



**Annual Report and Financial Statements
of the
Parochial Church Council of
Bradley St Martin**

For the year ended 31st December 2025

Charity registration number: 1185510



Come follow Christ in the footsteps of St Chad

The Parochial Church Council of Bradley St Martin
Trustees' Annual Report for the year ended 31st December 2025
Charity registration number: 1185510

Objectives and Activities

The Parochial Church Council of Bradley St Martin (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Kate Watson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church.

The PCC is committed to enabling as many people as possible to worship at St Martin's Church and to become part of the parish community. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, beyond our gathered worship times, the PCC promotes and encourages activities of hospitality and fellowship, including practical and spiritual support as acts of loving kindness and outreach to the community of the parish.

Public Benefit

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Bradley St Martin it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Much of the community outreach work of St Martin's Church is undertaken by volunteers from the church community and involving members of the wider community.

Achievements and Performance

Review of the Year

The ministry and mission of St Martin's Church and Church Centre had a further year of growth and demonstrable engagement with the community it seeks to serve.

We gather each Sunday morning for Bible teaching, prayer, sung worship and fellowship and the service continues to be livestreamed. We are blessed that our children and young people are committed members of our church family and pray that they may continue to grow in the knowledge and love of God. We celebrate the contribution that the children and young people make to our church family in many ways, including being part of the band, leading prayers or readings.

Age-appropriate Children and Young people's Sunday Groups have enjoyed another encouraging year, where our young people have taken part in sessions with enthusiasm and passion, as their faith continues to grow and leaders have enjoyed providing activities and discussions which enable our children and youngsters in their spiritual journeys.

The teaching tends to follow the same themes as the sermon series for adults. Through interactive storytelling, thoughtful discussions, and creative activities, we aim to bring the Bible to life and show how God's story speaks into their everyday experiences, helping our children connect with Scripture in a meaningful and age-appropriate way.

It has been a blessing to see our young people continue to deepen their faith this year. They have asked thoughtful questions, engaged confidently in prayer and worship, and shown a growing understanding of what it means to follow Jesus. The teenagers delved into the 321 Speak Life course during the Autumn Term and explored the basis of the Christian faith and the invitation of Jesus.

Once a month, the church service is Worship for Everyone, grouped around tables for creative and reflective worship and interaction, and starting with breakfast treats beforehand. During 2025, three of the teenagers joined the W4E team, planning and co-leading the W4E worship times. The increasing involvement of all ages of children and youth in the life of the church has been both inspiring and encouraging for the whole congregation.

As we look to the coming year, we are excited to see how God will continue to shape and grow our children's ministry. With the dedication of our leaders and the support of the whole church family, we pray that our young people will continue to develop a strong, resilient, and joy-filled faith.

Two small discipleship 'Connect' groups met throughout the year in homes, coming together occasionally for joint events. The groups jointly hosted an Alpha in the early summer and joined with other members of the congregation for short courses such as the Unanswered Prayer Course run during Lent. The Lent Course concluded at a Church Family Day, when 65 adults and children gathered for a fabulous day of worship, teaching and fellowship ending with a meal. We were blessed by a team of volunteers from St Philip's Church Penn Fields who led children and young people's groups during the day and a worship band from St Thomas' Church, Aldridge.

Christian Festivals were opportunities to offer special worship times including the Easter Sunday dawn celebration at the Bradley War Memorial, where we erect a wooden cross, and decorate it with flowers and greenery at daybreak during a short time of worship. Advent and Christmas services once again included a Blue Christmas reflection for those grieving the death of loved ones or experiencing other sadness and loss and the ever-popular Christingle service which we combined with Christmas carols and was well attended by young and older alike, with people attending who would normally not come to church.

The annual act of remembrance at the War Memorial led jointly with Bradley Methodist Church was attended by all ages from the community.

Rev Kate serves as a local academy governor for St Martin's CE Primary School and as a director for St Martin's Multi-Academy Trust. She regularly leads collective worship and contributes to the Christian ethos and vision and is an occasional guest for RE lessons. The year also saw engagement with the two other primary schools in the parish, Wilkinson and Loxdale with Rev Kate contributing to RE learning and also assemblies. Key stage 2 pupils from St Martin's CE Primary and Loxdale Primary came to church for Experience Easter and Experience Christmas, organised by ordinand Jo Redding with the support of Rev Kate and a team of volunteers. During the Experience visits, the children are immersed into the events of the Bible narrative through interactive stations and the learning supports the RE curriculum for understanding Christianity.

We actively participate in Churches Together in Bilston and Bradley (CTBB) including supporting the annual Easter and Christmas outreaches in the town centre: an hour of singing, gospel presentations, giving away chocolate and offering to pray for passers-by. Hope in the Park is the summer focus for CTBB and once again many from the Bilston and Bradley community flocked to Hickman Park enjoyed games and activities at church-run stalls and watched children from schools in Bilston and Bradley perform on the stage. The stage guests this year were two guys from Tough Talk, a London-based charity who work in prisons, with the British Army, the Police, schools and youth. Through power-lifting demos including getting volunteers from the crowd on stage, these strong men with backgrounds they're not proud of, talked about their life experiences and the kind of people they once were, doing things they're not proud of but shared how Jesus dramatically changed their lives for the better. They were very well received by the crowd and they themselves thoroughly enjoyed the event, giving Hope in the Park a great review on their own social media.

Beyond Sundays

Activities run by St Martin's Church in the Church Centre continued throughout the year, run by teams of dedicated volunteers. Here's a brief summary:

HOTCHPOTCH continues to meet on Friday mornings, keeping a small but steady group of regulars connected, including the Art Group who impress us with their creativity. The atmosphere remains warm and friendly, with people dropping in for conversation, company, and a gentle start to the day.

We offer our thanks to Betty Thomas as she steps back after many years of faithful support. Her kindness and commitment have shaped HotchPotch, and we're grateful for all she has given. Thanks also to Jenny Gough for her ongoing support, which helps keep the group running smoothly.

HotchPotch remains a simple but valued space for those who come along each week.

Sadly **Hub For Grub** the not-for-profit social enterprise run by Tim Southan and his family had to scale back their operations during 2025 due to family illness and were no longer able to have an outlet at HotchPotch.

KNIT2TOG have had a very successful year. Since moving our meetings to Thursday afternoons, our numbers have doubled and we now have 18 members, bringing fresh energy and a lovely sense of community to the group. Throughout the year we have taken part in events where we sell the things we make, and 2025 was an especially strong year. We were delighted to donate more than £1,000 to the Royal British Legion.

Alongside the fundraising, there has been plenty of fellowship, care, and laughter. Our members are wonderfully generous, giving their time and also providing all the materials needed for the items we sell. A big thank you to every one of them for their kindness, creativity, and commitment.

WEDNESDAY CLUB The Wednesday Lunch Club continues to welcome a steady group of around 28 guests each week. People enjoy the friendly atmosphere, the good food, the short time of worship, and of course the bingo, which is always a highlight. Special celebrations are dotted through the year including milestone birthdays.

We are also grateful to the Emma Bussey Trust, whose donation helps keep our running costs low and makes the club more affordable for everyone who comes.

None of this would happen without our wonderful team of helpers. Warm thanks go to Rosemary and Percy Preston, Christine Edkins, John Green, and Adam Preston for all they do to keep the Wednesday Club running so well.

SUNSHINE CORNER: The Lower Hall is filled each Friday morning in term time with babies and toddlers and their carers for a couple of hours of play and chat, friendship and fun. The session is run by the vicar, supported by three volunteers who serve up tea and toast (and other beverage options) and leave the kitchen sparklingly clean. The warm friendly atmosphere is thanks to all who attend and join in so enthusiastically. The weekly subs contribute to purchasing resources such as craft materials and replacement toys and also 'specials' for example when we hire a toddler inflatable soft play area.

IGNITE 5:14, the Friday evening group for school-age youngsters has enjoyed another remarkable year of growth in both membership and spiritual depth.

Yet again, we have continued to grow in numbers, across all the age groups; our record being over 70 youngsters joining us in one evening! This is a true blessing and testament to the commitment and hard work of all our leaders and the appreciation and value within our community.

We have continued to offer a wide range of activities that nurture faith, friendship, and fun. Each week we provide a varied programme designed to deepen faith and build strong relationships. For example, some sessions have a creative focus based around the Bible and the Christian faith, which help our young people explore Scripture and grow in their understanding of God, hopefully planting the seeds of faith in their hearts and minds. Other sessions are more social in nature, where events and activities enable friendships to flourish in a Christ-centred environment.

A major highlight of the year continues to be the Brixham Holiday residential. This much-loved event once again offered opportunities for spiritual growth, adventure, worship, and shared memories. It remains a key moment in the year for many of our young people and creates memories that we know will last a lifetime.

2025 was another year marked by blessing, growth, and joy. We give thanks for the enthusiasm and commitment of our young people, the dedication of our leaders, and the ongoing support of St Martin's Church. We look forward with anticipation to all that God will continue to do in and through Ignite 5:14 in the coming year.

BRADLEY CONNECT is a collaborative space for the benefit of the WV14 community that aims to make a positive impact on individuals and the community as a whole, demonstrating God's love in action through welcome and hospitality. Bradley Connect flourished through 2025, offering ten events spread through the year for the community to meet, socialise, build connections and come together in a warm, safe and accessible space for all. The events are very popular and we often offer more than one session per event in order to accommodate demand, for example for the Inflatables Days and Messy Christmas when everyone gets to meet Santa as well as creating Christmas themed crafts with their family. In January, Bradley Connect included training in the use of a defibrillator; all ages participated and received a certificate of attendance.

A new venture for 2025 was a Wellness Workshop for a small group of women, who made Christmas door wreaths under the skilful eye of a professional florist; everyone was delighted with their handiwork and the chance to chat and relax together for a couple of hours.

Open to all ages, we have found Bradley Connect is a wonderful way to build new connections or deepen existing connections with our community. We are delighted that the feedback from attendees includes outcomes such as an increase in personal confidence and a reduction in the level of loneliness that they have felt. Linking in with our catchment schools and becoming a steady and reliable network of support in our community is starting to show in the relationships we have built over time, with many attendees starting to want to be involved in the delivery of the sessions, and some joining the regular volunteer team, and all feeling a level of 'belonging and validation'.

Thanks to external funding, the events are free of charge and always include food of some kind: usually a freshly cooked hot meal. This in itself is highly valued by the many attendees who quietly share with us that feeding the family, especially during the holidays, is a struggle and also that having the family all gathered around a table to eat together is a treat. Through Bradley Connect people hear about other activities taking place in the Church Centre and it's been great to hear of youngsters signing up for Ignite 5:14, for example.

Across the ten events of 2025, Bradley Connect hosted over 1000 people.

We would like to thank the Emma Doris Bussey Trust, Wolverhampton City Council's Partnership Board Micro-Commissioning Fund for their financial support in 2025.

BRADLEY MONEY ADVICE runs from the church centre and in 2025 received financial support from Wolverhampton City Council through the Partnership Board Micro-commissioning fund which will enable BMA to continue through 2026.

BMA currently has 6 active clients. One client is about to enter a Debt Management Plan with creditors, which is a great milestone. Another client has been helped through the benefits checking side of the service which established he'd been underpaid Universal Credit; he subsequently received a back payment of £18,500 from the Department of Work and Pensions. This is a significant help towards that client's debt burden and the client is now on the UC rate he should be on, improving his day-to-day budget.

The service is promoted through social media, external agencies and also through activities and events held in the church centre. At present, it is the only face-to-face, from debt to debt-free advice service of its kind in the Wolverhampton area.

Bradley Money Advice is a satellite of Life Centre Debt Advice (Stourbridge), affiliated to Community Money Advice and authorised and regulated by the Financial Conduct Authority. LCDA employ the BMA debt advisor and administer the provision of the service.

Deanery Synod

During the year Deanery Synod had the usual three meetings in February, June and October. At each meeting in addition to the business items on the agenda, news was shared from around the parishes, keeping each other up to date with the good things that have been going on in the parishes across the deanery, any difficulties that had arisen, and how best we could support one another as we seek to grow our congregations both in faith and in numbers.

Revd. Richard Merrick our Rural Dean had announced that he was to retire at the end of the year and was eager to explore the topic of succession planning within the parishes of the deanery, with the aim of shortening the times that churches spend in interregnum. He encouraged each parish to have their Mission Statement and Shaping for Mission documents prepared in advance of any vacancy and to review them annually so that they were ready to go when required.

Bishop Tim, eager to grow the church in line with the Seeking the Kingdom strategy from the Diocese, the aims of which are to develop discipleship, encourage vocation and inspire evangelism, was keen to encourage us to pray together and become more missional in our intentions and initiated a series of deanery prayer evenings.

During the year people from across the deanery came together for a Living Faith course which was especially for those exploring their calling to lay or ordained ministry. There were around 20 participants and the course was facilitated by a team including Matt Aldridge, from St Martin's Church. We also had a deanery safeguarding conference.

In the new year Revd. Matt Hird will become the new Rural Dean, with the Revd. Kate Watson becoming the Assistant Rural Dean. St Martin's Church Deanery Synod representatives are Matt Aldridge, Stephen Robinson and Revd Kate Watson is ex-officio.

Fundraisers – The annual 'Shoeboxes' evening is much anticipated and well-attended; guests donate money in exchange for a tasty meal and a game of bingo, competing for donated prizes such as boxes of chocolates; all the proceeds go to Operation Christmas Child to help fund transporting gift-filled shoeboxes to children around the world. It's a great opportunity to invite friends and family into the church building and strengthen community ties as well as helping a good cause.

Stewardship

The PCC acknowledges the ongoing faithful commitment of church members to regular giving of money and time which enables St Martin's Church to continue to function within and for the parish in accordance with its aims and objectives. Many people in the church family volunteer in at least one and often multiple roles and much of what we do would not happen without this sacrificial giving of time and money. The gift aid which we are able to claim on eligible financial donations is a notable contribution to the church's income.

Rentals

It was a healthier year for rentals with the addition of several rental periods from Active Future, who ran school holiday clubs in the Lower Hall during the Christmas, Easter, and summer holidays. An art group began weekly Wednesday meetings in March, utilising the Conference Room. The long-term rental agreements with Slimming World who returned to St Martin's Church Centre early in 2025 and Weight Watchers constitute the majority of the rental income, supplemented by occasional one-off renters.

Church Fabric

In addition to the Quinquennial Inspections, the church fabric is routinely inspected by the Church Wardens. Volunteers give their time to seasonal 'work days' to attend to maintenance tasks and routine repairs. We are grateful to these volunteers and in particular to Adam Preston who dedicates many hours of labour and skill to maintenance needs throughout the year. A particular area of need in 2025, which Adam undertook, was the replacement of rotten floor joists in a large storage cupboard which in turn necessitated other repair works to the space.

A roofing contractor undertook a detailed inspection of the flat roof above the main entrance and advised that the roof materials looked in good order and there was no visible cause for the source of possible ingress to the same storage cupboard (not related to the floor beam problem). We were advised that no roof works were required but to monitor the situation. There have been no further issues and we have concluded that the ingress may have been condensation or a rare combination of excessive wet weather and wind in the right direction that enabled water to find its way in.

Larger scale works identified in the last Quinquennial Inspection, such as repointing the external walls, will require targeted fund raising in due course.

Future Plans

A successful application for a grant of £10,000 in December 2025 will enable the refurbishment of the coffee bar area and the money was received in February 2026. The 'Better Youth Spaces' grant administered by Social Investment Business has covered the costs of the materials and the majority of the refurbishment works will be undertaken by a skilled volunteer who donates his time freely to many maintenance tasks around the building.

Financial Review

Net Total Assets: £146,396_2025 [£138,899_2024]

Excess: £11,316 - Unrestricted excess: £9,995 - Restricted excess: £1,321

[Deficit: (£14,607)_2024]

Overall income has increased from £74,387_2024 to £95,301_2025. The most notable differences are increases in 08A1 One off Grants, 0903 Clubs Subs and Payments, 1020 Bank Interest received and 1230 Church Centre Rents. We have seen reductions in 1101 Fees for weddings and funerals and 0550 Donations.

Expenditure has reduced from £88,993_2024 to £83,984_2025. The most notable differences being 2201 Parish Training & Mission.

The PCC is grateful to Andy Watson for his hard work and support throughout 2025.

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £12,854_2025 [£11,682_2024]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £44,351_2025 [£47,655_2024] which is significantly higher than this target. In the uncertain economic climate, it is felt to have a healthy reserve is a good foundation for the future and will allow the charity to explore different outreach if identified and be secure of having sufficient reserves if called upon in any unforeseen circumstances.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made. The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC is committed to the safeguarding, care and nurture of all children, young people and vulnerable adults. Safeguarding is a core part of our mission and ministry, and the PCC seeks to provide a safe and supportive environment for everyone who participates in the life of the church.

The PCC has complied with its duty to have due regard to House of Bishops' guidance on safeguarding and has adopted and implemented the diocesan safeguarding policy. A Parish Safeguarding Officer is in post, safeguarding is a standing agenda item at PCC meetings, and appropriate training and safer recruitment practices, including DBS checks where required, are in place.

The PCC takes all safeguarding concerns seriously and works in partnership with the Diocesan Safeguarding Adviser and statutory agencies where appropriate. This statement is reviewed annually.

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The PCC is not aware of any Serious Incidents in the last year.

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. Supporters are never taken for granted and the PCC recognise with thanks the gifts of time and expertise which are also offered, as gifts-in-kind which reduce its financial expenditure, for example the skills of those on the maintenance team who undertake maintenance and refurbishment works voluntarily and cleaning teams. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, grants, fundraising events, special appeals or legacies for which the PCC are most grateful.

The PCC is grateful for the support of grant making organisations, in particular an annual donation from the Emma Bussey Trust for work supporting the most vulnerable, particularly the elderly and children in the Bradley area. In 2025 the regular donation was £2000 plus an extra donation of £300 to help alleviate holiday hunger. In 2025, we were in receipt of grants of £5900 from Wolverhampton City Council to support community activities and Bradley Money Advice. The James Beattie Trust generously donated £2000 to subsidise the costs of the annual Ignite 5:14 camp.

St Martin's Church registered as an advocate with the charity Acts 435. Acts 435 provides specific practical (financial) help for people known by local churches to be in need by matching financial donors to anonymous requests, posted by the advocate. In 2025 Acts 435 supported three requests for individuals/families experiencing crises, totalling £475.

Volunteers

The members of the PCC would like to thank all the volunteers who work so hard to make St Martin's Church a lively and vibrant community. Our especial thanks go to our Church Wardens Rosemary Preston and Stephen Robinson, both of whom have worked tirelessly on our behalf. Further thanks go to St Martin's book-keeper Andy Watson, for his long hours of dedication to managing the finances and accounts throughout the year and to Adam Preston for his practical skills in maintaining the building.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 6 times during 2025. The Standing Committee comprising the incumbent, church wardens, treasurer, lay reader and PCC secretary liaise prior to each PCC.

PCC members are DBS checked and safeguarding is a standing item on PCC and Standing Committee agendas.

Related Parties

No related parties were either employed by the PCC or offered a contract to carry out work on the Church.

Donations from Related Parties

Many of the regular donors are related in some way to Trustees or are Trustees themselves however, all donations, regular and one-off, were received without conditions.

Donations from 9 related parties [PCC Members] during the year totalled £22,015_2025 [£17,108_2024].

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC.

Expenses paid to Trustees

Trustee expenses during the year have been minor and incurred in relation to the travel costs associated with the incumbent fulfilling her parochial duties, principally funerals. No other Trustee expenses have been incurred during the year.

One Trustee was reimbursed £4_2025 [£140_2024] travel and subsistence during the year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of The Parish of Bradley St Martin

Other names the charity is known by: N/A

Registered Charity Number: 1185510

Charity's principal address: Slater Street, Bradley, Bilston. WV14 8PF

Correspondence address: St Martin's Vicarage, 7 King Street, Bradley, Bilston. WV14 8PQ

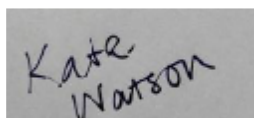
Website address: <https://www.stmartinsbradley.com>

PCC Members: Who Served from 1 January 2025 to the date this report was approved

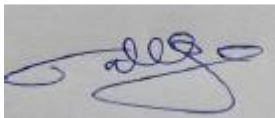
Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
Revd. Kate Watson	Vicar/Chairperson	
Matthew Aldridge	Vice chair/Deanery Synod/Licensed Lay Minister	
Rosemary Preston	Church Warden	
Stephen Robinson	Deanery Synod/ Church warden	
Revd Annette Duckworth	Clergy with Permission to Officiate	
Elected Members		
Carene Spooner	Parish Safeguarding Officer	
Jeanette Smith		
Alison Grennan		
Emma Mansell-Grey		
Joanne Redding	Ordinand/co-opted	
Rebecca Edkins	PCC secretary	
Ian Grennan		

Bank	Cooperative Bank Business Banking PO Box 250 Skelmersdale WN8 6WT
Investment Managers	CCLA 1 Angel Ln London EC4R 3AB
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 16.03.2026 and signed on its behalf by:



Revd Kate Watson (vicar)



Matthew Aldridge (PCC vice chair)

Independent Examiner's report to the trustees/members of The PCC of The Parish of Bradley St Martin

Registered charity number: 1185510

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

- to examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I 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.

Signed:  Date: 27/3/26

Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

The Parish of Bradley St Martin
Notes to the Financial Statements
For the year ended 31st December 2025

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- FellLunch – Income from fellowship lunch that is held montly on a Sunday. Expenditure to pay for provisions.
- Building Fund – Used for income from rents and expenditure for roof loan repayments and building projects.
- Community Matters (designated) – monies set aside from general donations for community related activities. PCC to consider closing in 2025 as grants/specific donations are made into Community Matters (restricted).

Restricted funds comprise of two elements:-

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Wednesday Club – Monies raised from subs and for lunch that is provided to the patrons of the Wednesday Club that meet weekly at lunch time for a hot meal, games, and fellowship. Fund name was amended with transfer to new coding system. Also receives grants.
- Emma Bussey – Grant received annually [on completion of application form]. Money is used for Bradley Connect and to subsidise the lunches for The Wednesday Club and has been used to buy kitchen equipment and upgrade the kitchen facilities in the past.
- Community Matters – grants for community related activities eg Bradley Connect and Bradley Money Advice
- Building – This is the loan with the Diocese for the work on the building.
- Knit – Knitting group subs.
- D1 – Monies raised for Ignite 5:14 leaders to complete the D1 driving license for when the group use a minibus.
- Families (Bradley) – discretionary fund specifically to help Bradley families in need.
- Defib – Defib Cabinet – Monies donated for an external cabinet for the defibrillator to be sited externally for community use.
- Decoration IDS – Funds for the re-decoration of the Vicarage held with LDBF.
- Sunshine – Monies raised from subs and grants and used for Sunshine Corner Stay and Play Group that meet on a Friday morning to support parents with young children.
- IgniteCamp – Payments received from members for the annual trip to Brixham and also in receipt of grants.
- Ignite 5:14 – Monies raised from subs and the sale of ‘tuck’ for the children and young adults that attend Ignite 5:14 on a Friday evening and also in receipt of grants.
- Coffee bar – grant awarded (to be paid in Jan 2026) for refurbishment of the coffee bar to support youth engagement
- HotchPotch – this fund is no longer receiving income. Previously it was monies for sale of refreshments at the coffee morning.
- Fairtrade – Income and expenditure from the sale of Fairtrade products.

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

- Ambleside – Sale of Ambleside held in the Diocesan Trust

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are disclosed in note 'fixed assets (a)'.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Bradley St Martin year ending 2025

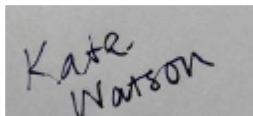
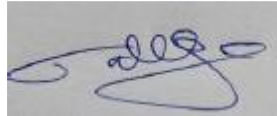
Receipts and Payments Account 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2025	2024
Receipts						
Donations and legacies	42,760	1,327	28,899	-	72,986	64,738
Income from charitable activities	832	-	-	-	832	947
Other trading activities	600	12,762	-	-	13,362	3,521
Investments	6,968	-	185	-	7,153	4,141
Other income	714	-	251	-	966	1,039
Total income	51,876	14,089	29,335	-	95,301	74,387
Payments						
Mission giving & charity donations	-	-	-	-	-	-
Expenditure on Charitable activities	-	-	-	-	-	-
Other expenditure	-	-	-	-	-	-
Expenditure on Charitable Activities	51,069	4,550	28,014	-	83,634	88,960
Raising Funds	349	-	-	-	349	32
Total expenditure	51,419	4,550	28,014	-	83,984	88,993
Net income / (expenditure) resources before transfer	457	9,538	1,321	-	11,316	(14,607)
Transfers						
Gross transfers between funds - in	-	162	3,599	-	3,761	26,571
Gross transfers between funds - out	(3,762)	-	-	-	(3,762)	(26,572)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	(3,820)	(3,820)	2,381
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(3,305)	9,700	4,920	(3,820)	7,496	(12,225)
Reconciliation of funds						
Total funds brought forward	47,655	25,687	(51,336)	116,891	138,899	151,124
Total funds carried forward	44,351	35,388	(46,415)	113,071	146,396	138,899

Statement of assets and liabilities 2025

Class and nominal code	General	Designated	Restricted	Endowment	2025	2024
Fixed Asset - Investments						
CB3008382: CCLA Lichfield TN 131 - 382	-	-	-	14,174	14,174	13,875
CB3008451: CCLA Lichfield TN 131 - 451	-	-	-	98,897	98,897	103,015
Total	-	-	-	113,071	113,071	116,891
Fixed Asset - Tangible Assets						
6505: 65" Digital Signage Display	-	-	-	-	-	444
Total	-	-	-	-	-	444
Current Asset - Cash At Bank And In Hand						
65138001: Cooperative Bank 65138001	(19,133)	35,328	(11,969)	-	4,227	21,257
65138441: Cooperative Bank 65138441	15,367	60	682	-	16,109	3,611
CB3000042: CCLA St Martin Bradley	48,116	-	-	-	48,116	41,147
IDBRAD021: Interior Decorating Scheme - Vicarage	-	-	1,375	-	1,375	1,250
QFBRAD021: Quinquennial Scheme	-	-	700	-	700	640
Total	44,351	35,388	(9,212)	-	70,527	67,906
Liability - Agency Accounts						
6699: Agency collections	-	-	170	-	170	1,159
Total	-	-	170	-	170	1,159
Liability - Creditors: Amounts falling due after more than one year						
DLBRAD012/2: LDBF loan - Due in after one year	-	-	28,140	-	28,140	36,290
Total	-	-	28,140	-	28,140	36,290
Liability - Creditors: Amounts Falling Due In One Year						
DLBRAD012/1: LDBF loan - Due in one year	-	-	8,892	-	8,892	8,892
Total	-	-	8,892	-	8,892	8,892
Net total assets	44,351	35,388	(46,415)	113,071	146,396	138,899

Approved by the PCC on 16/03/2026 and signed on its behalf by:

Revd Kate Watson (vicar)

Matthew Aldridge (PCC vice chair)

Statement of assets and liabilities 2024

Class and nominal code	General	Designated	Restricted	Endowment	2024	2023
Fixed Asset - Investments						
CB3008382: CCLA Lichfield TN 131 - 382	-	-	-	13,875	13,875	13,799
CB3008451: CCLA Lichfield TN 131 - 451	-	-	-	103,015	103,015	100,710
Total	-	-	-	116,891	116,891	114,509
Fixed Asset - Tangible Assets						
6505: 65" Digital Signage Display	444	-	-	-	444	888
Total	444	-	-	-	444	888
Current Asset - Cash At Bank And In Hand						
65138001: Cooperative Bank 65138001	3,195	25,627	(7,566)	-	21,257	19,747
65138441: Cooperative Bank 65138441	2,869	60	682	-	3,611	30,736
CB3000042: CCLA St Martin Bradley	41,147	-	-	-	41,147	37,006
IDBRAD021: Interior Decorating Scheme - Vicarage	-	-	1,250	-	1,250	1,250
QFBRAD021: Quinquennial Scheme	-	-	640	-	640	640
Total	47,211	25,687	(4,994)	-	67,906	89,379
Liability - Agency Accounts						
6699: Agency collections	-	-	1,159	-	1,159	320
Total	-	-	1,159	-	1,159	320
Liability - Creditors: Amounts falling due after more than one year						
DLBRAD012/2: LDBF loan - Due in after one year	-	-	36,290	-	36,290	44,441
Total	-	-	36,290	-	36,290	44,441
Liability - Creditors: Amounts Falling Due In One Year						
DLBRAD012/1: LDBF loan - Due in one year	-	-	8,892	-	8,892	8,892
Total	-	-	8,892	-	8,892	8,892
Net total assets	47,655	25,687	(51,336)	116,891	138,899	151,124

Analysis of receipts and payments 2025

	Unrestricted	Designated	Restricted	Endowment	2025	2024
RECEIPTS						
Donations and legacies						
0101 - Planned Giving	35,398	-	-	-	35,398	34,228
0301 - Loose Plate Collections	197	-	-	-	197	134
0303 - Contactless	80	-	-	-	80	-
0550 - Donations	1,485	-	25	-	1,510	5,456
0601 - Tax Recovered - Gift Aid	4,957	-	-	-	4,957	3,160
08A1 - One off Grants	287	-	8,800	-	9,087	5,500
0901 - Other Funds generated	244	-	1,046	-	1,291	1,466
0903 - Club Subs and payments	110	1,327	19,027	-	20,464	14,792
Donations and legacies Totals	42,760	1,327	28,899	-	72,986	64,738
Income from charitable activities						
1101 - Fees for Weddings & Funerals	832	-	-	-	832	947
Income from charitable activities Totals	832	-	-	-	832	947
Other trading activities						
1230 - Church Centre Rents	600	12,762	-	-	13,362	3,521
Other trading activities Totals	600	12,762	-	-	13,362	3,521
Investments						
1001 - Dividend	2,735	-	-	-	2,735	3,156
1020 - Bank Interest Received	4,233	-	185	-	4,418	985
Investments Totals	6,968	-	185	-	7,153	4,141
Other income						
1330 - Opus Energy - Solar Rebate	714	-	251	-	966	1,039
Other income Totals	714	-	251	-	966	1,039
Receipts Grand totals	51,876	14,089	29,335	-	95,301	74,387
PAYMENTS						
Expenditure on Charitable Activities						
1730 - Cost of Clubs/fetes/concerts & other events	3,143	1,953	17,940	-	23,037	24,305
1741 - Bank Charges & Loan Interest	-	-	2,030	-	2,030	2,817
1801 - 3% Giving to Missionary Societies	575	750	1,000	-	2,325	1,985
1910 - Common Fund	33,792	-	-	-	33,792	33,131
2101 - Clergy Expenses	4	-	-	-	4	140
2201 - Parish Training and Mission	1,555	-	1,350	-	2,906	6,428
2301 - Church running - Insurance	1,630	-	-	-	1,630	1,591
2306 - Fairtrade	-	-	40	-	40	220
2310 - Telephone & Internet	948	-	-	-	948	963
2330 - Routine Maintenance & Minor Repairs	314	1,314	1,564	-	3,192	3,761
2331 - Cleaning & Housekeeping	496	-	176	-	673	703
2340 - Provision of Services	1,078	-	-	-	1,078	1,714
2350 - Upkeep of Church Grounds	57	-	162	-	219	117
2360 - Administration	2,604	-	-	-	2,604	1,949
2363 - Licences & Subscriptions	100	-	-	-	100	854
2420 - Utilities - Water	57	532	-	-	590	650
2440 - Heating & Lighting	4,711	-	3,249	-	7,961	7,626
2701 - Church Major Repairs Structure	-	-	500	-	500	-
Expenditure on Charitable Activities Totals	51,069	4,550	28,014	-	83,634	88,960
Raising Funds						
1720 - Stewardship Envelopes	349	-	-	-	349	32
Raising Funds Totals	349	-	-	-	349	32
Payments Grand totals	51,419	4,550	28,014	-	83,984	88,993

Fund movement by type 2025

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Ambleside							
Endowment	116,891	-	-	-	(3,820)	-	113,071
Sub-totals	116,891	-	-	-	(3,820)	-	113,071
Building							
Designated	4,313	12,762	1,846	-	-	-	15,228
Restricted	(67,008)	-	2,530	-	-	-	(69,538)
Sub-totals	(62,694)	12,762	4,377	-	-	-	(54,310)
Community Matters							
Designated	1,343	-	1,343	-	-	-	-
Restricted	2,444	5,543	3,834	-	-	-	4,152
Sub-totals	3,787	5,543	5,178	-	-	-	4,152
D1							
Restricted	1,292	-	-	-	-	-	1,292
Sub-totals	1,292	-	-	-	-	-	1,292
Decoration							
Restricted	1,250	125	-	-	-	-	1,375
Sub-totals	1,250	125	-	-	-	-	1,375
Defib							
Restricted	533	-	93	-	-	-	439
Sub-totals	533	-	93	-	-	-	439
Families(Bradley)							
Restricted	563	300	586	500	-	-	777
Sub-totals	563	300	586	500	-	-	777
FelLunch							
Designated	193	1,327	1,360	-	-	-	160
Sub-totals	193	1,327	1,360	-	-	-	160
Knit							
Restricted	954	2,325	1,000	-	-	-	2,279
Sub-totals	954	2,325	1,000	-	-	-	2,279
Mission Development							
Designated	20,000	-	-	-	-	-	20,000
Sub-totals	20,000	-	-	-	-	-	20,000
Quinquennial							
Restricted	640	60	-	-	-	-	700
Sub-totals	640	60	-	-	-	-	700
WedClub							
Restricted	3,596	4,248	5,640	-	-	-	2,205
Sub-totals	3,596	4,248	5,640	-	-	-	2,205
ZZChildren & Youth							
Designated	(163)	-	-	162	-	-	-
Sub-totals	(163)	-	-	162	-	-	-

ZZEnergy							
Restricted	58	251	3,249	2,939	-	-	-
Sub-totals	58	251	3,249	2,939	-	-	-
ZZFairtrade							
Restricted	(120)	-	40	159	-	-	-
Sub-totals	(120)	-	40	159	-	-	-
Sunshine							
Restricted	858	594	596	-	-	-	855
Sub-totals	858	594	596	-	-	-	855
General							
Unrestricted	47,655	51,876	51,419	(3,762)	-	-	44,351
Sub-totals	47,655	51,876	51,419	(3,762)	-	-	44,351
IgniteCamp							
Restricted	498	10,417	7,268	-	-	-	3,647
Sub-totals	498	10,417	7,268	-	-	-	3,647
Ignite							
Restricted	2,849	5,470	2,880	-	-	-	5,439
Sub-totals	2,849	5,470	2,880	-	-	-	5,439
HotchPotch							
Restricted	251	-	294	-	-	-	(43)
Sub-totals	251	-	294	-	-	-	(43)
Totals	138,899	95,301	83,984	-	(3,820)	-	146,396

Fund movement by type 2024

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Ambleside							
Endowment	114,509	-	-	-	2,381	-	116,891
Sub-totals	114,509	-	-	-	2,381	-	116,891
Building							
Designated	4,656	3,521	3,864	-	-	-	4,313
Restricted	(64,173)	-	2,834	-	-	-	(67,008)
Sub-totals	(59,517)	3,521	6,698	-	-	-	(62,694)
Children & Youth							
Designated	102	-	265	-	-	-	(163)
Sub-totals	102	-	265	-	-	-	(163)
Community Matters							
Designated	2,500	1,000	2,156	-	-	-	1,343
Restricted	5,000	3,000	8,555	3,000	-	-	2,444
Sub-totals	7,500	4,000	10,712	3,000	-	-	3,787
D1							
Restricted	1,292	-	-	-	-	-	1,292
Sub-totals	1,292	-	-	-	-	-	1,292
Decoration							
Restricted	1,250	-	-	-	-	-	1,250
Sub-totals	1,250	-	-	-	-	-	1,250
Defib							
Restricted	533	-	-	-	-	-	533
Sub-totals	533	-	-	-	-	-	533
EmmaBussey							
Restricted	4,092	-	-	(4,093)	-	-	-
Sub-totals	4,092	-	-	(4,093)	-	-	-
Energy							
Designated	-	478	-	(479)	-	-	-
Restricted	4,900	560	5,881	478	-	-	58
Sub-totals	4,900	1,039	5,881	-	-	-	58
Families(Bradley)							
Restricted	231	500	168	-	-	-	563
Sub-totals	231	500	168	-	-	-	563
FellLunch							
Designated	206	983	995	-	-	-	193
Sub-totals	206	983	995	-	-	-	193
Knit							
Restricted	480	1,134	660	-	-	-	954
Sub-totals	480	1,134	660	-	-	-	954
Mission Development							
Designated	-	-	-	20,000	-	-	20,000

Sub-totals	-	-	-	20,000	-	-	20,000
Quinquennial Restricted	640	-	-	-	-	-	640
Sub-totals	640	-	-	-	-	-	640
WedClub Restricted	(171)	3,769	3,094	3,092	-	-	3,596
Sub-totals	(171)	3,769	3,094	3,092	-	-	3,596
Sunshine Restricted	828	597	567	-	-	-	858
Sub-totals	828	597	567	-	-	-	858
General Unrestricted	70,514	45,881	46,739	(22,000)	-	-	47,656
Sub-totals	70,514	45,881	46,739	(22,000)	-	-	47,656
IgniteCamp Restricted	973	8,539	9,014	-	-	-	498
Sub-totals	973	8,539	9,014	-	-	-	498
Ignite Restricted	2,036	4,356	3,543	-	-	-	2,849
Sub-totals	2,036	4,356	3,543	-	-	-	2,849
HotchPotch Restricted	472	67	288	-	-	-	251
Sub-totals	472	67	288	-	-	-	251
Fairtrade Restricted	246	-	365	-	-	-	(120)
Sub-totals	246	-	365	-	-	-	(120)
Totals	151,124	74,387	88,993	-	2,381	-	138,899

Staff Costs

The PCC did not have any employees in the previous or current year.

There were no employee benefits to key management personnel in the previous or current year.

Trustees' Remuneration & Expenses

No Trustees were employed so no remuneration has been incurred during the year.

One trustee was reimbursed £4.50_2025 [£140 2024] for travel and subsistence during the year.

Related Parties

No other expenses were paid to any other PCC member, or persons closely connected to them or related parties.

Donations from Related Parties

Donations from 9 related parties [PCC Members] during the year totalled £22,015_2025 [£17,108_2024].

Fees for the examination of the accounts

	2025 £	2024 £
Independent Examiner's fees	210	150
Other fees - Bookkeeping	1,060	510
Total	1,270	660

Analysis of Transfer between Funds 2025

Debit	Credit	Description	Fund	Fund Type
-	162.52	Tfr from General to Childrens & Youth to bring to nil and close	General	Unr
162.52	-		ZZChildren & Youth	Des
-	2,939.77	Tfr from General to Energy to bring to nil and close	General	Unr
2,939.77	-	Tfr from General to Energy to bring to nil and close	ZZEnergy	Res
-	159.63	Tfr from General to Fair trade to bring to nil and close	General	Unr
159.63	-	Tfr from General to Fair trade to bring to nil and close	ZZFairtrade	Res
500	-	Tfr from 65138441 General to 65138001_Bradley Families fund as per email from AW 29.10	Families(Bradley)	Res
-	500	Tfr from 65138441 General to 65138001_Bradley Families fund as per email from AW 29.10	General	Unr

Analysis of Transfer between Funds 2024

Debit	Credit	Description	Fund	Fund Type
-	478.63	Tfr from Energy designated to restricted to bring to nil and close	Energy	Des
478.63	-	Tfr from Energy designated to restricted to bring to nil and close	Energy	Res
-	2,000.00	Tfr from General to Community matters as per email from donor PN his donation	General	Unr
2,000.00	-	Tfr from General to Community matters as per email from donor PN his donation	Community Matters	Res
-	3,000.00	Tfr from Bussey to Wed Club as per email from KW	EmmaBussey	Res
3,000.00	-	Tfr from Bussey to Wed Club as per email from KW	WedClub	Res
-	-3,000.00	Tfr from Bussey to Wed Club as per email from KW	EmmaBussey	Res
-3,000.00	-	Tfr from Bussey to Wed Club as per email from KW	WedClub	Res
-	3,092.66	Tfr from Bussey to Wed Club as per email from KW	EmmaBussey	Res
3,092.66	-	Tfr from Bussey to Wed Club as per email from KW	WedClub	Res
-	1,000.00	Tfr from Bussey to Community Matters as per email from KW	EmmaBussey	Res
1,000.00	-	Tfr from Bussey to Community Matters as per email from KW	Community Matters	Res
-	20,000.00	Tfr from General to Mission Development as per email from KW	General	Unr
20,000.00	-	Tfr from General to Mission Development as per email from KW	Mission Development	Des

Fixed Assets

a) Tangible Fixed Assets

	Church Equipment £	Total Assets
Cost or Valuation		
As at 1 Jan	444	888
Additions in the Year	0	0
Disposal in the Year	0	0
Revaluation [if any]	0	0
Value at 31 Dec	444	888
Accumulated Depreciation		
As at 1 Jan	0	0
Charge for the Year	444	444
Disposals	0	0
Value at 31 Dec	0	0
Net Book Value at 1 Jan 2024	444	444
Net Book Value at 31 Dec 2024	0	0

65" Digital signage display, £888 purchased in 2023. This will be depreciated at 50% in 2024 and 2025.

b) Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfe rs £	Change in Market Value £	At 31 Dec £
Endowment funds						
Investments	116,891	0.00	0.00	0.00	-3,819	113,071
Total	116,891	0.00	0.00	0.00	-3,819	113,071

CCLA CB3008382 – Lichfield TN 131 - £14,174_2025 [£13,875 2024]

CCLA CB3008451 – Lichfield TN 131 - £98,897_2025 [£103,015 2024]

Liabilities due within one year

	2025 £	2024 £
LDBF loan due < 1 year	8,892	8,892
Agency	170	-
Total	9,062	8,892

Liabilities due after one year

	2025 £	2024 £
LDBF loan due 2 – 5 years	28,140	36,290
Total	28,140	36,290

Debtors

	2025 £	2024 £
Agency	-	-
Total	-	-

Summary of Assets by Fund 2025

	Unrestricted	Designated	Restricted	Endowment	2025	2024
General (Unrestricted)	44,351	-	-	-	44,351	47,655
Designated - Building	-	15,228	-	-	15,228	4,313
Designated - Community Matters	-	-	-	-	-	1,343
Designated - FelLunch	-	160	-	-	160	193
Designated - Mission Development	-	20,000	-	-	20,000	20,000
Designated - ZZChildren & Youth	-	-	-	-	-	(163)
Restricted - Building	-	-	(69,538)	-	(69,538)	(67,008)
Restricted - Community Matters	-	-	4,152	-	4,152	2,444
Restricted - D1	-	-	1,292	-	1,292	1,292
Restricted - Decoration	-	-	1,375	-	1,375	1,250
Restricted - Defib	-	-	439	-	439	533
Restricted - Families(Bradley)	-	-	777	-	777	563
Restricted - HotchPotch	-	-	(43)	-	(43)	251
Restricted - Ignite	-	-	5,439	-	5,439	2,849
Restricted - IgniteCamp	-	-	3,647	-	3,647	498
Restricted - Knit	-	-	2,279	-	2,279	954
Restricted - Quinquennial	-	-	700	-	700	640
Restricted - Sunshine	-	-	855	-	855	858
Restricted - WedClub	-	-	2,205	-	2,205	3,596
Restricted - ZZEenergy	-	-	-	-	-	58
Restricted - ZZFairtrade	-	-	-	-	-	(120)
Endowment - Ambleside	-	-	-	113,071	113,071	116,891
Total	44,351	35,388	(46,415)	113,071	146,396	138,899

Summary of Assets by Fund 2024

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Unrestricted						
General (Unrestricted)	47,655	-	-	-	47,655	70,514
Designated						
Designated - Building	-	4,313	-	-	4,313	4,656
Designated - Children & Youth	-	(163)	-	-	(163)	102
Designated - Community Matters	-	1,343	-	-	1,343	2,500
Designated - FelLunch	-	193	-	-	193	206
Designated - Mission Development	-	20,000	-	-	20,000	-
Restricted						
Restricted - Building	-	-	(67,008)	-	(67,008)	(64,173)
Restricted - Community Matters	-	-	2,444	-	2,444	5,000
Restricted - D1	-	-	1,292	-	1,292	1,292
Restricted - Decoration	-	-	1,250	-	1,250	1,250
Restricted - Defib	-	-	533	-	533	533
Restricted - EmmaBussey	-	-	-	-	-	4,092
Restricted - Energy	-	-	58	-	58	4,900
Restricted - Fairtrade	-	-	(120)	-	(120)	246
Restricted - Families(Bradley)	-	-	563	-	563	231
Restricted - HotchPotch	-	-	251	-	251	472
Restricted - Ignite	-	-	2,849	-	2,849	2,036
Restricted - IgniteCamp	-	-	498	-	498	973
Restricted - Knit	-	-	954	-	954	480
Restricted - Quinquennial	-	-	640	-	640	640
Restricted - Sunshine	-	-	858	-	858	828
Restricted - WedClub	-	-	3,596	-	3,596	(171)
Endowment						
Endowment - Ambleside	-	-	-	116,891	116,891	114,509
Total	47,655	25,687	(51,336)	116,891	138,899	151,124

Receipts & Payments Comparatives

Receipts and Payments Account 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
Receipts						
Donations and legacies	40,792	1,983	21,962	-	64,738	106,064
Income from charitable activities	947	-	-	-	947	616
Investments	4,141	3,521	-	-	7,662	12,651
Other income	-	478	560	-	1,039	255
Total income	45,881	5,982	22,523	-	74,387	119,588
Payments						
Costs of generating funds	583	3,237	20,484	-	24,305	16,532
Raising Funds	32	-	-	-	32	-
Other expenditure	-	-	-	-	-	-
Expenditure on Charitable Activities	46,122	4,044	14,488	-	64,655	60,365
Total expenditure	46,739	7,281	34,973	-	88,993	76,898
Net income / (expenditure) resources before transfer	(859)	(1,299)	(12,450)	-	(14,607)	42,690
Transfers						
Gross transfers between funds - in	-	20,000	6,571	-	26,571	4,875
Gross transfers between funds - out	(22,000)	(479)	(4,093)	-	(26,572)	(4,876)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	2,381	2,381	7,758
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	(30)
Net movement in funds	(22,859)	18,222	(9,971)	2,381	(12,225)	50,418
Reconciliation of funds						
Total funds brought forward	70,514	7,465	(41,365)	114,509	151,124	100,706
Total funds carried forward	47,655	25,687	(51,336)	116,891	138,899	151,124