

Sutton Coldfield Christadelphian Ecclesia

Trustees Annual Report

For Financial Year Ending December 2024

Section A Reference and Administration Details

Charity Name Sutton Coldfield Christadelphian Ecclesia
Registered Charity Number 1180434

Charity's Principal Address Trinity Hill, Sutton Coldfield, B72 1TA

Names of the Trustees for the year: -

J Newman (Secretary)

J Greenway

R Newman

R B Newman (Until November)

C Norton

Section B Structure, Governance and Management

Type of governing document	Constitution which is our governing document including practices and procedures as well as additional provisions required by the Charity Commission. This was adopted September 2018 following a ballot of members
How the charity is constituted	Unincorporated association
Trustee selection method	Annual appointment by secret ballot of the charity members
Additional information	The trustees form an arranging committee responsible for the activities of the ecclesia. They are chosen by nomination from members of the ecclesia and are familiar with the objectives and activities of the ecclesia

Section C Objectives and Activities

The objects of the Charity:

To advance Bible-based Christian faith to the glory of God and the honour of Jesus Christ in accordance with the Christadelphian Birmingham Amended Statement of Faith (BASf) for the benefit of the Christadelphian community and members of the public, particularly in and around Sutton Coldfield and district.

The activities

Activities undertaken to meet the objects include but are not limited to: -

- Holding meetings, open to the public, for worship, prayer, breaking of bread by Christadelphians and Bible study and teaching.
- Engaging with the local public through personal preaching and/or by invitations to preaching / teaching meetings and/or by other means, including the provision of Sunday school and/or youth club(s) and/or other occasional activities.
- Engaging with the wider Christadelphian community and wider public through periodic donations to charitable needs, including donations for; Meal a Day, World Disasters, Samaritan Fund, Christadelphian Care Homes.
- Serving, to the extent feasible, the pastoral and other welfare needs of ecclesial members and others.

All our activities are open to all. No fee is charged, and no-one receives private benefits from the charity other than as a legitimate beneficiary. There is no public detriment in any of our activities.

Section D Achievements and Performance

Our ecclesia ended the year with a membership of 103 adults. The average attendance of members at services and other activities remained steady.

The number of those attending the hall for our main fellowship service on a Sunday morning has remained, steady in the forties, during the year. We use Zoom to live stream most of our services. This allows members who live at a distance and those with mobility difficulties to access our services, along with, occasionally, members of other ecclesias.

Summary of regular weekly activities using our hall / online: -

- Regular meetings on Sunday, for sharing bread and wine
- Meetings on a Sunday once a month covering topical Bible subjects aimed at being of interest to members of the public.
- Bible Study Class meets regularly on Tuesday
- Activities for young people include Sunday School, regular Youth Circle and Discussion Classes

Summary of one off and irregular activities held: -

- We held a carol service in December which was advertised to the public

Other activities: -

- We are providing support to refugees from Iran, some of whom are now members and others are attending our services
- We hold regular collections of food and other essential items for donation to our members and a local public food bank
- We have continued to encourage Bible reading by regular distribution of leaflets and newspaper adverts entitled 'Grab Your Bible'. An offer of a free Bible reading course is included.
- We plan to hold a preaching campaign based on the use of the Bible Exhibition in May 2025

Section E Financial Review

The cash movements and balances are summarised in the receipts and payments accounts and statement of balances below. In addition, details are given of the financial support given to good causes, both by specific donations to restricted funds and as grants from the unrestricted General Fund.

The reserves policy of the ecclesia is to hold £10000 (originally part of the General Fund balance) in an unrestricted General Reserve fund to meet any financial emergency as determined by the trustees. All funds are held in two instant access bank accounts and one 60 day notice account. The balance in these funds at the end of the year was considered sufficient to meet the ongoing expenses of the ecclesia.

Contributions from members are made through regular monthly donations, with taxpayers encouraged to use the Gift Aid provision. Funds donated specifically for external charities or

organisations are normally forwarded to the relevant body within three months of the donations being received. We do not seek to raise funds from members of the public.

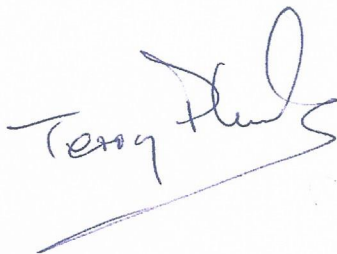
Welfare financial support to our members is managed confidentially by a sub-committee based upon need on a case-by-case basis. Funds used by this sub-committee are taken from the welfare fund. Grants above a certain threshold value require the approval of the trustees (the arranging brothers). On occasion interest free welfare loans are granted which are financed from the general fund.

All financial decisions and activity is subject to the acceptance and approval of the members, normally given at a quarterly business meeting of the ecclesia.

The most significant items of expenditure during the year were related to the refurbishment of the upstairs rooms, including the Sunday school room and the flat. This work is ongoing and is due to be completed during 2025.



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Mark Greenway, Secretary (2025 Trustee)



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Terry Plumb, Treasurer

Sutton Coldfield Christadelphian Ecclesia
Receipts and Payments Account (£)
Year Ended 31st December 2024

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	Total Funds 2024	SCCE												Restricted Appeal Funds (*)	Total Funds 2023
		Total SCCE	Unrestricted Funds		Restricted Funds										
			General Fund	Reserve											
					Building	CYC	Camp	Foodbank	Minibus	Preaching	Sunday School	Welfare	Youth Weekend		
RECEIPTS															
Weekly and other non-GA collections	349													349	195
Gift aided regular and one-off donations	40,342	29,303	14,833		1,572		178	1,280		1,723	503	9,214		11,039	27,356
Non gift aided donations	2,579	2,394	1,300		24	85	3			33	9	940		185	5,631
Gift aid recovered on donations (2023)	6,950	4,774	2,785		263	1	32	466		212	122	893		2,176	6,591
Flat rental income	650	650	650												3,800
Grants from Christadelphian Bodies	7,181	7,181										7,181			26,450
Insurance Settlement															
Bank interest	747	747	747												375
Total External Receipts	58,796	45,048	20,315		1,859	86	213	1,746		1,968	634	18,228		13,748	70,397
Transfers into funds	1,570	1,570	460					1,110							19,901
Total Receipts (Inc Transfers)	60,367	46,619	20,775		1,859	86	213	2,856		1,968	634	18,228		13,748	90,298
PAYMENTS															
Donations to beneficiaries	18,099	18,099	1,120									16,979		13,031	8,468
* Donations to other causes	14,531	1,500	1,500												13,553
Other welfare expenses	280	280										280			122
Upstairs Refurbishment	6,940	6,940			6,940										
Heating Work	6,200	6,200			6,200										
Windows replacement															23,940
Other building work	422	422			422										2,949
CYC expenses	756	756				756									264
Transfer to Camp bank account	285	285					285								1,790
Foodbank Purchases	3,347	3,347						3,347							3,290
Minibus expenses															
Preaching expenses	968	968								968					1,249
Sunday school expenses	1,394	1,394									1,394				736
Youth weekend expenses															
Repairs and maintenance	3,540	3,540	3,540												1,817
Utilities	2,167	2,167	2,167												3,269
Insurance	1,879	1,879	1,879												1,601
Flat Utilities	1,830	1,830	1,830												1,551
Technology	1,149	1,149	1,149												969
Equipment	871	871	871												151
Activities	673	673	673												322
Cleaning	385	385	385												440
Consumables	369	369	369												399
Wine	368	368	368												100
Catering	367	367	367												176
Speakers' Expenses	107	107	107												213
Secretarial, Postage, Printing	140	140	140												225
Secretarial, Postage, Printing	111	111	111												
Subscriptions/Magazines															
Bank Charges															
Outstanding Loans	-650	-650	-650												650
Sundries															182
Total Payments to External	66,523	53,493	15,923		13,563	756	285	3,347		968	1,394	17,258		13,031	68,424
Transfers out of funds	1,570	1,570	1,110										460		19,901
Total Payments (Inc Transfers)	68,094	55,063	17,033		13,563	756	285	3,347		968	1,394	17,258	460	13,031	88,326

* See next page for detail

Balances															
Opening Balances 1 Jan 2023	78,688	78,062	43,757	10,000	12,450	1,710	71	558	0	3,801	2,330	2,924	460	626	78,688
External Receipts	58,796	45,048	20,315	0	1,859	86	213	1,746	0	1,968	634	18,228	0	13,748	70,397
Net Transfers between Funds	0	0	(650)	0	0	0	0	1,110	0	0	0	0	-460	0	0
Less Payments to External	66,523	53,493	15,923	0	13,563	756	285	3,347	0	968	1,394	17,258	0	13,031	68,424
Closing balances 31st Dec 2024	70,961	69,618	47,499	10,000	747	1,040	0	68	0	4,801	1,569	3,893	0	1,343	78,688
Plus Unallocated Cash Received	0														0
Closing Total Funds Balance	70,961														78,688

Bank Accounts as at 31st Dec 2024															
Lloyds Current	477														481
Lloyds Deposit	16,356														14,712
Shawbrook (CAF) Deposit	54,026														63,398
Cash in Hand	102														97
Total Funds	70,961														78,688

*** Donations made to good causes**

2024

2023

Year Ended 31st December 2024			
From Donations to and Collections for Appeal Funds		£	£
Including Gift Aid Tax Refunds & 2022			
Christadelphian Benevolent Fund (CBF)	480		410
Christadelphian Care Homes (CCH)	2,841		2,474
Christadelphian Auxiliary Lecturing Society (CALS)	774		616
Christadelphian Aid for Refugees & Asylum Seekers (CARA)	140		57
Christadelphian Bible Mission - General Fund (CBMG)	1,600		1,365
Christadelphian Bible Mission - Welfare Fund (CBMW)	1,896		1,778
Christadelphian Outreach Group (COG)	142		52
Christadelphian Isolation League (CIL)	429		381
Christadelphian Meal a Day Fund (MaD)	3,443		2,753
Christadelphian Samaritan Fund (CSF)	840		747
Solihull Bible Learning Centre (SBLC)	322		228
World Disasters (DEC Ukraine Appeal)	0		900
Sundries (CBM Malawi)	125		593
Total	13,031		12,353

Grants from the General Fund		£	£
To External Organisations			
Solihull BLC Funding Support	800		800
Sutton Baptists Funding Support	400		400
Christadelphian Office Funding Support	300		0
			0
Total	1,500		1,200



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Sutton Coldfield Christadelphian Ecclesia

**On accounts for the year
ended**

31st December 2024

**Charity no
(if any)**

1180434

Set out on pages

Pages 5 and 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

17th Feb 2025

Name:

Mark R Jones

**Relevant professional
qualification(s) or body
(if any):**

Address:

33 Grosvenor Close

Four Oaks

Sutton Coldfield, West Midlands

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners). *N/A*

Give here brief details of any items that the examiner wishes to disclose.

None

