



# City Church Birmingham

## Reports & Accounts

Financial Year Ending 31/08/2024

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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

A handwritten signature in dark ink, appearing to read 'John James', written in a cursive style.

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
<b>Incoming Resources</b>				
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
<b>Total incoming resources</b>	<b>465,006</b>	<b>50,750</b>	<b>515,756</b>	<b>463,049</b>
<b>Resources Used</b>				
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
<b>Total resources used</b>	<b>435,850</b>	<b>48,416</b>	<b>484,265</b>	<b>433,594</b>
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
<b>Total Funds Brought Forward</b>	<b>343,780</b>	<b>2,849</b>	<b>346,629</b>	<b>317,173</b>
<b>Total Funds Carried Forward</b>	<b>372,936</b>	<b>5,184</b>	<b>378,119</b>	<b>346,629</b>
<b>Represented By</b>				
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
<b>Current Assets</b>				
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
<b>Total</b>	<b>187,755</b>	<b>19,015</b>	<b>206,770</b>	<b>205,551</b>
<b>Non-Current Assets</b>				
Fixed Assets	272,092	0	272,092	276,245
Investments	0	0	0	0
<b>Total</b>	<b>272,092</b>	<b>0</b>	<b>272,092</b>	<b>276,245</b>
<b>Non-Current Assets</b>				
Accounts Payable	20,962	13,831	34,793	20,769
Deferred Income	0	0	0	38,015
<b>Total</b>	<b>20,962</b>	<b>13,831</b>	<b>34,793</b>	<b>58,784</b>
<b>Non-Current Liabilities</b>				
Long Term Loan / Mortgage	65,950	0	65,950	76,383
<b>Total</b>	<b>65,950</b>	<b>0</b>	<b>65,950</b>	<b>76,383</b>
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
<b>Represented By</b>				
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
<b>Incoming Resources</b>				
<b>Donations &amp; Legacies</b>				
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
<b>Charitable Activities</b>				
Building Use	140	0	140	585
Event Income	17,462	0	17,462	16,708
<b>Investments</b>				
Bank Interest	122	0	122	31
<b>Trading Activities</b>				
Rental Income	0	0	0	0
Sales	0	0	0	0
<b>Other</b>				
Other Income	742	0	742	195
Total incoming resources	465,006	50,750	515,756	463,049

### Prior Year

	Unrestricted	Restricted	Total	Prior Year
<b>Incoming Resources</b>				
<b>Donations &amp; Legacies</b>				
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
<b>Charitable Activities</b>				
Building Use	585	0	585	210
Event Income	16,708	0	16,708	22,498
<b>Investments</b>				
Bank Interest	31	0	31	2
<b>Trading Activities</b>				
Rental Income	0	0	0	0
Sales	0	0	0	0
<b>Other</b>				
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
<b>Resources Used</b>				
<b>Charitable Activities</b>				
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
<b>Governance Costs</b>				
Governance Costs	2,994	0	2,994	3,839
<b>Support</b>				
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
<b>Other</b>				
Other Expenditure	0	0	0	0
<b>Total resources used</b>	<b>435,850</b>	<b>48,416</b>	<b>484,265</b>	<b>433,594</b>

### Prior Year

	Unrestricted	Restricted	Total	Prior Year
<b>Resources Used</b>				
<b>Charitable Activities</b>				
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
<b>Governance Costs</b>				
Governance Costs	3,839	0	3,839	4,346
<b>Support</b>				
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
<b>Other</b>				
Other Expenditure	0	0	0	0
<b>Total resources used</b>	<b>400,410</b>	<b>33,183</b>	<b>433,594</b>	<b>386,691</b>

## 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 aggregated 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
<b>Unrestricted</b>						
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
<b>Designated</b>						
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
<b>Restricted</b>						
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
<b>Unrestricted</b>						
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
<b>Restricted</b>						
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	-
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	36,128	46,804
Grants to individuals	10,250	6,348
	<hr/>	<hr/>
	46,378	53,152
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