812
Net Incoming / Outgoing Resources (before gains/losses)	40,619	-3,052	37,567	31,490
Investment Gains (or Losses)	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	40,619	-3,052	37,567	31,490
Asset Revaluation	0	0	0	0
Net Movement of Funds	40,619	-3,052	37,567	31,490
Total Funds Brought Forward	372,936	5,184	378,119	346,629
Total Funds Carried Forward	413,555	2,131	415,687	378,119
Represented By				
General Fund (Unrestricted)	67,055	0	67,055	48,937
Reserves (Designated)	123,000	0	123,000	109,949
Contingency Fund (Designated)	14,250	0	14,250	0
Buildings (Unrestricted)	209,250	0	209,250	214,050
Staff Support Fund (Restricted)	0	0	0	-1,090
Hardship Fund (Restricted)	0	2,131	2,131	5,518
City Partners Fund (Restricted)	0	0	0	755
Birmingham Collective Grants (Restricted)	0	0	0	0


Statement of Financial Position

	Unrestricted	Restricted	Total	Prior Year
Current Assets				
Cash	200,521	-1,907	198,613	194,320
Accounts Receivable	15,531	8,774	24,305	6,884
Prepayments	5,258	0	5,258	5,566
Total	221,309	6,867	228,176	206,770
Non-Current Assets				
Fixed Assets	269,689	0	269,689	272,092
Investments	0	0	0	0
Total	269,689	0	269,689	272,092
Current Liabilities				
Accounts Payable	23,493	4,736	28,229	34,793
Deferred Income	0	0	0	0
Total	23,493	4,736	28,229	34,793
Non-Current Liabilities				
Long Term Loan / Mortgage	53,950	0	53,950	65,950
Total	53,950	0	53,950	65,950
Net Current Assets	197,816	2,131	199,948	171,977
Total Net Assets (Assets Minus Liabilities)	413,555	2,131	415,687	378,119
Represented By				
General Fund (Unrestricted)	67,055	0	67,055	48,937
Reserves (Designated)	123,000	0	123,000	109,949
Contingency Fund (Designated)	14,250	0	14,250	0
Buildings (Unrestricted)	209,250	0	209,250	214,050
Staff Support Fund (Restricted)	0	0	0	-1,090
Hardship Fund (Restricted)	0	2,131	2,131	5,518
City Partners Fund (Restricted)	0	0	0	755
Birmingham Collective Grants (Restricted)	0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name **HARRY ANDREWS**

Signature 

Date **15/05/2026**

Statement of Cash Flows

	Total	Prior Year
Cash Flow from Operating Activities		
Net Surplus (deficit)	37,567	31,490
Adjustments For:		
Fixed Asset Depreciation	7,366	7,018
Less Investment Gains	0	0
Accounts Receivable Decrease	-17,422	-392
Prepayments Decrease	308	4,788
Accounts Payable Increase	-6,564	14,024
Deferred Income Increase	0	-38,015
Less Interest Received	-2,573	-122
Less Sale of Assets	0	0
Less Asset Revaluation	0	0
Loan Interest Paid	0	0
NET Cash Flow from Operating Activities	18,683	18,792
Cash Flow from Investing Activities		
Interest Received	2,573	122
Sales of Assets	0	0
Less Purchase of Assets	-4,962	-2,865
Return of Investments	0	0
Less Money Invested	0	0
NET Cash Flow from Investing Activities	-2,389	-2,744
Cash Flow from Financing Activities		
Loans Received	0	0
Less Loan Repayments	-12,000	-10,434
Less Loan Interest Paid	0	0
NET Cash Flow from Financing Activities	-12,000	-10,434
Increase (decrease) in Cash	4,293	5,614
Cash at start of period	194,320	188,706
Cash at end of period	198,613	194,320
Represented By:		
General Fund (Unrestricted)	63,271	58,660
Reserves (Designated)	123,000	109,949
Contingency Fund (Designated)	14,250	0
Buildings (Unrestricted)	0	11,200
Staff Support Fund (Restricted)	-4,039	-1,141
Hardship Fund (Restricted)	2,131	5,405
City Partners Fund (Restricted)	0	755
Birmingham Collective Grants (Restricted)	0	9,491
TOTAL Represented By	198,613	194,320

Notes - Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Key Risks & Uncertainties

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

The key risks are:

- Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the Annual Giving Review process that tops up funding levels in response to needs revealed by the annual budget.
- Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Incoming Resources

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable in the delivery of its activities and services for its beneficiaries.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource.

Governance Costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

Liability Recognition

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

Tangible Fixed Assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

- Freehold land and buildings: Straight line over 50 years
- Fixtures and machinery: Straight line over 5 to 10 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Pensions

The church meets the requirements of pensions auto-enrolment legislation by regularly reviewing its staff payroll and ensuring that staff are enrolled or re-enrolled as required and appropriate notifications are sent. The church uses NEST as its auto-enrolment scheme, although some employees opt out and pay into personal pension schemes. The church makes an employer's contribution of 8% of salary into the pension schemes with the exception of the ministry trainees for whom a contribution of 3% of salary is offered.

Operating Leases

There were no operating leases during the year.

Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

Judgements and Key Sources of Estimation

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives.

Notes - Analysis of Income & Expenditure

Analysis of Income

Current Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	390,457	6,060	396,517
Gift Aid	77,235	400	77,635
Grants	0	41,058	41,058
Charitable Activities			
Building Use	840	0	840
Event Income	15,399	0	15,399
Investments			
Bank Interest	2,573	0	2,573
Trading Activities			
Rental Income	0	0	0
Sales	0	0	0
Other			
Other Income	1,117	0	1,117
Total incoming resources	487,621	47,518	535,139

Prior Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	364,001	3,905	367,906
Gift Aid	75,490	354	75,843
Grants	7,050	46,491	53,541
Charitable Activities			
Building Use	140	0	140
Event Income	17,462	0	17,462
Investments			
Bank Interest	122	0	122
Trading Activities			
Rental Income	0	0	0
Sales	0	0	0
Other			
Other Income	742	0	742
Total incoming resources	465,006	50,750	515,756

Analysis of Expenditure

Current Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	34,567	935	35,503
Depreciation	5,600	0	5,600
Event Costs	16,574	0	16,574
Gifts/Grants Given	43,726	6,167	49,892
Other	1,060	0	1,060
Payroll and Pensions	293,650	33,807	327,457
Staff Costs	12,783	9,662	22,444
Governance Costs			
Governance Costs	1,809	0	1,809
Support			
Admin	10,665	0	10,665
Bank Charges	2,190	0	2,190
Communications	1,440	0	1,440
Depreciation (support)	1,766	0	1,766
Equipment	2,392	0	2,392
Premises	18,780	0	18,780
Other			
Other Expenditure	0	0	0
Total resources used	447,001	50,570	497,572

Prior Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	34,020	500	34,520
Depreciation	0	0	0
Event Costs	25,332	0	25,332
Gifts/Grants Given	35,412	10,841	46,253
Other	0	0	0
Payroll and Pensions	293,732	30,605	324,337
Staff Costs	13,491	6,470	19,960
Governance Costs			
Governance Costs	2,994	0	2,994
Support			
Admin	9,426	0	9,426
Bank Charges	1,868	0	1,868
Communications	1,765	0	1,765
Depreciation (support)	7,018	0	7,018
Equipment	1,108	0	1,108
Premises	9,684	0	9,684
Other			
Other Expenditure	0	0	0
Total resources used	435,850	48,416	484,265

Notes - Analysis of Net Assets Between Funds

Current Year

	Unrestricted	Restricted	Total
Current Assets	221,309	6,867	228,176
Non-Current Assets	269,689	0	269,689
Current Liabilities	23,493	4,736	28,229
Non-Current Liabilities	53,950	0	53,950
Total Net Assets (Assets Minus Liabilities)	413,555	2,131	415,687

Prior Year

	Unrestricted	Restricted	Total
Current Assets	187,755	19,015	206,770
Non-Current Assets	272,092	0	272,092
Current Liabilities	20,962	13,831	34,793
Non-Current Liabilities	65,950	0	65,950
Total Net Assets (Assets Minus Liabilities)	372,936	5,184	378,119

Notes - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Independent Examination Fees

Fees payable to the independent examiner for independent examination were: £2,190 (fee payable in the prior year: £2,700).

Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

Gross wages and salaries: £279,954, Employers NI costs £28,251, Employers Pension costs £23,438

(prior year Gross wages and salaries: £267,909, Employers NI costs £23,798, Employers Pension costs £21,096)

The average number of employees during the year was 12. (the average number of employees during the prior year was 11)

No employees received employee benefits of more than £60,000 during the year or prior year.

Key Management Personnel

The charity considers its key management personnel to be its Lead Pastor, Pastors and Operations Manager. The total employee benefits received by the key management personnel (including employer national insurance and pension contributions) was £181,570 (2024: 172,385).

Trustee Remuneration

During the year, five (5) trustees received remuneration. For four trustees the remuneration paid during the year was for the employees' role within the charity and not for their role as a trustee. In the case of one trustee, a connected person was employed by the charity and therefore the trustee in question was considered to be remunerated. Charity Commission permission was sought and given in line with the Governing Documents of the charity.

Trustees received remuneration totalling £177,619 (2024: £119,669). This was in line with the provisions in the Governing Documents of the charity.

For eight (8) months of the financial year, remunerated Trustees represented more than 50% of all Trustees in post. This in the circumstances recorded above and done with consent of the Charity Commission and in accordance with the Governing Documents of the charity.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2024: £13,800) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

Trustee Expenses

During the year the 8 trustees incurred out-of-pocket expenses totalling £132 (prior year the 6 trustees incurred out-of-pocket expenses totalling £259). All expenses were incurred for the day-to-day running of the charity's activities.

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £28,520. There were no conditions attached to the donations. (otal aggregate donations from prior year were £33,280)

Tangible Fixed Assets

	Computer & Office Equipment	Fixtures & Fittings	Freehold Property	Music & Technical Equipment	Other Equipment	Total
Cost						
Prior to 1st September 2024	18,512	1,498	210,000	19,056	5,049	254,170
Additions in financial year	3,633	0	0	1,329	0	4,962
Total as at 31st August 2025	22,145	1,498	210,000	20,385	5,049	259,132
Revaluations						
Prior to 1st September 2024	0	0	70,000	0	0	70,000
Additions in financial year	0	0	0	0	0	0
Total as at 31st August 2025	0	0	70,000	0	0	70,000
Depreciation						
Prior to 1st September 2024	16,220	1,498	11,200	18,056	5,049	52,023
Additions in financial year	1,300	0	5,600	466	0	7,366
Total as at 31st August 2025	17,519	1,498	16,800	18,522	5,049	59,388
Net Book Value						
As at 31st August 2025	4,626	0	263,200	1,863	0	269,689
As at 31st August 2024	2,292	0	268,800	1,000	0	272,092

Debtors

Accounts Receivable

Description	2024/25	Prior Year
Gift Aid	14,366	6,157
Staff Support Fund Balance	8,774	0
Trade Debtors	1,165	727
Total	24,305	6,884

Prepayments

Description	2024/25	Prior Year
Prepayments	5,258	5,566
Total	5,258	5,566

Creditors

Accounts Payable

Description	2024/25	Prior Year
Accruals	20,574	16,632
Finance Lease Liabilities	0	0
Pensions	3,121	0
Tax & Social Security	5,274	4,705
Trade Creditors	0	13,456
Total	28,969	34,793

Loans

	As at 31st August 2025	As at 31st August 2024
Long Term Building Loan (Buildings)	53,950	65,950
Total	53,950	65,950

Analysis of Charitable Funds

Current Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Asset Revaluation	Closing Balance
Unrestricted						
General Fund (Unrestricted)	48,937	487,621	441,401	-28,101	0	67,055
Buildings (Unrestricted)	214,050	0	5,600	800	0	209,250
Total	262,987	487,621	447,001	-27,301	0	276,305
Designated						
Reserves (Designated)	109,949	0	0	13,051	0	123,000
Contingency Fund (Designated)	0	0	0	14,250	0	14,250
Total	109,949	0	0	27,301	0	137,250
Unrestricted Total	372,936	487,621	447,001	0	0	413,555
Restricted						
Staff Support Fund (Restricted)	-1,090	44,558	43,469	0	0	0
Hardship Fund (Restricted)	5,518	2,780	6,167	0	0	2,131
City Partners Fund (Restricted)	755	180	935	0	0	0
Birmingham Collective Grants (Restricted)	0	0	0	0	0	0
Total	5,184	47,518	50,570	0	0	2,131
Restricted Total	5,184	47,518	50,570	0	0	2,131
TOTAL	378,119	535,139	497,572	0	0	415,687

Prior Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Asset Revaluation	Closing Balance
Unrestricted						
General Fund (Unrestricted)	140,163	461,034	429,448	-122,812	0	48,937
Buildings (Unrestricted)	203,617	0	0	10,434	0	214,050
Student Weekend (Unrestricted)	0	3,972	6,402	2,430	0	0
Total	343,780	465,006	435,850	-109,949	0	262,987
Designated						
Reserves (Designated)	0	0	0	109,949	0	109,949
Total	0	0	0	109,949	0	109,949
Unrestricted Total	343,780	465,006	435,850	0	0	372,936
Restricted						
Staff Support Fund (Restricted)	-3,591	39,576	37,074	0	0	-1,090
Hardship Fund (Restricted)	5,365	1,503	1,350	0	0	5,518
City Partners Fund (Restricted)	1,075	180	500	0	0	755
Birmingham Collective Grants (Restricted)	0	9,491	9,491	0	0	0
Total	2,849	50,750	48,416	0	0	5,184
Restricted Total	2,849	50,750	48,416	0	0	5,184
TOTAL	346,629	515,756	484,265	0	0	378,119

Fund Transfers

Description	From	To	Amount
In light of increased 3 month reserve limit	General Fund	Reserves	13,051
Opening balance for 2024-25	General Fund	Contingency Fund	14,250
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Loan Repayment Transfer	General Fund	Buildings	1,000
Depreciation balancing transfer	Buildings	General Fund	11,200
Loan Repayment Transfer	General Fund	Buildings	1,000

Fund Descriptions

Name	Description
General Fund	Primary unrestricted church fund
Reserves	3 months of reserves
Contingency Fund	Annual surplus to cover unforeseen costs
Buildings	Administrative fund relating to building loan
Staff Support Fund	For donations intended to support staff members
Hardship Fund	Financial support for people connected to the church
City Partners Fund	Donations from graduates to support Student Ministry
Birmingham Collective Grants	Grants received to support local church planting initiatives

Transactions to Related Parties

There were no transactions related parties during the accounting period.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Other

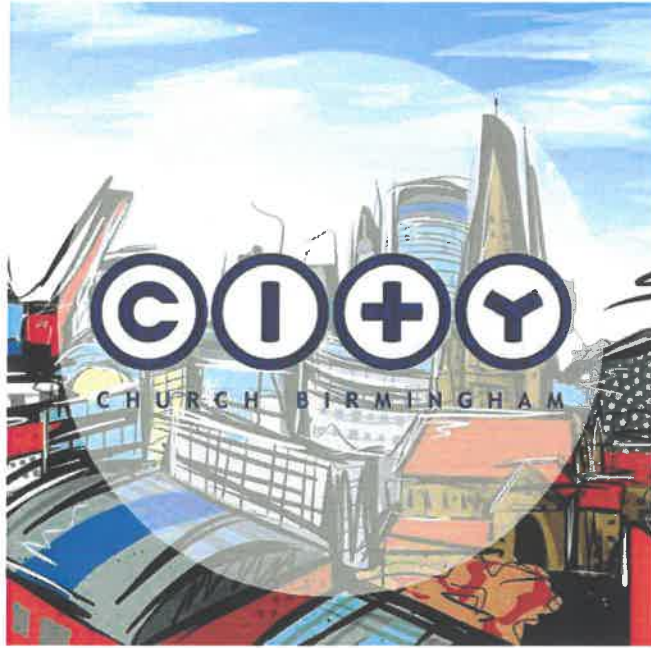
Grants payable in the year were as follows:

	Charitable Activities 2025 £	Charitable Activities 2024 £
Grants to Institutions		
Agape	2,880	2,880
Birmingham City Mission	2,100	2,100
Church Mission Society	1,440	-
FIEC	8,208	8,032
Friends International	1,380	-
Interserve	3,600	3,600
OMF International UK	2,445	
Wycliffe UK Ltd	1,440	1,200
Operation Mobilisation	-	1,440
UCCF	-	1,060
Mustard Seed Foundation	-	2,000
Church Central	-	5,695
West Smethwick Congregational Church	-	3,796
Grants of less than £1,000 each	7,900	4,325
	<hr/>	<hr/>
	31,393	36,128
Grants to Individuals	18,440	10,250
	<hr/>	<hr/>
	49,833	46,378

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts



City Church Birmingham

Reports & Accounts

Financial Year Ending 31/08/2024

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Notes - Analysis of Net Assets Between Funds
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Legal & Administrative Details

Charity Name: City Church Birmingham

Charity Number: 1171549

Charity Address: 25-29 Tiverton Road
Birmingham
B29 6BW

Trustees: Craig Summers
Doug Mullen (Resigned 23/04/2024)
Hugh Thomson (Resigned 29/02/2024)
Ikenna Morah
John James
Mark Senior
Steve White
Tim Hay

Key Management Personnel: John James - Lead Pastor
Craig Summers - Pastor
Tim Hay - Pastor
Harry Andrews - Operations Manager

Name & Address of Primary Banker: Lloyds Bank
98 Victoria St
London
SW1E 5JL

Independent Examiner: Blake Morris FCA

No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Trustees Report

Objects of the charity

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church provides support by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Church, which had an average membership of 223 and a regular congregation of approximately 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to the local community and all our services are intended to be accessible for those who attend church irregularly or perhaps for the first time. Six times a year, we hold a church lunch after our morning service which has been consistently attended by 180 or so people.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 100 in attendance in normal times. Kids Friday, a Friday evening children's club and older counterparts City Youth, all staffed entirely by City Church members, provide age-appropriate Bible teaching and a wide range of games and activities open to all, from year 3 to year 13.

The Church attracted on average 50 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church.

City Church enjoys a partnership with mission organisation Campus Outreach and hosts one of their teams. Campus Outreach take the message of Jesus to university campuses to reach students for the gospel. The CO team members are integrated into City Church's student ministry team and help with student evangelism, discipleship groups and bible studies.

Many international students connect with the church on Sundays, and through our International Student work, including a weekly discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence. We have benefitted from use of the school's swimming pool to baptise several individuals from the church family.

The Christmas season was marked by several events, notably a traditional carol service and a contemporary service, with lots of encouragements.

The Church continues to benefit from the acquisition of a church building in Selly Oak for several midweek activities. The purchase of the building has significantly improved the quality and quantity of midweek activities and meetings organised and run by the church.

The church continued to run courses and events for those who are interested in finding out more about the Christian faith, and a weekly Mums 'stay and play' group which has attracted a number of parents and their pre-school children from the local area.

Throughout the past year City Church has run regular men and women's breakfasts and other events for the benefit of the congregation.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include The Midlands Women's Convention, Living leadership "Formation" conference, UCCF Student Worker Forum, and a number of more regional conferences run by Midlands Gospel Partnership. We have continued to train our ministry teams within the church throughout.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlined above. The church has also sought to promote the work of the world-wide church. In particular, the church continues to support a number of mission partners who have been sent by the church overseas as well as some other established mission agencies.

During this period the church has worked to strengthen links with other churches in the city. City Church has continued to work as a partner member of the Midlands Gospel Partnership, and as a member of the FIEC.

City Church continues to support the pioneering Birmingham Collective (formerly 2020 Birmingham) as part of a coalition of Birmingham churches working in partnership to facilitate the

launch of new churches in the city. We have also worked to create awareness of the work of Birmingham City Mission and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC). The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

Trustees are elected by the members of the Church to serve an initial one-year term of office with subsequent three-year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues, and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church. The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the elders are remunerated by the Church for their work. The remuneration of the employed elders is determined by an independent Remuneration Committee consisting of non-staff Elders and lay members of the church membership and chaired by an Elder. The remuneration received by elders is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

Financial Review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year were £515,756 (2023: £463,049). Expenditure for the year was £484,265 (2023: £433,594). The surplus for the year was £31,490 (2023: £29,456).

Funds in Deficit

At the end of the year, the Staff Support Fund was in deficit by 1,090. This fund is used to account for grant payment for certain staff costs and the deficit relating to the. A further grant payment has since been received to cover the deficit and costs arising from the coming financial year and the trustees expect that the full cost of the staffing role will be covered by the same grant source.

Reserves Policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover three months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short- and medium-term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund three months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Responsibilities of Trustees under charity law

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of the incoming resources and application of resources of the Church for that year.

In preparing these financial statements, the trustees are required to:


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

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name JOHN JAMES

Signature 

Date 13/05/25

Independent Examiners Report

I report to the trustees on my examination of the accounts of City Church Birmingham ('the charity') for the year ended 31/08/2024.

Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiners Qualification

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Independent Examiner's Statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records, or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Independent Examiner's Details

Name: Blake Morris FCA

Address: No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Name *Blake Morris*

Signature



Date *21/05/2025*

Statement of Financial Activities

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies	446,541	50,750	497,290	445,530
Charitable Activities	17,602	0	17,602	17,293
Investments	122	0	122	31
Trading Activities	0	0	0	0
Other	742	0	742	195
Total incoming resources	465,006	50,750	515,756	463,049
Resources Used				
Charitable Activities	401,987	48,416	450,402	381,235
Raising Funds	0	0	0	0
Governance Costs	2,994	0	2,994	3,839
Support	30,869	0	30,869	48,519
Other	0	0	0	0
Total resources used	435,850	48,416	484,265	433,594
Net Incoming / Outgoing Resources (before transfers)	29,156	2,334	31,490	29,456
Fund Transfers In	122,812	0	122,812	15,500
Fund Transfers Out	122,812	0	122,812	15,500
Net Incoming / Outgoing Resources (before gains/losses)	29,156	2,334	31,490	29,456
Investment Gains (or Losses)	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	29,156	2,334	31,490	29,456
Asset Revaluation	0	0	0	0
Net Movement of Funds	29,156	2,334	31,490	29,456
Total Funds Brought Forward	343,780	2,849	346,629	317,173
Total Funds Carried Forward	372,936	5,184	378,119	346,629
Represented By				
General Fund (Unrestricted)	48,937	0	48,937	140,163
Reserves (Designated)	109,949	0	109,949	0
Buildings (Unrestricted)	214,050	0	214,050	203,617
Staff Support Fund (Restricted)	0	-1,090	-1,090	-3,591
Hardship Fund (Restricted)	0	5,518	5,518	5,365
City Partners Fund (Restricted)	0	755	755	1,075
Birmingham Collective Grants (Restricted)	0	0	0	0
Student Weekend (Unrestricted)	0	0	0	0


Statement of Financial Position

	Unrestricted	Restricted	Total	Prior Year
Current Assets				
Cash	179,809	14,511	194,320	188,706
Accounts Receivable	6,680	204	6,884	6,491
Prepayments	1,266	4,300	5,566	10,354
Total	187,755	19,015	206,770	205,551
Non-Current Assets				
Fixed Assets	272,092	0	272,092	276,245
Investments	0	0	0	0
Total	272,092	0	272,092	276,245
Non-Current Assets				
Accounts Payable	20,962	13,831	34,793	20,769
Deferred Income	0	0	0	38,015
Total	20,962	13,831	34,793	58,784
Non-Current Liabilities				
Long Term Loan / Mortgage	65,950	0	65,950	76,383
Total	65,950	0	65,950	76,383
Net Current Assets	166,793	5,184	171,977	146,767
Total Net Assets (Assets Minus Liabilities)	372,936	5,184	378,119	346,629
Represented By				
General Fund (Unrestricted)	48,937	0	48,937	140,163
Reserves (Designated)	109,949	0	109,949	0
Buildings (Unrestricted)	214,050	0	214,050	203,617
Staff Support Fund (Restricted)	0	-1,090	-1,090	-3,591
Hardship Fund (Restricted)	0	5,518	5,518	5,365
City Partners Fund (Restricted)	0	755	755	1,075
Birmingham Collective Grants (Restricted)	0	0	0	0
Student Weekend (Unrestricted)	0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name JOHN JAMES

Signature 

Date 13/05/25

Notes - Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with the Church's governing document, the Charities

Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Key Risks & Uncertainties

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

The key risks are:

- Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the Annual Giving Review process that tops up funding levels in response to needs revealed by the annual budget.
- Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Incoming Resources

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable in the delivery of its activities and services for its beneficiaries.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource.

Governance Costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

Liability Recognition

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

Tangible Fixed Assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings: Straight line over 50 years

Fixtures and machinery: Straight line over 5 to 10 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Pensions

The church meets the requirements of pensions auto-enrolment legislation by regularly reviewing its staff payroll and ensuring that staff are enrolled or re-enrolled as required and appropriate notifications are sent. The church uses NEST as its auto-enrolment scheme, although some employees opt out and pay into personal pension schemes. The church makes an employer's contribution of 8% of salary into the pension schemes with the exception of the ministry trainees for whom a contribution of 3% of salary is offered.

Operating Leases

There were no operating leases during the year.

Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

Judgements and Key Sources of Estimation

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives.

Notes - Analysis of Income & Expenditure

Analysis of Income

Current Year

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies				
Donations	364,001	3,905	367,906	349,454
Gift Aid	75,490	354	75,843	75,056
Grants	7,050	46,491	53,541	21,020
Charitable Activities				
Building Use	140	0	140	585
Event Income	17,462	0	17,462	16,708
Investments				
Bank Interest	122	0	122	31
Trading Activities				
Rental Income	0	0	0	0
Sales	0	0	0	0
Other				
Other Income	742	0	742	195
Total incoming resources	465,006	50,750	515,756	463,049

Prior Year

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies				
Donations	342,007	7,448	349,454	354,840
Gift Aid	73,673	1,382	75,056	70,126
Grants	1,500	19,520	21,020	21,702
Charitable Activities				
Building Use	585	0	585	210
Event Income	16,708	0	16,708	22,498
Investments				
Bank Interest	31	0	31	2
Trading Activities				
Rental Income	0	0	0	0
Sales	0	0	0	0
Other				
Other Income	195	0	195	50
Total incoming resources	434,699	28,350	463,049	469,428

Analysis of Expenditure

Current Year

	Unrestricted	Restricted	Total	Prior Year
Resources Used				
Charitable Activities				
Activities	34,020	500	34,520	36,984
Depreciation	0	0	0	0
Event Costs	25,332	0	25,332	15,473
Gifts/Grants Given	35,412	10,841	46,253	53,153
Other	0	0	0	150
Payroll and Pensions	293,732	30,605	324,337	246,393
Staff Costs	13,491	6,470	19,960	29,082
Governance Costs				
Governance Costs	2,994	0	2,994	3,839
Support				
Admin	9,426	0	9,426	6,714
Bank Charges	1,868	0	1,868	1,794
Communications	1,765	0	1,765	2,401
Depreciation (support)	7,018	0	7,018	7,731
Equipment	1,108	0	1,108	2,618
Premises	9,684	0	9,684	27,260
Other				
Other Expenditure	0	0	0	0
Total resources used	435,850	48,416	484,265	433,594

Prior Year

	Unrestricted	Restricted	Total	Prior Year
Resources Used				
Charitable Activities				
Activities	36,484	500	36,984	28,798
Depreciation	0	0	0	0
Event Costs	15,473	0	15,473	15,666
Gifts/Grants Given	31,004	22,149	53,153	47,161
Other	150	0	150	0
Payroll and Pensions	236,903	9,490	246,393	220,478
Staff Costs	28,037	1,045	29,082	26,309
Governance Costs				
Governance Costs	3,839	0	3,839	4,346
Support				
Admin	6,714	0	6,714	5,534
Bank Charges	1,794	0	1,794	1,544
Communications	2,401	0	2,401	3,125
Depreciation (support)	7,731	0	7,731	2,418
Equipment	2,618	0	2,618	2,030
Premises	27,260	0	27,260	29,282
Other				
Other Expenditure	0	0	0	0
Total resources used	400,410	33,183	433,594	386,691

Notes - Analysis of Net Assets Between Funds

Current Year

	Unrestricted	Restricted	Total	Prior Year
Current Assets	187,755	19,015	206,770	205,551
Non-Current Assets	272,092	0	272,092	276,245
Current Liabilities	20,962	13,831	34,793	58,784
Non-Current Liabilities	65,950	0	65,950	76,383
Total Net Assets (Assets Minus Liabilities)	372,936	5,184	378,119	346,629

Prior Year

	Unrestricted	Restricted	Total	Prior Year
Current Assets	159,492	46,059	205,551	130,911
Non-Current Assets	276,245	0	276,245	283,976
Current Liabilities	15,574	43,210	58,784	10,731
Non-Current Liabilities	76,383	0	76,383	86,983
Total Net Assets (Assets Minus Liabilities)	343,780	2,849	346,629	317,173

Notes - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Independent Examination Fees

Fees payable to the independent examiner for independent examination were: £2,700 (fee payable in the prior year: £2,160).

Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

Gross wages and salaries: £267,909, Employers NI costs £23,798, Employers Pension costs £21,096

(prior year Gross wages and salaries: £216,150, Employers NI costs £18,788, Employers Pension costs £16,107)

The average number of employees during the year was 11. (the average number of employees during the prior year was 9)

No employees received employee benefits of more than £60,000 during the year or prior year.

Key Management Personnel

The charity considers its key management personnel to be the church Pastors and the Operations Manager.

The total employee benefits received by the key management personnel (including employer national insurance and pension contributions) was £172,385 (total employee benefits for the prior year were: £140,267).

Trustee Remuneration

Trustees received remuneration in their capacity as Lead Pastor and Pastors totalling £119,669 (2023: £105,235). This was in line with the provisions in the Governing Documents of the charity.

There was no material period of time where the remunerated Trustees represented more than 50% of all Trustees in post.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2023: £13,800) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

Trustee Expenses

During the year, three of the trustees incurred out-of-pocket expenses totalling £259. (Prior year 3 trustees incurred out-of-pocket expenses totalling £504).

All expenses were incurred for the day-to-day running of the charity's activities.

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £33,280. (Total aggregate donations from prior year were £33,583)

There were no conditions attached to the donations.

Tangible Fixed Assets

	Computer & Office Equipment	Fixtures & Fittings	Freehold Property	Music & Technical Equipment	Other Equipment	Total
Cost						
Prior to 1st September 2023	15,647	1,498	210,000	19,056	5,049	251,250
Additions in financial year	2,865	0	0	0	0	2,865
Total as at 31st August 2024	18,512	1,498	210,000	19,056	5,049	254,115
Revaluations						
Prior to 1st September 2023	0	0	70,000	0	0	70,000
Additions in financial year	0	0	0	0	0	0
Total as at 31st August 2024	0	0	70,000	0	0	70,000
Depreciation						
Prior to 1st September 2023	15,647	1,186	5,600	17,523	5,049	45,004
Additions in financial year	573	312	5,600	533	0	7,018
Total as at 31st August 2024	16,220	1,498	11,200	18,056	5,049	52,023
Net Book Value						
As at 31st August 2024	2,292	0	268,800	1,000	0	272,092
As at 31st August 2023	0	312	274,400	1,533	0	276,245

Debtors

Accounts Receivable

Description	Amount
Gift Aid	6,157
Trade Debtors	727
Total	6,884

Prepayments

Description	Amount
Prepayments	5,566
Total	5,566

Creditors

Accounts Payable

Description	Amount
Accruals	16,632
Finance Lease Liabilities	0
Tax & Social Security	4,705
Trade Creditors	13,456
Total	34,793

Deferred Income

Description	Amount
Deferred Income	0
Total	0

Loans

	As at 31st August 2024	As at 31st August 2023
Long Term Building Loan (Buildings)	65,950	75,550
Building Maintenance Loan (Buildings)	0	834
Total	65,950	76,383

The 25-year loan for the Tiverton Road property was advanced to the Church by a private individual on terms more favourable than could be obtained in the prevailing mortgage/commercial loan market.

Following discussions the terms of the loan were varied at the lender's request with the Trustees full agreement, in October 2013. All interest was waived for the time being and payments of capital were increased to £800.00 per month. This position is subject to review on a periodic basis should prevailing economic circumstances change.

The loan was transferred on the same terms to the charity as part of the process of transition from Trust to CIO.

Analysis of Charitable Funds

Current Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Asset Revaluation	Closing Balance
Unrestricted						
General Fund (Unrestricted)	140,163	461,034	428,448	-122,812	0	48,937
Buildings (Unrestricted)	203,617	0	0	10,434	0	214,050
Student Weekend (Unrestricted)	0	3,972	6,402	2,430	0	0
Total	343,780	465,006	435,850	-109,949	0	262,987
Designated						
Reserves (Designated)	0	0	0	109,949	0	109,949
Total	0	0	0	109,949	0	109,949
Unrestricted Total	343,780	465,006	435,345	0	0	373,441
Restricted						
Staff Support Fund (Restricted)	-3,591	39,576	37,074	0	0	-1,090
Hardship Fund (Restricted)	5,365	1,503	1,350	0	0	5,518

City Partners Fund (Restricted)	1,075	180	500	0	0	755
Birmingham Collective Grants (Restricted)	0	9,491	9,491	0	0	0
Total	2,849	50,750	48,416	0	0	5,184
Restricted Total	2,849	50,750	48,416	0	0	5,184
TOTAL	346,629	515,756	484,265	0	0	378,119

Prior Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Asset Revaluation	Closing Balance
Unrestricted						
General Fund (Unrestricted)	119,124	431,560	395,305	-15,216	0	140,163
Buildings (Unrestricted)	193,017	0	0	10,600	0	203,617
Church Weekends (Unrestricted)	0	210	68	-142	0	0
Student Weekend (Unrestricted)	-650	2,929	5,037	2,758	0	0
Total	311,491	434,699	400,410	-2,000	0	343,780
Unrestricted Total	311,491	434,699	400,410	-2,000	0	343,780
Restricted						
Staff Support Fund (Restricted)	2,283	4,660	10,535	0	0	-3,591
Hardship Fund (Restricted)	2,858	3,135	2,628	2,000	0	5,365
City Partners Fund (Restricted)	541	1,035	500	0	0	1,075
Birmingham Collective Grants (Restricted)	0	19,520	19,520	0	0	0
Total	5,682	28,350	33,183	2,000	0	2,849
Restricted Total	5,682	28,350	33,183	2,000	0	2,849
TOTAL	317,173	463,049	433,594	0	0	346,629

Fund Transfers

Description	From	To	Amount
Opening transfer of 3 months reserves for 2023/24	General Fund	Reserves	109,949
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	883
Loan Repayment Transfer	General Fund	Buildings	884
Loan Repayment Transfer	General Fund	Buildings	800
Loan Repayment Transfer	General Fund	Buildings	800
Fund balancing transfer	General Fund	Student Weekend	2,430

Fund Descriptions

Name	Description
General Fund	Primary unrestricted church fund
Reserves	3 months of reserves
Buildings	Administrative fund relating to building loan
Staff Support Fund	For donations intended to support staff members
Hardship Fund	Financial support for people connected to the church
City Partners Fund	Donations from graduates to support Student Ministry
Birmingham Collective Grants	Grants received to support local church planting initiatives
Student Weekend	Contributions to and expenditure on student weekend.

Transactions to Related Parties

There were no transactions related parties during the accounting period.

Prior Period Adjustment

A grant of £37,000 was originally included as income for the restricted staff support fund in the prior year. However, upon review, the grant should have been treated as deferred income and recognised in the current year. The comparative has been restated to correct the position.

Prior period adjustment			
Changes to the balance sheet			
	At 31 August 2023		
	As previously reported	Adjustment	As restated
	£	£	£
Creditors due within one year			
Deferred income	-	(37,000)	(37,000)
	<u> </u>	<u> </u>	<u> </u>
Capital funds			
Income funds			
Restricted funds	39,850	-	39,850
Unrestricted funds	343,778	(37,000)	306,778
	<u> </u>	<u> </u>	<u> </u>
Total equity	383,628	(37,000)	346,628
	<u> </u>	<u> </u>	<u> </u>
Changes to the profit and loss account			
	Period ended 31 August 2023		
	As previously reported	Adjustment	As restated
	£	£	£
Donations and legacies			
	482,530	(37,000)	445,530
	<u> </u>	<u> </u>	<u> </u>
Net movement in funds	66,456	(37,000)	29,456
	<u> </u>	<u> </u>	<u> </u>

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Other

Grants payable in the year were as follows:

	Charitable activities 2024 £	Charitable activities 2023 £
Grants to institutions:		
Birmingham City Mission	2,100	2,100
Operation Mobilisation	1,440	3,720
Interserve	3,600	3,600
SIM International	-	1,440
Agape	2,880	2,880
UCCF	1,060	1,440
FIEC	8,032	6,024
Mustard Seed Foundation	2,000	-
Gifts of less than £1,000 each	4,325	3,200
Wycliffe UK Ltd	1,200	-
Birmingham Collective	-	19,520
Urban Neighbours of Hope	-	1,440
Friends International	-	1,440
Church Central	5,695	-
West Smethwick Congregational Church	3,796	-
	<hr/>	<hr/>
	36,128	46,804
Grants to individuals	10,250	6,348
	<hr/>	<hr/>
	<u>46,378</u>	<u>53,152</u>

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts

Charity registration number 1171549

CITY CHURCH BIRMINGHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2023

CITY CHURCH BIRMINGHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	T C Hay I Morah C Summers S White J James M Senior
Charity number	1171549
Principal address	25-29 Tiverton Road Birmingham B29 6BW
Independent examiner	CK Audit No 4 Castle Court 2 Castlegate Way Dudley West Midlands DY1 4RH

CITY CHURCH BIRMINGHAM

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CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2023

The trustees present their annual report and financial statements for the year ended 31 August 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church supports by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Achievements and performance

The Church, which has an average membership of 223 and a regular congregation of 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to the local community and hold regular guest services designed to be accessible for those who attend church irregularly or perhaps for the first time. Ordinarily, once a month we hold a church lunch after our morning service which has been consistently attended by 150 or so people.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 100 in attendance in normal times. Kids Friday, a Friday evening children's club and older counterparts City Youth, all staffed entirely by City Church members, provide age-appropriate Bible teaching and a wide range of games and activities open to all, from year 3 to year 13

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

The Church attracted on average 40 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church.

Many international students connect with the church on Sundays, and also through our International Student work, including a weekly meal and discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church, and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence.

The Christmas season was marked by a number of events, notably a traditional carol service and a contemporary service, with lots of encouragements.

The Church continues to benefit from the acquisition of a church building in Selly Oak for a number of midweek activities. The purchase of the building has significantly improved the quality and quantity of midweek activities and meetings organised and run by the church.

The church continued to run *Christianity Explored* and *Reason for God* courses for those who are interested in finding out more about the Christian faith, and a weekly Mums 'stay and play' group which has attracted a number of mums and their pre-school children from the local area.

We continue to host student meetings for both International Students and UK undergraduates, and the student ministry continues to thrive.

Throughout the past year City Church has run regular men and women's breakfasts and other events for the benefit of the congregation.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include *The Midlands Women's Convention*, *Living leadership "Formation" conference*, *Evangelical Ministry Assembly*, *UCCF Student Worker Forum*, *Growing Young Disciples Conference* and a number of more regional conferences run by *Midlands Gospel Partnership*. We have continued to train our ministry teams within the church throughout.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlined above. The church has also sought to promote the work of the world-wide church. In particular the church has supported a number of mission partners who have been sent by the church overseas.

During this period the church has worked to strengthen links with other churches in the city. City Church has continued to work as a partner member of the Midlands Gospel Partnership, and as a member of the FIEC.

City Church continues to support the pioneering Birmingham Collective (formerly 2020 Birmingham) as part of a coalition of Birmingham churches working in partnership to facilitate the launch of new churches in the city. We have also worked to create awareness of the work of Birmingham City Mission, and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

Financial review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year were £500,050 (2022 : £469,248). Expenditure for the year was £433,593 (2023: £386,691). The surplus for the year was £66,456 (2023 surplus £152,737 which included a property revaluation of £70,000)

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

Reserves policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover three months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short- and medium-term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund three months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Risk management

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

The key risks are:

- Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the Annual Giving Review process that tops up funding levels in response to needs revealed by the annual budget.
- Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Plans for future periods

It is anticipated that the Church will continue its activities and overall ministry in very much the same pattern as for the year ended 31 August 2023, The Trustees will review any future ministry opportunities that might present themselves in the light of seeking to fulfil the objectives of the Church.

Structure, governance and management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC). The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

The trustees who served during the year and up to the date of signature of the financial statements were:

T C Hay

I Morah

D Mullen

(Resigned 23 April 2024)

C Summers

H J Thomson

(Resigned 29 February 2024)

S White

J James

M Senior

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

Trustees are elected by the members of the Church to serve an initial one year term of office with subsequent three year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues, and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church. The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the Pastors are remunerated by the Church for their work. The remuneration of the Pastors is determined by an independent Remuneration Committee consisting of non-staff Elders and lay members of the church membership and chaired by an Elder. The remuneration received by Pastors is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

The trustees' report was approved by the Board of Trustees.



J James

trustee

Dated: 24 April 2024

CITY CHURCH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITY CHURCH BIRMINGHAM

I report to the trustees on my examination of the financial statements of City Church Birmingham (the Church) for the year ended 31 August 2023.

Responsibilities and basis of report

As the trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Wendy Davies FCA
CK Audit

No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Dated: 24 April 2024

CITY CHURCH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	2	417,180	65,350	482,530	414,243	32,427	446,670
Charitable activities	3	17,488	-	17,488	22,758	-	22,758
Investments	4	31	-	31	-	-	-
Total income		<u>434,699</u>	<u>65,350</u>	<u>500,049</u>	<u>437,001</u>	<u>32,427</u>	<u>469,428</u>
Charitable activities	5	400,410	33,183	433,593	356,621	30,070	386,691
Net income		<u>34,289</u>	<u>32,167</u>	<u>66,456</u>	<u>80,380</u>	<u>2,357</u>	<u>82,737</u>
Transfers between funds		(2,000)	2,000	-	-	-	-
Other recognised gains and losses:							
Revaluation of tangible fixed assets		-	-	-	70,000	-	70,000
Net movement in funds		<u>32,289</u>	<u>34,167</u>	<u>66,456</u>	<u>150,380</u>	<u>2,357</u>	<u>152,737</u>
Reconciliation of funds:							
Fund balances at 1 September 2022		<u>311,489</u>	<u>5,683</u>	<u>317,172</u>	<u>161,109</u>	<u>3,326</u>	<u>164,435</u>
Fund balances at 31 August 2023		<u><u>343,778</u></u>	<u><u>39,850</u></u>	<u><u>383,628</u></u>	<u><u>311,489</u></u>	<u><u>5,683</u></u>	<u><u>317,172</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CITY CHURCH BIRMINGHAM

BALANCE SHEET

AS AT 31 AUGUST 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	11		276,246		283,977
Current assets					
Debtors	12	16,835		8,724	
Cash at bank and in hand		188,706		122,187	
		<u>205,541</u>		<u>130,911</u>	
Creditors: amounts falling due within one year	14				
		<u>32,209</u>		<u>21,333</u>	
Net current assets			173,332		109,578
Total assets less current liabilities			449,578		393,555
Creditors: amounts falling due after more than one year	15		(65,950)		(76,383)
Net assets			<u>383,628</u>		<u>317,172</u>
The funds of the Church					
Restricted income funds	16		39,850		5,683
Unrestricted funds			343,778		311,489
			<u>383,628</u>		<u>317,172</u>

The financial statements were approved by the trustees on 24 April 2024



J James
Trustee

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2023

1 Accounting policies

Charity information

City Church Birmingham is a Charitable Incorporated Organisation (CIO) registered in England and Wales with the Charity Commission.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Fixtures and machinery	straight line over 3 to 5 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Freehold Land and Buildings

The church does not depreciate its freehold land and building as it is subject to an ongoing programme of repair and maintenance with the aim of keeping it in good condition, and thus maintaining its value. Given the estimated residual value of the building and the anticipated life a depreciation charge would be immaterial to these financial statements. The carrying value has been considered and no provision for impairment is considered necessary.

Items costing less than £500 are not capitalised but are written off to revenue on purchase.

1.7 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

1 Accounting policies

(Continued)

1.9 Financial instruments

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Retirement benefits

The church meets the requirements of pensions auto-enrolment legislation by regularly reviewing its staff payroll and ensuring that staff are enrolled or re-enrolled as required and appropriate notifications are sent. The church uses NEST as its auto-enrolment scheme, although some employees opt out and pay into personal pension schemes. The church makes an employer's contribution of 8% of salary into the pension schemes with the exception of the ministry trainees for whom a contribution of 3% of salary is offered.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	342,007	44,448	386,455	341,812	13,030	354,842
Grants	1,500	19,520	21,020	3,400	18,302	21,702
Gift aid	73,673	1,382	75,055	69,031	1,095	70,126
	<u>417,180</u>	<u>65,350</u>	<u>482,530</u>	<u>414,243</u>	<u>32,427</u>	<u>446,670</u>
Grants receivable for core activities						
Briarwood Church for Birmingham Collective	-	19,520	19,520	-	18,302	18,302
Other	1,500	-	1,500	3,400	-	3,400
	<u>1,500</u>	<u>19,520</u>	<u>21,020</u>	<u>3,400</u>	<u>18,302</u>	<u>21,702</u>

3 Income from charitable activities

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Church events	14,548	20,584
Other income	2,940	2,174
	<u>17,488</u>	<u>22,758</u>

4 Income from investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	31	-
	<u>31</u>	<u>-</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

5 Charitable activities

	2023	2022
	£	£
Wages and salaries	258,290	220,462
Ministry	13,050	20,114
Other staff costs	22,670	26,204
Church Weekends	16,478	10,490
Hire of school	16,079	13,320
	<u>326,567</u>	<u>290,590</u>
Grant funding of activities (see note 6)	53,152	47,822
Share of support costs (see note 7)	48,519	43,933
Share of governance costs (see note 7)	5,355	4,346
	<u>433,593</u>	<u>386,691</u>
Analysis by fund		
Unrestricted funds	400,410	356,621
Restricted funds	33,183	30,070
	<u>433,593</u>	<u>386,691</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

6 Grants payable

	2023 £	2022 £
Grants to institutions:		
Birmingham City Mission	2,100	2,100
Operation Mobilisation	3,720	4,320
Interserve	3,600	3,600
SIM International	1,440	-
Agape	2,880	2,880
UCCF	1,440	-
FIEC	6,024	5,484
Gifts of less than £1,000 each	3,200	4,180
Birmingham Collective	19,520	18,302
Urban Neighbours of Hope	1,440	-
Friends International	1,440	-
	<u>46,804</u>	<u>40,866</u>
Grants to individuals	6,348	6,956
	<u>53,152</u>	<u>47,822</u>

7 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Depreciation	7,731	-	7,731	2,418	-	2,418
Admin expenses	9,356	-	9,356	8,873	-	8,873
Building costs	25,270	-	25,270	27,524	-	27,524
Communications	1,934	-	1,934	2,362	-	2,362
Equipment costs	4,228	-	4,228	2,756	-	2,756
Legal and professional	-	2,691	2,691	-	2,015	2,015
Trustee meeting expenses	-	504	504	-	171	171
Independent Examiner (External auditor's) fee	-	2,160	2,160	-	2,160	2,160
	<u>48,519</u>	<u>5,355</u>	<u>53,874</u>	<u>43,933</u>	<u>4,346</u>	<u>48,279</u>
Analysed between Charitable activities	<u>48,519</u>	<u>5,355</u>	<u>53,874</u>	<u>43,933</u>	<u>4,346</u>	<u>48,279</u>

8 Trustees

The following Trustees received remuneration in their capacity as Lead Pastor and Pastors totalling £96,629 (2022 £89,538) This was in line with the provisions in the Governing Documents of the charity.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

8 Trustees

(Continued)

		Salary	Pension	2023 Total	2022 Total
		£	£	£	
J James	Lead Pastor	41,115	3,056	44,171	41,152
T C Hay	Pastor	27,814	2,165	29,979	27,987
C Summers	Pastor	19,885	2,594	22,479	20,219
		88,814	7,815	96,629	89,538

There was no material period of time where the remunerated Trustees represented more than 50% of all Trustees in post.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2022 £13,800) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Total in Post	9	9
Employment costs	2023 £	2022 £
Wages and salaries	223,242	189,355
Social security costs	18,788	15,711
Other pension costs	16,260	15,396
	258,290	220,462

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

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

Aggregate compensation	154,067	143,833
------------------------	---------	---------

The church considers its key management personnel to be Church Pastors and Operations Manager.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

11 Tangible fixed assets

	Freehold land and buildings £	Fixtures and machinery £	Total £
Cost or valuation			
At 1 September 2022	280,000	15,451	295,451
At 31 August 2023	280,000	15,451	295,451
Depreciation and impairment			
At 1 September 2022	-	11,474	11,474
Depreciation charged in the year	5,600	2,131	7,731
At 31 August 2023	5,600	13,605	19,205
Carrying amount			
At 31 August 2023	274,400	1,846	276,246
At 31 August 2022	280,000	3,977	283,977

Land and buildings with a carrying amount of £210,000 were revalued at 31 August 2022 by Holt Commercial, independent valuers not connected with the Church on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 August 2023, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £210,000 (2022 - £210,000).

12 Debtors

Amounts falling due within one year:	2023 £	2022 £
Other debtors	6,481	6,252
Prepayments and accrued income	10,354	2,472
	<u>16,835</u>	<u>8,724</u>

13 Loans and overdrafts

	2023 £	2022 £
Other loans	76,384	86,983
Payable within one year	10,434	10,600
Payable after one year	65,950	76,383

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2023

13 Loans and overdrafts

(Continued)

The 25-year loan for the Tiverton Road property was advanced to the Church by a private individual on terms more favorable than could be obtained in the prevailing mortgage/commercial loan market.

Following discussions the terms of the loan were varied at the lender's request with the Trustees full agreement, in October 2013. All interest was waived for the time being and payments of capital were increased to £800.00 per month. This position is subject to review on a periodic basis should prevailing economic circumstances change.

The loan was transferred on the same terms to the charity as part of the process of transition from Trust to CIO.

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Borrowings	10,434	10,600
Accruals and deferred income	21,775	10,733
	<u>32,209</u>	<u>21,333</u>

15 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Borrowings	65,950	76,383
	<u>65,950</u>	<u>76,383</u>

16 Restricted funds

	At 1 September 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 August 2023 £
Staff Support	-	-	-	-	-
City Partners	2,284	41,661	(10,535)	-	33,410
Hardship fund	541	1,034	(500)	-	1,075
Briarwood Church for Birmingham Collective	2,858	3,135	(2,628)	2,000	5,365
	-	19,520	(19,520)	-	-
	<u>5,683</u>	<u>65,350</u>	<u>(33,183)</u>	<u>2,000</u>	<u>39,850</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

16 Restricted funds

(Continued)

Previous year:	At 1 September 2021	Incoming resources	Resources expended	Transfers	At 31 August 2022
	£	£	£	£	£
Staff Support	61	10,941	(8,718)	-	2,284
City Partners	633	408	(500)	-	541
Hardship fund	2,632	2,776	(2,550)	-	2,858
Briarwood Church for Birmingham Collective	-	18,302	(18,302)	-	-
	<u>3,326</u>	<u>32,427</u>	<u>(30,070)</u>	<u>-</u>	<u>5,683</u>

The use of the restricted funds is limited to the specific purpose of each donation.

Staff Support: Set against the salaries & related costs of specified individual staff members.

City Partners: Gifts from graduates to be applied in support of ongoing student ministry.

Hardship Fund: Used to help people in difficult financial circumstances.

Briarwood Church for Birmingham Collective - grants are received from Briarwood Church which are distributed by City Church Birmingham for church planting initiatives.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 August 2023
	£	£	£	£	£	£
General funds	<u>311,489</u>	<u>434,699</u>	<u>(400,410)</u>	<u>(2,000)</u>	<u>-</u>	<u>343,778</u>
Previous year:	At 1 September 2021	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 August 2022
	£	£	£	£	£	£
General funds	<u>161,109</u>	<u>437,001</u>	<u>(356,621)</u>	<u>-</u>	<u>70,000</u>	<u>311,489</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2023

18 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 August 2023 are represented by:			
Tangible assets	276,246	-	276,246
Current assets/(liabilities)	133,482	39,850	173,332
Long term liabilities	(65,950)	-	(65,950)
	<u>343,778</u>	<u>39,850</u>	<u>383,628</u>
	<u><u>343,778</u></u>	<u><u>39,850</u></u>	<u><u>383,628</u></u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 August 2022 are represented by:			
Tangible assets	283,977	-	283,977
Current assets/(liabilities)	103,895	5,683	109,578
Long term liabilities	(76,383)	-	(76,383)
	<u>311,489</u>	<u>5,683</u>	<u>317,172</u>
	<u><u>311,489</u></u>	<u><u>5,683</u></u>	<u><u>317,172</u></u>

The unrestricted fund represents the church general fund which is the accumulated difference between income and expenditure over the history of the church excluding any money given for specific causes, it is used for the general running of the church.

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts

Charity registration number 1171549

CITY CHURCH BIRMINGHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2022

CITY CHURCH BIRMINGHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

T C Hay
I Morah
D Mullen
C Summers
H J Thomson
S White
J James
M Senior

(Appointed 20 October
2021)

Charity number

1171549

Principal address

1 Greenfield Crescent
Edgbaston
Birmingham
B15 3BE

Independent examiner

CK Audit
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

CITY CHURCH BIRMINGHAM

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CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2022

The trustees present their annual report and financial statements for the year ended 31 August 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church supports by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Achievements and performance

The Church, which has an average membership of 221 and a regular congregation of 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to the local community and hold regular guest services designed to be accessible for those who attend church irregularly or perhaps for the first time. Ordinarily, once a month we hold a church lunch after our morning service which has been consistently attended by 150 or so people.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 100 in attendance in normal times. Kids Friday, a Friday evening children's club and older counterparts City Youth and City Youth at Home, all staffed entirely by City Church members, provide age-appropriate Bible teaching and a wide range of games and activities open to all, from year 3 to year 13

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

The Church attracted on average 70 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church.

Many international students connect with the church on Sundays, and also through our International Student work, including a weekly meal and discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church, and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence.

The Christmas season was marked by a number of events, notably a return to a Carols by Candlelight service and a contemporary service, with lots of encouragements.

The Church continues to benefit from the acquisition of a church building in Selly Oak for a number of midweek activities. The purchase of the building has significantly improved the quality and quantity of midweek activities and meetings organised and run by the church.

The church continued to run *Christianity Explored* and *Reason for God* courses for those who are interested in finding out more about the Christian faith, and a weekly Mums 'stay and play' group which has attracted a number of mums and their pre-school children from the local area.

We continue to host student meetings for both International Students and UK undergraduates, and the student ministry continues to thrive.

Throughout the past year City Church has run regular marriage preparation courses and other events that had to move online due to the Covid -19 pandemic have returned to meeting in person e.g. women's breakfasts.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include *The Midlands Women's Convention*, *Living leadership "Formation" conference*, *Evangelical Ministry Assembly*, *UCCF Student Worker Forum*, *Growing Young Disciples Conference* and a number of more regional conferences run by *Midlands Gospel Partnership*. We have continued to train our ministry teams within the church throughout.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlined above. The church has also sought to promote the work of the world-wide church. In particular the church has supported a number of mission partners who have been sent by the church overseas.

During this period the church has worked to strengthen links with other churches in the city. City Church has continued to work as a partner member of the Midlands Gospel Partnership, and as a member of the FIEC.

City Church continues to support the pioneering Birmingham Collective (formerly 2020 Birmingham) as part of a coalition of Birmingham churches working in partnership to facilitate the launch of new churches in the city. We have also worked to create awareness of the work of Birmingham City Mission, and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

Financial review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year was £469,248 (2021 : £432,458). Expenditure for the year was £386,691 (2021 : £436,204). The surplus for the year was £152,737 which included a property revaluation of £70,000 (2021 deficit £3,746).

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

Reserves policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover two months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short and medium term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund two months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Risk management

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them. The key risks are:

Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the annual Mission & Ministry Gift Day process that tops up funding levels in response to needs revealed by the annual budget.

Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Plans for future periods

It is anticipated that the Church will continue its activities and overall ministry in very much the same pattern as for the year ended 31 August 2022, The Trustees will review any future ministry opportunities that might present themselves in the light of seeking to fulfil the objectives of the Church.

Structure, governance and management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC).

The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

The trustees who served during the year and up to the date of signature of the financial statements were:

T C Hay

I Morah

D Mullen

C Summers

H J Thomson

S White

J James

M Senior

(Appointed 20 October 2021)

Trustees are elected by the members of the Church to serve an initial one year term of office with subsequent three year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues, and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church.

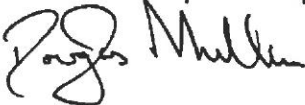
The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the Pastors are remunerated by the Church for their work. The remuneration of the Pastors is determined in accordance with the Church Handbook. The remuneration of the Pastors is determined by an independent Remuneration Committee consisting of non-staff Elders, and chaired by an Elder. The remuneration received by Pastors is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

The trustees' report was approved by the Board of Trustees.



D Mullen

trustee

Dated: 27 April 2023

CITY CHURCH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITY CHURCH BIRMINGHAM

I report to the trustees on my examination of the financial statements of City Church Birmingham (the Church) for the year ended 31 August 2022.

Responsibilities and basis of report

As the trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Wendy Davies FCA
CK Audit

No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Dated: 27 April 2023

CITY CHURCH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	2	414,243	32,427	446,670	407,570	21,070	428,640
Charitable activities	3	22,758	-	22,758	3,818	-	3,818
Total income		<u>437,001</u>	<u>32,427</u>	<u>469,428</u>	<u>411,388</u>	<u>21,070</u>	<u>432,458</u>
Expenditure on:							
Charitable activities	4	356,621	30,070	386,691	404,498	31,706	436,204
Net incoming/(outgoing) resources		80,380	2,357	82,737	6,890	(10,636)	(3,746)
Other recognised gains and losses							
Revaluation of tangible fixed assets		70,000	-	70,000	-	-	-
Net movement in funds		150,380	2,357	152,737	6,890	(10,636)	(3,746)
Fund balances at 1 September 2021		161,109	3,326	164,435	154,219	13,962	168,181
Fund balances at 31 August 2022		<u><u>311,489</u></u>	<u><u>5,683</u></u>	<u><u>317,172</u></u>	<u><u>161,109</u></u>	<u><u>3,326</u></u>	<u><u>164,435</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

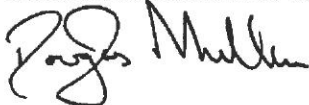
CITY CHURCH BIRMINGHAM

BALANCE SHEET

AS AT 31 AUGUST 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	10		283,977		216,395
Current assets					
Debtors	11	8,724		7,145	
Cash at bank and in hand		122,187		56,168	
		<u>130,911</u>		<u>63,313</u>	
Creditors: amounts falling due within one year	13	<u>(21,333)</u>		<u>(28,290)</u>	
Net current assets			109,578		35,023
Total assets less current liabilities			393,555		251,418
Creditors: amounts falling due after more than one year	14		(76,383)		(86,983)
Net assets			<u>317,172</u>		<u>164,435</u>
Income funds					
Restricted funds	16		5,683		3,326
<u>Unrestricted funds</u>					
General unrestricted funds		241,489		161,109	
Revaluation reserve		<u>70,000</u>		-	
			<u>311,489</u>		<u>161,109</u>
			<u>317,172</u>		<u>164,435</u>

The financial statements were approved by the Trustees on 27 April 2023



D Mullen
Trustee

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

Charity information

City Church Birmingham is a Charitable Incorporated Organisation (CIO) registered in England and Wales with the Charity Commission.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Fixtures and machinery	straight line over 3 to 5 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Freehold Land and Buildings

The church does not depreciate its freehold land and building as it is subject to an ongoing programme of repair and maintenance with the aim of keeping it in good condition, and thus maintaining its value. Given the estimated residual value of the building and the anticipated life a depreciation charge would be immaterial to these financial statements. The carrying value has been considered and no provision for impairment is considered necessary.

Items costing less than £500 are not capitalised but are written off to revenue on purchase.

1.7 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

(Continued)

1.9 Financial instruments

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Retirement benefits

The church meets the requirements of pensions auto-enrolment legislation by regularly reviewing its staff payroll and ensuring that staff are enrolled or re-enrolled as required and appropriate notifications are sent. The church uses NEST as its auto-enrolment scheme, although some employees opt out and pay into personal pension schemes. The church makes an employer's contribution of 8% of salary into the pension schemes with the exception of the ministry trainees for whom a contribution of 3% of salary is offered.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	341,812	13,030	354,842	338,463	17,724	356,187
Grants	3,400	18,302	21,702	883	-	883
Gift aid	69,031	1,095	70,126	68,224	3,346	71,570
	<u>414,243</u>	<u>32,427</u>	<u>446,670</u>	<u>407,570</u>	<u>21,070</u>	<u>428,640</u>
Grants receivable for core activities						
Briarwood Church for Birmingham Collective	-	18,302	18,302	-	-	-
Other	3,400	-	3,400	883	-	883
	<u>3,400</u>	<u>18,302</u>	<u>21,702</u>	<u>883</u>	<u>-</u>	<u>883</u>

3 Charitable activities

	2022	2021
	£	£
Church events	20,584	1,497
Other income	2,174	2,321
	<u>22,758</u>	<u>3,818</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

4 Charitable activities

	2022 £	2021 £
Wages and salaries	220,462	319,610
Ministry	20,114	6,827
Other staff costs	26,204	25,789
Church Weekends	10,490	-
Hire of school	13,320	8,520
	<u>290,590</u>	<u>360,746</u>
Grant funding of activities (see note 5)	47,822	24,764
Share of support costs (see note 6)	43,933	45,247
Share of governance costs (see note 6)	4,346	5,447
	<u>386,691</u>	<u>436,204</u>
Analysis by fund		
Unrestricted funds	356,621	404,498
Restricted funds	30,070	31,706
	<u>386,691</u>	<u>436,204</u>

5 Grants payable

	2022 £	2021 £
Grants to institutions:		
Birmingham City Mission	2,100	2,100
Operation Mobilisation	4,320	4,800
Interserve	3,600	3,600
Agape	2,880	2,880
FIEC	5,484	5,484
Gifts of less than £1,000 each	4,180	4,460
Briarwood	18,302	-
	<u>40,866</u>	<u>23,324</u>
Grants to individuals	6,956	1,440
	<u>47,822</u>	<u>24,764</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

6 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Depreciation	2,418	-	2,418	4,260	-	4,260
Admin expenses	8,873	-	8,873	6,284	-	6,284
Building costs	27,524	-	27,524	26,689	-	26,689
Communications	2,362	-	2,362	4,230	-	4,230
Equipment costs	2,756	-	2,756	3,784	-	3,784
Legal and professional	-	2,015	2,015	-	3,035	3,035
Trustee meeting expenses	-	171	171	-	252	252
Independent Examiner (External auditor's) fee	-	2,160	2,160	-	2,160	2,160
	<u>43,933</u>	<u>4,346</u>	<u>48,279</u>	<u>45,247</u>	<u>5,447</u>	<u>50,694</u>
Analysed between Charitable activities	<u>43,933</u>	<u>4,346</u>	<u>48,279</u>	<u>45,247</u>	<u>5,447</u>	<u>50,694</u>

7 Trustees

The following Trustees (2021: four) received remuneration in their capacity as Lead Pastor/ Associate Pastor and Families Worker totalling £89,358 (2021 £116,393) This was in line with the provisions in the Governing Documents of the charity.

				2022	2021
		Salary	Pension	Total	Total
		£	£	£	
J James	Lead Pastor	38,096	3,056	41,152	38,077
J Gregory	Church Pastor	0	0	0	30,661
T C Hay	Families Worker	25,925	2,062	27,987	27,837
C Summers	Associate Pastor	17,729	2,490	20,219	19,818
		81,750	7,608	89,358	116,393

There was no material period of time where the remunerated Trustees represented more than 50% of all Trustees in post.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2021 £13,800) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total in Post	9	14
Total	9	13

Employment costs

	2022 £	2021 £
Wages and salaries	189,355	257,924
Social security costs	15,711	29,922
Other pension costs	15,396	31,764
	<u>220,462</u>	<u>319,610</u>

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

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Tangible fixed assets

	Freehold land and buildings £	Fixtures and machinery £	Total £
Cost or valuation			
At 1 September 2021	210,000	15,451	225,451
Revaluation	70,000	-	70,000
At 31 August 2022	<u>280,000</u>	<u>15,451</u>	<u>295,451</u>
Depreciation and impairment			
At 1 September 2021	-	9,056	9,056
Depreciation charged in the year	-	2,418	2,418
At 31 August 2022	<u>-</u>	<u>11,474</u>	<u>11,474</u>
Carrying amount			
At 31 August 2022	<u>280,000</u>	<u>3,977</u>	<u>283,977</u>
At 31 August 2021	<u>210,000</u>	<u>6,395</u>	<u>216,395</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

10 Tangible fixed assets

(Continued)

Land and buildings with a carrying amount of £ £210,000 were revalued at 31 August 2022 by Holt Commercial, independent valuers not connected with the Church on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 August 2022, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £210,000 (2021 - £210,000).

11 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	6,252	6,416
Prepayments and accrued income	2,472	729
	<u>8,724</u>	<u>7,145</u>

12 Loans and overdrafts

	2022	2021
	£	£
Other loans	86,983	98,972
Payable within one year	10,600	11,989
Payable after one year	76,383	86,983
	<u>173,966</u>	<u>197,944</u>

The 25-year loan for the Tiverton Road property was advanced to the Church by a private individual on terms more favorable than could be obtained in the prevailing mortgage/commercial loan market.

Following discussions the terms of the loan were varied at the lender's request with the Trustees full agreement, in October 2013. All interest was waived for the time being and payments of capital were increased to £800.00 per month. This position is subject to review on a periodic basis should prevailing economic circumstances change.

The loan was transferred on the same terms to the charity as part of the process of transition from Trust to CIO.

13 Creditors: amounts falling due within one year

	Notes	2022	2021
		£	£
Borrowings		10,600	11,989
Deferred income	15	-	1,643
Accruals and deferred income		10,733	14,658
		<u>21,333</u>	<u>28,290</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2022

14 Creditors: amounts falling due after more than one year	2022	2021
	£	£
Borrowings	76,383	86,983
	<u> </u>	<u> </u>

15 Deferred income	2022	2021
	£	£
Other deferred income	-	1,643
	<u> </u>	<u> </u>

Deferred income is included in the financial statements as follows:

	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	-	1,643
	<u> </u>	<u> </u>
Movements in the year:		
Deferred income at 1 September 2021	1,643	-
Resources deferred in the year	(1,643)	1,643
	<u> </u>	<u> </u>
Deferred income at 31 August 2022	-	1,643
	<u> </u>	<u> </u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

16 Restricted funds

	Movement in funds			Movement in funds			Balance at 31 August 2022 £
	Balance at 1 September 2020 £	Incoming resources £	Resources expended £	Balance at 1 September 2021 £	Incoming resources £	Resources expended £	
Staff Support	11,754	18,013	(29,706)	61	10,941	(8,718)	2,284
City Partners	2,208	425	(2,000)	633	408	(500)	541
Hardship fund	-	2,632	-	2,632	2,776	(2,550)	2,858
Briarwood Church for Birmingham Collective	-	-	-	-	18,302	(18,302)	-
	<u>13,962</u>	<u>21,070</u>	<u>(31,706)</u>	<u>3,326</u>	<u>32,427</u>	<u>(30,070)</u>	<u>5,683</u>

The use of the restricted funds is limited to the specific purpose of each donation.

Staff Support: Set against the salaries & related costs of specified individual staff members.

Grad Club Fund: Gifts from graduates to be applied in support of ongoing student ministry.

Hardship Fund: Used to help people in difficult financial circumstances.

Briarwood Church for Birmingham Collective - grants are received from Briarwood Church which are distributed by City Church Birmingham for church planting initiatives.

17 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 August 2022 are represented by:					
Tangible assets	283,977	-	283,977	216,395	216,395
Current assets/(liabilities)	109,578	-	109,578	31,697	35,023
Long term liabilities	(76,383)	-	(76,383)	(86,983)	(86,983)
	<u>317,172</u>	<u>-</u>	<u>317,172</u>	<u>3,326</u>	<u>164,435</u>

The unrestricted fund represents the church general fund which is the accumulated difference between income and expenditure over the history of the church excluding any money given for specific causes, it is used for the general running of the church.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2022

18 Operating lease commitments

At the reporting end date the Church had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	17,500	16,646
Between two and five years	-	107,708
	<u>17,500</u>	<u>124,354</u>

The trustees have decided after the year end to leave 1 Greenfield Crescent at the break clause on 13th June 2023.

19 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £	2021 £
Aggregate compensation	<u>143,833</u>	<u>158,238</u>

The church considers its key management personnel to be Church Pastors, Families Worker and Operations Manager.

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts

Charity registration number 1171549

CITY CHURCH BIRMINGHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2021

CITY CHURCH BIRMINGHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

T C Hay
I Morah
D Mullen
C Summers
H J Thomson
S White
J James
M Senior

(Appointed 20 October
2021)

Charity number

1171549

Principal address

1 Greenfield Crescent
Edgbaston
Birmingham
B15 3BE

Independent examiner

CK Audit
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

CITY CHURCH BIRMINGHAM

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CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2021

The trustees present their annual report and financial statements for the year ended 31 August 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church supports by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Achievements and performance

The Church, which has an average membership of 225 and a regular congregation of 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to the local community and hold regular guest services designed to be accessible for those who attend church irregularly or perhaps for the first time. Ordinarily, once a month we hold a church lunch after our morning service which has been consistently attended by 150 or so people.

This financial year has been characterised by continuing to experience considerable restrictions due to the covid pandemic. For significant periods of time we were unable to meet in person but livestreamed our services on YouTube. Home groups continued to meet via Zoom, as did our Friday youth and children's meetings and Sunday youth meetings and our student work. A few of our other activities were not able to happen during this time, whereas most adapted to changing regulations and guidelines, meeting either online, outdoors, or at times in person with appropriate mitigations and processes in place.

Having recruited a new lead pastor in the previous year, he was able to join us in October 2020.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

As restrictions began to lift, we were able to meet in person for a season in an Odeon Cinema in the city centre, before eventually returning to our normal venue of the Octagon at Edgbaston High School for Girls in July 2021. Much of our ministry was able to continue in one form or another throughout the year.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek Homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 100 in attendance in normal times. Kids Friday, a Friday evening children's club and older counterparts City Youth and City Youth at Home, all staffed entirely by City Church members, provide age-appropriate Bible teaching and a wide range of games and activities open to all, from year 3 to year 13.

The Church attracted on average 70 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church. This was all conducted on zoom when in person meeting was not possible.

Many international students connect with the church on Sundays, and also through our International Student work, including a weekly meal and discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality. This year whatever opportunities to meet were taken and the ministry continued online where necessary.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church, and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence. We were able to return to that arrangement in July 2021.

The Christmas season took place online, with lots of encouragements. A hospitality scheme was provided for International students offering a Christmas lunch with a church family on Christmas day.

The Church continues to benefit from the acquisition of a church building in Selly Oak for a number of midweek activities. The purchase of the building has significantly improved the quality and quantity of mid-week activities and meetings organised and run by the church. It was also essential as a venue from which to run the livestream whilst everything took place online.

The church continued to run *Christianity Explored* and *Reason for God* courses online for those who are interested in finding out more about the Christian faith, and a weekly Mums 'stay and play' group which has attracted a number of mums and their pre-school children from the local area.

We continue to host student meetings for both International Students and UK undergraduates, and the student ministry continued to thrive when moved online. For many students it was a lifeline during a very challenging university experience.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

Throughout the past year City Church has run regular marriage preparation courses. These were able to continue through the use of zoom, when meeting in person was not possible. Men's and Women's breakfasts were paused, and other activities that were harder to run online were reviewed on a case by case basis.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include *The Midlands Women's Convention, Living leadership "Formation" conference, Evangelical Ministry Assembly, UCCF Student Worker Forum, Growing Young Disciples Conference* and a number of more regional conferences run by *Midlands Gospel Partnership*. To the extent to which these have been able to run during the Covid-19 pandemic we have sought to partner with them to facilitate training and development. We have continued to train our ministry teams within the church throughout.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlines above, even amid challenging circumstances. The church has also sought to promote the work of the world-wide church. In particular the church has supported a number of mission partners who have been sent by the church overseas.

During this period the church has worked to strengthen links with other churches in the city. City Church has continued to work as a partner member of the Midlands Gospel Partnership, and as a member of the FIEC.

City Church continues to support the pioneering *2020birmingham* initiative as part of a coalition of Birmingham churches working in partnership to facilitate the launch of new churches in the city. Much of the work over the last year has been informal support of church planters grappling with the challenges of the pandemic. We have also worked to create awareness of the work of Birmingham City Mission, and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection. Again, this year much of that was done online.

Financial review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year were £432,458 (2020 : £460,661). Expenditure for the year was £436,204 (2020 : £455,435). The deficit for the year was £3,746 (2020 surplus : £5,226).

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

Reserves policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover two months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short and medium term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund two months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Risk management

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

The key risks are:

Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the annual Mission & Ministry Gift Day process that tops up funding levels in response to needs revealed by the annual budget.

Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Plans for future periods

It is anticipated that the Church will continue its activities and overall ministry in very much the same pattern as for the year ended 31 August 2021, The Trustees will review any future ministry opportunities that might present themselves in the light of seeking to fulfil the objectives of the Church.

Structure, governance and management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC).

The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

The trustees who served during the year and up to the date of signature of the financial statements were:

J Gregory	(Resigned 10 August 2021)
T C Hay	
R E Iley	(Resigned 16 June 2021)
I Morah	
D Mullen	
N A Powell	(Resigned 16 June 2021)
C Summers	
H J Thomson	
S White	
J James	
M Senior	(Appointed 20 October 2021)

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

Trustees are elected by the members of the Church to serve an initial one year term of office with subsequent three year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues, and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church.

The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the Pastors are remunerated by the Church for their work. The remuneration of the Pastors is determined in accordance with the Church Constitution, which specifically permits the remuneration of Pastors on a salary scale equivalent to that for secondary school teachers. The remuneration of the Pastors is determined by an independent Remuneration Committee consisting of non-staff Elders, and chaired by an Elder. The remuneration received by Pastors is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

The trustees' report was approved by the Board of Trustees.



D Mullen
trustee

Dated: 27 April 2022

CITY CHURCH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITY CHURCH BIRMINGHAM

I report to the trustees on my examination of the financial statements of City Church Birmingham (the Church) for the year ended 31 August 2021.

Responsibilities and basis of report

As the trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the 2011 Act;
or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Wendy Davies FCA
CK Audit

No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Dated: 27 April 2022

CITY CHURCH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total Unrestricted funds 2021 £	Restricted funds 2020 £	Total 2020 £
	Notes					
Income from:						
Donations and legacies	2	407,570	21,070	428,640	45,633	442,352
Charitable activities	3	3,818	-	3,818	-	18,304
Investments	4	-	-	-	-	5
Total income		411,388	21,070	432,458	45,633	460,661
Expenditure on:						
Charitable activities	5	404,498	31,706	436,204	33,289	455,435
Net income/(expenditure) for the year/ Net movement in funds						
		6,890	(10,636)	(3,746)	12,344	5,226
Fund balances at 1 September 2020		154,219	13,962	168,181	1,618	162,955
Fund balances at 31 August 2021		161,109	3,326	164,435	13,962	168,181

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CITY CHURCH BIRMINGHAM

BALANCE SHEET

AS AT 31 AUGUST 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		216,395		217,803
Current assets					
Debtors	11	7,145		4,910	
Cash at bank and in hand		56,168		68,011	
		<u>63,313</u>		<u>72,921</u>	
Creditors: amounts falling due within one year	13	<u>(28,290)</u>		<u>(24,371)</u>	
Net current assets			35,023		48,550
Total assets less current liabilities			251,418		266,353
Creditors: amounts falling due after more than one year	14		(86,983)		(98,172)
Net assets			<u>164,435</u>		<u>168,181</u>
Income funds					
Restricted funds	16		3,326		13,962
Unrestricted funds			161,109		154,219
			<u>164,435</u>		<u>168,181</u>

The financial statements were approved by the Trustees on 27 April 2022

D Mullen
Trustee



CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

Charity information

City Church Birmingham is a Charitable Incorporated Organisation (CIO) registered in England and Wales with the Charity Commission.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

(Continued)

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Fixtures and machinery	straight line over 3 to 5 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Freehold Land and Buildings

The church does not depreciate its freehold land and building as it is subject to an ongoing programme of repair and maintenance with the aim of keeping it in good condition, and thus maintaining its value. Given the estimated residual value of the building and the anticipated life a depreciation charge would be immaterial to these financial statements. The carrying value has been considered and no provision for impairment is considered necessary.

Items costing less than £500 are not capitalised but are written off to revenue on purchase.

1.7 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

(Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Retirement benefits

The church meets the requirements of pensions auto-enrolment legislation by regularly reviewing its staff payroll and ensuring that staff are enrolled or re-enrolled as required and appropriate notifications are sent. The church uses NEST as its auto-enrolment scheme, although some employees opt out and pay into personal pension schemes. The church makes an employer's contribution of 8% of salary into the pension schemes with the exception of the ministry trainees for whom a contribution of 3% of qualifying earnings is offered.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies (Continued)

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	338,463	17,724	356,187	322,196	25,996	348,192
Grants	883	-	883	12,429	19,637	32,066
Gift aid	68,224	3,346	71,570	62,094	-	62,094
	<u>407,570</u>	<u>21,070</u>	<u>428,640</u>	<u>396,719</u>	<u>45,633</u>	<u>442,352</u>
Grants receivable for core activities						
Job retention scheme grant	-	-	-	12,429	-	12,429
Briarwood	-	-	-	-	19,637	19,637
Other	883	-	883	-	-	-
	<u>883</u>	<u>-</u>	<u>883</u>	<u>12,429</u>	<u>19,637</u>	<u>32,066</u>

3 Charitable activities

	2021	2020
	£	£
Church events	1,452	15,824
Books	45	1,980
Rental income	-	500
Other income	2,321	-
	<u>3,818</u>	<u>18,304</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2021

4 Investments

	Total Unrestricted funds	
	2021	2020
	£	£
Interest receivable	-	5
	<u> </u>	<u> </u>

5 Charitable activities

	2021	2020
	£	£
Wages and salaries	319,610	262,619
Ministry	6,827	4,370
Other staff costs	25,789	44,827
Church Weekends	-	30,109
Hire of school	8,520	9,952
	<u> </u>	<u> </u>
	360,746	351,877
Grant funding of activities (see note 6)	24,764	50,237
Share of support costs (see note 7)	45,247	48,655
Share of governance costs (see note 7)	5,447	4,666
	<u> </u>	<u> </u>
	436,204	455,435
	<u> </u>	<u> </u>
Analysis by fund		
Unrestricted funds	404,498	422,146
Restricted funds	31,706	33,289
	<u> </u>	<u> </u>
	436,204	455,435
	<u> </u>	<u> </u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2021

6 Grants payable

	2021 £	2020 £
Grants to institutions (12 grants):		
Birmingham City Mission	2,100	2,760
Operation Mobilisation	4,800	4,800
Interserve	3,600	3,600
Agape	2,880	3,120
Church central	-	9,426
FIEC	5,484	5,484
Azadi trust	-	6,284
Gifts of less than £1,000 each	4,460	8,210
2020 Birmingham	-	3,927
	<u>23,324</u>	<u>47,611</u>
Grants to individuals (1 grants)	1,440	2,626
	<u>24,764</u>	<u>50,237</u>

-

7 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Depreciation	4,260	-	4,260	3,724	-	3,724
Admin expenses	6,284	-	6,284	3,890	-	3,890
Building costs	26,689	-	26,689	32,395	-	32,395
Communications	4,230	-	4,230	6,346	-	6,346
Equipment costs	3,784	-	3,784	2,301	-	2,301
Legal and professional	-	3,035	3,035	-	1,336	1,336
Trustee meeting expenses	-	252	252	-	1,229	1,229
Independent Examiner (External auditor's) fee	-	2,160	2,160	-	2,100	2,100
	<u>45,247</u>	<u>5,447</u>	<u>50,694</u>	<u>48,656</u>	<u>4,665</u>	<u>53,321</u>
Analysed between Charitable activities	<u>45,247</u>	<u>5,447</u>	<u>50,694</u>	<u>48,655</u>	<u>4,666</u>	<u>53,321</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

8 Trustees

The following Trustees (2020: four) received remuneration in their capacity as Lead Pastor/ Associate Pastor/ Assistant Pastor/ Pastoral Worker totalling £114,883, (2020 £91,638) This was in line with the provisions in the Governing Documents of the charity.

					2021	2020
			Salary	Pension	Total	Total
			£	£	£	£
J James	Lead Pastor		35,021	3,056	38,077	-
J Gregory	Church Pastor		28,087	2,574	30,661	32,719
T C Hay	Families Worker		25,775	2,062	27,837	27,092
N A Powell	Church Pastor		-	-	-	12,907
C Summers	Assistant Pastor		17,328	2,490	19,818	18,920
			106,211	10,182	116,393	91,638

There was no material period of time where the remunerated Trustees represented more than 50% of all Trustees in post.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2020 £13,800) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

During the year a redundancy payment of £5,440 was made to J Gregory.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Total in Post	14	13
Total	14	13

Employment costs

	2021 £	2020 £
Wages and salaries	257,924	228,578
Social security costs	29,922	16,453
Other pension costs	31,764	17,588
	319,610	262,619

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

9 Employees

(Continued)

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

10 Tangible fixed assets

	Freehold land and buildings £	Fixtures and machinery £	Total £
Cost			
At 1 September 2020	210,000	12,600	222,600
Additions	-	2,851	2,851
At 31 August 2021	210,000	15,451	225,451
Depreciation and impairment			
At 1 September 2020	-	4,797	4,797
Depreciation charged in the year	-	4,259	4,259
At 31 August 2021	-	9,056	9,056
Carrying amount			
At 31 August 2021	210,000	6,395	216,395
At 31 August 2020	210,000	7,803	217,803

The Freehold Property at 25-29 Tiverton Road was acquired on 11 August 2011 for £210,000.

All fixed assets are held for charitable purposes.

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Other debtors	6,416	4,910
Prepayments and accrued income	729	-
	7,145	4,910

12 Loans and overdrafts

	2021 £	2020 £
Other loans	98,972	111,239
Payable within one year	11,989	13,067
Payable after one year	86,983	98,172

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

12 Loans and overdrafts

(Continued)

The 25-year loan for the Tiverton Road property was advanced to the Church by a private individual on terms more favorable than could be obtained in the prevailing mortgage/commercial loan market.

Loan repayments and monthly interest, calculated on a daily basis, are payable on the 15th day of each calendar month. Under the terms of the loan agreement the monthly repayment on the loan is scheduled as £616.67.

The loan interest rate is based on the published Consumer Price Index percentage (CPI) of the previous month, where the rate means CPI, or one percent (1%) below CPI where the value of CPI is two percent (2%) or above or, should the CPI measure cease to exist, at another rate of interest closely comparable to the CPI.

Following discussions the terms of the loan were varied at the lender's request with the Trustees full agreement, in October 2013. All interest was waived for the time being and payments of capital were increased to £800.00 per month. This position is subject to review on a periodic basis should prevailing economic circumstances change.

The loan was transferred on the same terms to the charity as part of the process of transition from Trust to CIO.

13 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Borrowings		11,989	13,067
Deferred income	15	1,643	-
Accruals and deferred income		14,658	11,304
		<u>28,290</u>	<u>24,371</u>

14 Creditors: amounts falling due after more than one year

	2021 £	2020 £
Borrowings	86,983	98,172
	<u>86,983</u>	<u>98,172</u>

15 Deferred income

	2021 £	2020 £
Other deferred income	1,643	-
	<u>1,643</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

15 Deferred income	(Continued)	
	2021	2020
	£	£
Deferred income is included within:		
Current liabilities	1,643	-
	<u>1,643</u>	<u>-</u>
Movements in the year:		
Deferred income at 1 September 2020	-	-
Resources deferred in the year	1,643	-
	<u>1,643</u>	<u>-</u>
Deferred income at 31 August 2021	<u>1,643</u>	<u>-</u>

16 Restricted funds

	Movement in funds			Movement in funds			
	Balance at 1 September 2019	Incoming resources	Resources expended	Balance at 1 September 2020	Incoming resources	Resources expended	Balance at 31 August 2021
	£	£	£	£	£	£	£
Staff Support	-	25,406	(13,652)	11,754	18,013	(29,706)	61
City Partners	1,618	590	-	2,208	425	(2,000)	633
2020 Grants	-	19,637	(19,637)	-	-	-	-
Hardship fund	-	-	-	-	2,632	-	2,632
	<u>1,618</u>	<u>45,633</u>	<u>(33,289)</u>	<u>13,962</u>	<u>21,070</u>	<u>(31,706)</u>	<u>3,326</u>

The use of the restricted funds is limited to the specific purpose of each donation.

Staff Support: Set against the salaries & related costs of specified individual staff members.

Grad Club Fund: Gifts from graduates to be applied in support of ongoing student ministry.

Hardship Fund: Used to help people in difficult financial circumstances.

2020 Grants: Grants paid to 2020 Birmingham church planting initiatives.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

17 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 August 2021 are represented by:						
Tangible assets	216,395	-	216,395	217,803	-	217,803
Current assets/ (liabilities)	31,697	3,326	35,023	34,588	13,962	48,550
Long term liabilities	(86,983)	-	(86,983)	(98,172)	-	(98,172)
	<u>161,109</u>	<u>3,326</u>	<u>164,435</u>	<u>154,219</u>	<u>13,962</u>	<u>168,181</u>

The unrestricted fund represents the church general fund which is the accumulated difference between income and expenditure over the history of the church excluding any money given for specific causes, it is used for the general running of the church.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2021

18 Operating lease commitments

At the reporting end date the Church had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	16,646	-
Between two and five years	107,708	-
	<u>124,354</u>	<u>-</u>

The old lease expired in June 2020. A new lease was finalised in May 2021 which runs for a five year period from 25 March 2021 with a break clause at 13 June 2023.

19 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate compensation	<u>158,238</u>	<u>98,548</u>

The church considers its key management personnel to be Church Pastors, Families Worker and Operations Manager.

CITY CHURCH BIRMINGHAM

England & Wales - Charity number 1171549

Accounts

Charity Registration No. 1171549

CITY CHURCH BIRMINGHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2020

CITY CHURCH BIRMINGHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

J Gregory
T C Hay
R E Iley
I Morah
D Mullen
N A Powell
C Summers
H J Thomson
S White

Charity number

1171549

Principal address

1 Greenfield Crescent
Edgbaston
Birmingham
B15 3BE

Independent examiner

CK Audit
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

CITY CHURCH BIRMINGHAM

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CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2020

The trustees present their report and financial statements for the year ended 31 August 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Church's objects are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Birmingham and the surrounding neighbourhood; and other such charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the church.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Church should undertake.

The Church supports by providing grants to a wide selection of individuals and organisations involved in a Gospel ministry who have links with the congregation. Grants are considered by the Trustees and voted on by the Church membership in accord with the relevant provisions of the Church Constitution.

Achievements and performance

The Church, which has a membership of 225 and a regular congregation of 325, holds a series of weekend and midweek activities, and in addition provides financial support to other individuals and organisations involved in Christian mission.

When planning and reviewing the objectives of the activities the Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church in their local communities.

The Church is committed to serving as a hub church in the Birmingham area: reaching, teaching, discipling and training Christians to carry out Gospel ministry, both in Birmingham and further afield.

The Church welcomes members and attenders from all backgrounds with the aim of ensuring that they do not miss the opportunity to benefit from its ministries. At Christmas we advertise our services to 1,000 households in the local community and hold regular guest services designed to be accessible for those who attend church irregularly or perhaps for the first time. Once a month we hold a church lunch after our morning service which is consistently attended by 150 or so people.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

Pre-Covid

During the last quarter of 2019 and the first quarter of 2020, the Church, and its ministries, continued in the manner of previous periods.

The ministries of the Church are overseen by its leadership, and are carried forward both by the Church staff, and by the extensive involvement of volunteers drawn from Church members and other regular attendees. This pattern is seen in all areas of the life of the Church including: leading of midweek Homegroups; the work among students (both from the UK, and from overseas); youth and children's ministries; and men's and women's work.

City Church's children's work includes a Sunday school for children from 0 to 11 years, which has up to 100 in attendance. Kids Friday, a Friday evening children's club and older counterparts City Youth and City Youth at Home, all staffed entirely by City Church members, provide age-appropriate Bible teaching and a wide range of games and activities open to all of from year 3 to year 13.

The Church attracted on average 70 British undergraduate students mostly from University of Birmingham, but also from three other universities in the city. The ministry to students includes a weekly student meeting after the Sunday evening service, an annual weekend away, regular book-reading groups and one-off socials or seminar evenings. A student hospitality scheme links individual students with families in the Church.

Many international students visited the Church on Sundays, and also through our International Student work, including a weekly meal and discussion time about the Christian faith, open to any international student. Most years, a weekend away is also organised to enable international students to visit other parts of the country and enjoy British hospitality.

The continued use as a Sunday venue of The Octagon at Edgbaston High School for Girls has proved to be a great asset for the Church, and provides sufficient accommodation for future church growth. Use of The Octagon is carried out under the terms of a licence.

The Christmas season provided particular opportunity to invite members of the local community to join with us in our meetings. Approximately 1,000 Christmas cards were distributed with invitations to a family Carol Service and a Carols by Candlelight evening at The Blue Coat School, Edgbaston. 45 people attended a wreath-making workshop run by the women of the church. A hospitality scheme was provided for International students offering a Christmas lunch with a church family on Christmas day.

The Church continues to benefit from the acquisition of a church building in Selly Oak for a number of midweek activities. The purchase of the building has significantly improved the quality and quantity of mid-week activities and meetings organised and run by the church. The church continued to run *Christianity Explored* and *Reason for God* courses for those who are interested in finding out more about the Christian faith, and a weekly Mums 'stay and play' group which has attracted a number of mums and their pre-school children from the local area. We continue to host student meetings for both International Students and UK undergraduates in a building which is in the heart of the student community of Selly Oak. Most of the church's mid-week meetings are now held in this building including prayer meetings and church family business meetings. We also hosted rehearsals of the City Church Gospel Choir, open to the whole community, at the church building. During one school half-term the church ran a holiday Bible Club attended by local children.

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

Throughout the past year City Church has run regular marriage preparation courses. The church also runs regular Men's and Women's breakfasts. The church runs a group for those making the transition into working life through a ministry for people in their 20s and 30s. We have expanded our *Prepared to Serve* course providing training for both men and women for service in the church and continued to run a monthly breakfast for young business leaders who attend the church to help them consider how to bring their faith to bare on leading in the workplace. Support groups for church family who struggle with anxiety, and one for those prone to depression continue to help those who are involved. These all serve to demonstrate a growing commitment to training those who attend the church to apply their faith to all of life.

City Church, in conjunction with other churches has continued to facilitate and promote training and development opportunities in particular for leaders of ministries and activities in the church. Examples include *The Midlands Women's Convention*, *Living leadership "Formation" conference*, *Evangelical Ministry Assembly*, *UCCF Student Worker Forum*, *Growing Young Disciples Conference* and a number of more regional conferences run by *Midlands Gospel Partnership*. The church also held two training days for the Student Team, along with regular training events for Home Group leaders and Children's team.

The church organised a weekend at away attended by 170 people at Hothorpe Hall. A weekend away for students was attended by 50 students along with other regulars from the church and was held at The Quinta Centre in Shropshire.

City Church has demonstrated in this past year a continuing commitment to the advancement of the Christian faith through many of the activities outlines above. The church has also sought to promote the work of the world-wide church. In particular the church has supported a number of mission partners who have been sent by the church overseas.

During this period the church has worked to strengthen links with other churches in the city. City Church was involved in the FIEC South Birmingham celebration service and picnic. The church has also continued to work as a partner member of the Midlands Gospel Partnership.

City Church continues to support the pioneering *2020birmingham* initiative as part of a coalition of Birmingham churches working in partnership to facilitate the launch of new churches in the city and organised the *2020birmingham* Conference attended by 40 churches from the local area. We have also worked to create awareness of the work of Birmingham City Mission, and provided opportunities for members of the church to give to needy individuals and families through a Harvest collection and Christmas toy collection. Special collections have also been held with funds raised being sent for use in a variety of projects in the developing world.

During the first half of the year we celebrated 20 years as a church with many former members joining us at a Sunday service in September and for a celebratory lunch afterwards. During this time we also recruited a new Lead Pastor, who joined us after the end of this financial year.

During Covid

The Covid-19 pandemic resulted in the second half of the year looking very different to the first half of the year. During this time we were unable to meet in person but very quickly moved to recorded and then livestreamed services on You Tube. Home groups continued to meet via Zoom, as did our Friday youth and children's meetings and Sunday youth meetings and our student work. A few of our other activities were not able to happen during this time, whereas most adapted to changing regulations and guidelines, meeting either online, outdoors, or at times in person with appropriate mitigations and processes in place.

Financial review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Report of the Trustees.

Incoming resources for the year were £460,661 (2019 : £454,650). Expenditure for the year was £455,435 (2019 : £437,067). The surplus for the year was £5,226 (2019 : £17,583).

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

Reserves policy

The Trustees are committed to establishing a level of reserves for General Funds that will cover two months costs, subject to sufficient funding being available to achieve this, while not hampering the ongoing development of the ministry of the Church. The precise level of reserves to be attained will be subject to regular review taking into account levels of activity and prevailing circumstances.

For the purposes of short and medium term financial management, the trustees are concerned more with the management of working capital, and the healthy working capital position is entirely in line with their policy of holding free resources sufficient to fund two months of ongoing unrestricted expenditure to cover the eventuality of a material decline in incoming resources.

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Risk management

The Trustees have examined the major strategic and operational risks which the Church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

The key risks are:

Insufficient funds to enable fulfilment of vision of church: addressed by budgeting and control; monthly financial reporting; and the annual Mission & Ministry Gift Day process that tops up funding levels in response to needs revealed by the annual budget.

Loss of Sunday facilities: addressed by maintaining a good working relationship with the venue.

Plans for future periods

It is anticipated that the Church will continue its activities and overall ministry in very much the same pattern as for the year ended 31 August 2021, The Trustees will review any future ministry opportunities that might present themselves in the light of seeking to fulfil the objectives of the Church.

Structure, governance and management

The Church is a registered charity, affiliated to the Fellowship of the Independent Evangelical Churches (FIEC).

The Governing Document is based on a document developed by FIEC with agreement by the Charity Commission.

The trustees who served during the year and up to the date of signature of the financial statements were:

J Gregory

T C Hay

R E Iley

I Morah

D Mullen

N A Powell

C Summers

H J Thomson

S White

CITY CHURCH BIRMINGHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

Trustees are elected by the members of the Church to serve an initial one year term of office with subsequent three year renewable terms of office. Prospective Trustees are invited to attend a number of Meetings of The Trustees prior to their appointment being proposed to the members. This enables them to be briefed on Trustee level issues, and generally brought up to speed with both the responsibilities of the Trustees and the business of the church.

The church is governed by a leadership team (Trustees) comprising the leaders of the Church. All Trustees are elders of the Church. They meet monthly to set policy and review the activities of the Church.

The decisions of the leaders of the Church are subject to the scrutiny of the members of the Church at regular quarterly meetings of the Church.

Significant financial decisions are taken with the approval of the members of the Church as required by the Church's Governing Documents.

Some of the Pastors are remunerated by the Church for their work. The remuneration of the Pastors is determined in accordance with the Church Constitution, which specifically permits the remuneration of Pastors on a salary scale equivalent to that for secondary school teachers. The remuneration of the Pastors is determined by an independent Remuneration Committee consisting of non-staff Elders, and chaired by an Elder. The remuneration received by Pastors is approved by vote of the members of the Church on the recommendation of the Trustees following their consideration of the findings of the Remuneration Committee. The Pastors do not participate in the determination of the remuneration they receive.

Trustees and Elders of the Church are proposed by the existing Trustees where they have satisfied themselves both of the need for further Trustees, and that the person proposed meets the qualifications set out in the Church Constitution. Following election by the members, training and induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of the induction process to staff members.

The trustees' report was approved by the Board of Trustees.



D Mullen
trustee

Dated: 16 June 2021

CITY CHURCH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITY CHURCH BIRMINGHAM

I report to the trustees on my examination of the financial statements of City Church Birmingham (the Church) for the year ended 31 August 2020.

Responsibilities and basis of report

As the trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Church's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.


Wendy Davies FCA
CK Audit

No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Dated: 16 June 2021

CITY CHURCH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2020

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
	Notes						
Income from:							
Donations and legacies	2	396,719	45,633	442,352	393,999	30,572	424,571
Charitable activities	3	18,304	-	18,304	30,075	-	30,075
Investments	4	5	-	5	4	-	4
Total income		415,028	45,633	460,661	424,078	30,572	454,650
Expenditure on:							
Charitable activities	5	422,146	33,289	455,435	406,998	30,069	437,067
Net (expenditure)/income for the year/							
Net movement in funds		(7,118)	12,344	5,226	17,080	503	17,583
Fund balances at 1 September 2019		161,337	1,618	162,955	144,256	1,115	145,371
Fund balances at 31 August 2020		154,219	13,962	168,181	161,336	1,618	162,954

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CITY CHURCH BIRMINGHAM

BALANCE SHEET

AS AT 31 AUGUST 2020

	Notes	2020		2019	
		£	£	£	£
Fixed assets					
Tangible assets	10		217,803		218,066
Current assets					
Debtors	11	4,910		20,360	
Cash at bank and in hand		68,011		55,568	
		<u>72,921</u>		<u>75,928</u>	
Creditors: amounts falling due within one year	13	<u>(24,371)</u>		<u>(21,401)</u>	
Net current assets			48,550		54,527
Total assets less current liabilities			266,353		272,593
Creditors: amounts falling due after more than one year	14		(98,172)		(109,639)
Net assets			<u>168,181</u>		<u>162,954</u>
Income funds					
Restricted funds	15		13,962		1,618
Unrestricted funds			154,219		161,336
			<u>168,181</u>		<u>162,954</u>

The financial statements were approved by the Trustees on 16 June 2021

D Mullen
Trustee



CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2020

1 Accounting policies

Charity information

City Church Birmingham is a Charitable Incorporated Organisation (CIO) registered in England and Wales with the Charity Commission.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charitable company are recognised when it becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

1 Accounting policies

(Continued)

Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include the fees of the independent examiner and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Fixtures and machinery	10/25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold Land and Buildings

The church does not depreciate its freehold land and building as it is subject to an ongoing programme of repair and maintenance with the aim of keeping it in good condition, and thus maintaining its value. Given the estimated residual value of the building and the anticipated life a depreciation charge would be immaterial to these financial statements. The carrying value has been considered and no provision for impairment is considered necessary.

Items costing less than £500 are not capitalised but are written off to revenue on purchase.

1.7 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2020

1 Accounting policies

(Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

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

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Retirement benefits

The church meets the requirements of the Pensions Auto-Enrolment legislation by regularly reviewing its staff payroll and ensuring that the requirements of Auto-Enrolment are met. Employees may be either on an existing stakeholder pension scheme or are enrolled on the NEST scheme administered by the Church. Employees of the Church contact directly with the pension schemes providing Insurance company/Agency. The Church makes an employer's contribution of 8.0% of salary to the pension schemes, and acts as an agent in collecting and paying over the contributions of employees.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2020

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2020	2020	2020	2019	2019	2019
	£	£	£	£	£	£
Donations and gifts	322,196	25,996	348,192	327,589	29,819	357,408
Grants	12,429	19,637	32,066	-	-	-
Gift aid	62,094	-	62,094	66,410	753	67,163
	<u>396,719</u>	<u>45,633</u>	<u>442,352</u>	<u>393,999</u>	<u>30,572</u>	<u>424,571</u>
Grants receivable for core activities						
Job retention scheme grant	12,429	-	12,429	-	-	-
Brianwood	-	19,637	19,637	-	-	-
	<u>12,429</u>	<u>19,637</u>	<u>32,066</u>	<u>-</u>	<u>-</u>	<u>-</u>

3 Charitable activities

	2020	2019
	£	£
Church events	15,824	28,691
Books	1,980	1,264
Rental income	500	120
	<u>18,304</u>	<u>30,075</u>

4 Investments

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Interest receivable	<u>5</u>	<u>4</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

5 Charitable activities

	2020 £	2019 £
Wages and salaries	262,619	247,453
Depreciation and impairment	3,724	1,330
Ministry	18,170	39,483
Other staff costs	31,027	27,612
Church Weekends	30,109	12,467
Communications	6,346	7,769
Hire of school	9,952	12,529
TivRoad building: running costs	4,038	2,061
TivRoad building: refurb & renewals project	-	14,621
Building costs	28,357	24,545
Equipment costs	2,301	5,906
Insurance and CCLI	2,966	2,064
Bank charges	924	149
	<u>400,533</u>	<u>397,989</u>
Grant funding of activities (see note 6)	50,237	34,222
Share of governance costs (see note 7)	4,665	4,856
	<u>455,435</u>	<u>437,067</u>
Analysis by fund		
Unrestricted funds	422,146	406,998
Restricted funds	33,289	30,069
	<u>455,435</u>	<u>437,067</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2020

6 Grants payable

	2020 £	2019 £
Grants to institutions (7 grants):		
Birmingham City Mission	2,760	2,820
Operation Mobilisation	4,800	4,800
Interserve	3,600	3,600
Bamabas Fund	-	2,100
Agape	3,120	1,440
Church Central	9,426	1,440
FIEC	5,484	5,484
Azadi Trust	6,284	-
Gifts of less than £1000 each	8,210	6,980
2020 Birmingham	3,927	-
	<u>47,611</u>	<u>28,664</u>
Grants to individuals (5 grants)	2,626	5,558
	<u>50,237</u>	<u>34,222</u>

-

7 Support costs

	Support costs £	Governance costs £	2020 £	Support costs £	Governance costs £	2019 £
Legal and professional	-	1,336	1,336	-	1,543	1,543
Trustee meeting expenses	-	1,229	1,229	-	762	762
Independent Examiner (External auditor's) fee	-	2,100	2,100	-	2,551	2,551
	<u>-</u>	<u>4,665</u>	<u>4,665</u>	<u>-</u>	<u>4,856</u>	<u>4,856</u>
Analysed between Charitable activities	<u>-</u>	<u>4,665</u>	<u>4,665</u>	<u>-</u>	<u>4,856</u>	<u>4,856</u>

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

8 Trustees

The following Trustees (2019: four) received remuneration in their capacity as Pastor/ Associate Pastor/ Assistant Pastor/ Pastoral Worker totalling £91,638 (2019 £108,139). This was in line with the provisions in the Governing Documents of the charity.

					2020	2019
		Salary	Pension		Total	Total
		£	£		£	£
J Gregory	Church Pastor	30,296	2,423		32,719	33,444
T C Hay	Families Worker	25,085	2,007		27,092	26,257
N A Powell	Church Pastor	10,734	2,173		12,907	30,381
C Summers	Assistant Pastor	16,496	2,424		18,920	18,057
		82,611	9,027		91,638	108,139

There was no material period of time where the remunerated Trustees represented more than 50% of all Trustees in post.

In addition to his remuneration and employers pension contribution, and as part of his overall remuneration package, C Summers received £13,800 (2019 £11,150) in respect of a lease back arrangement/service occupancy agreement on his accommodation. This arrangement commenced on 1st November 2017, and was subject of clearance by HM Revenue & Customs.

9 Employees

The average monthly number of employees during the year was:

	2020	2019
	Number	Number
Total in Post	13	13
Full time equivalent	9	9
Total	22	22
Employment costs	2020	2019
	£	£
Wages and salaries	228,578	215,066
Social security costs	16,453	15,648
Other pension costs	17,588	16,739
	262,619	247,453

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

9 Employees

(Continued)

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

10 Tangible fixed assets

	Freehold land and buildings	Fixtures and machinery	Total
	£	£	£
Cost			
At 1 September 2019	210,000	34,819	244,819
Additions	-	3,580	3,580
Disposals	-	(25,799)	(25,799)
At 31 August 2020	210,000	12,600	222,600
Depreciation and impairment			
At 1 September 2019	-	26,753	26,753
Depreciation charged in the year	-	1,272	1,272
Eliminated in respect of disposals	-	(23,228)	(23,228)
At 31 August 2020	-	4,797	4,797
Carrying amount			
At 31 August 2020	210,000	7,803	217,803
At 31 August 2019	210,000	8,066	218,066

The Freehold Property at 25-29 Tiverton Road was acquired on 11 August 2011 for £210,000. The Freehold Property was held on trust for the Church by FIEC Limited as Property Holding Trustee. The Church Trustees are the beneficial owners of the Freehold Land and Property.

All fixed assets are held for charitable purposes.

11 Debtors

	2020	2019
	£	£
Amounts falling due within one year:		
Other debtors	4,910	4,847
Prepayments and accrued income	-	15,513
	4,910	20,360

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

12 Loans and overdrafts

	2020 £	2019 £
Other loans	111,239	122,706
Payable within one year	13,067	13,067
Payable after one year	98,172	109,639
Amounts included above which fall due after five years:		
Payable by instalments	-	64,350

The 25-year loan for the Tiverton Road property was advanced to the Church by a private individual on terms more favorable than could be obtained in the prevailing mortgage/commercial loan market.

Loan repayments and monthly interest, calculated on a daily basis, are payable on the 15th day of each calendar month. Under the terms of the loan agreement the monthly repayment on the loan is scheduled as £616.67.

The loan interest rate is based on the published Consumer Price Index percentage (CPI) of the previous month, where the rate means CPI, or one percent (1%) below CPI where the value of CPI is two percent (2%) or above or, should the CPI measure cease to exist, at another rate of interest closely comparable to the CPI.

Following discussions the terms of the loan were varied at the lender's request with the Trustees full agreement, in October 2013. All interest was waived for the time being and payments of capital were increased to £800.00 per month. This position is subject to review on a periodic basis should prevailing economic circumstances change.

The loan was transferred on the same terms to the charity as part of the process of transition from Trust to CIO.

13 Creditors: amounts falling due within one year

	2020 £	2019 £
Borrowings	13,067	13,067
Accruals and deferred income	11,304	8,334
	24,371	21,401

14 Creditors: amounts falling due after more than one year

	2020 £	2019 £
Borrowings	98,172	109,639

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

15 Restricted funds

	Movement in funds			Movement in funds			Balance at 31 August 2020 £
	Balance at 1 September 2018 £	Incoming resources £	Resources expended £	Balance at 1 September 2019 £	Incoming resources £	Resources expended £	
Staff Support	-	25,936	(25,936)	-	25,406	(13,652)	11,754
Tiverton Road Building Refurbishme nt	-	3,750	(3,750)	-	-	-	-
Grad club fund	1,115	503	-	1,618	590	-	2,208
Christmas collection	-	383	(383)	-	-	-	-
Briarwood	-	-	-	-	19,637	(19,637)	-
	<u>1,115</u>	<u>30,572</u>	<u>(30,069)</u>	<u>1,618</u>	<u>45,633</u>	<u>(33,289)</u>	<u>13,962</u>

The use of the restricted funds is limited to the specific purpose of each donation.

Staff Support: set against the salaries & related costs of specified individual staff members.

Mission: to support nominated mission agencies out of specific seasonal collections or other identified purposes.

Tiverton Road Building Refreshment: to facilitate major internal repairs.

Grad Club Fund: Gifts from graduates to be applied in support of ongoing student ministry.

CITY CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2020

16 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2020	2020	2020	2019	2019	2019
	£	£	£	£	£	£
Fund balances at 31 August 2020 are represented by:						
Tangible assets	217,803	-	217,803	218,066	-	218,066
Current assets/ (liabilities)	34,588	13,962	48,550	52,909	1,618	54,527
Long term liabilities	(98,172)	-	(98,172)	(109,639)	-	(109,639)
	<u>154,219</u>	<u>13,962</u>	<u>168,181</u>	<u>161,336</u>	<u>1,618</u>	<u>162,954</u>

The unrestricted fund represents the church general fund which is the accumulated difference between income and expenditure over the history of the church excluding any money given for specific causes, it is used for the general running of the church.

17 Operating lease commitments

At the reporting end date the Church had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020	2019
	£	£
Within one year	-	15,303

The current lease expired in June 2020. A new lease was finalised in May 2021 which runs for a five year period from 25 March 2021 with a break clause at 13 June 2023.

18 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2020	2019
	£	£
Aggregate compensation	98,548	116,708

The church considers its key management personnel to be the four Church Pastors.