



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
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
	31,393	36,128
Grants to Individuals	18,440	10,250
	49,833	46,378