

Charity registration number 1194100 (England and Wales)

ST PAUL'S CHURCH GORNAL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ST PAUL'S CHURCH GORNAL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs F L Clapham Mr D Astley Mr D Bell Mr H Bott Mr D Greenaway
Charity number	1194100
Principal address	6 Lake Street Dudley West Midlands DY3 2AU
Independent examiner	Bache Brown & Co Limited Swinford House Albion Street Brierley Hill DY5 3EE

ST PAUL'S CHURCH GORNAL

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ST PAUL'S CHURCH GORNAL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

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

Objectives and activities

The charity's objects are to advance the Christian faith in accordance with the statement of faith throughout the West Midlands and the UK for the benefit of the public mainly but not exclusively through the holding of prayer meetings, religious education, religious ceremonies and to provide outreach and pastoral care for the community.

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

Achievements and performance

St Pauls Gornal are keen to offer a range of services during the week and over the course of the year has proved to be both beneficial and spiritually fulfilling to us and the local community, for example, foodbank and the toddler group gives us opportunities to engage with people who may not enter into worship during our weekly Sunday service.

During this current financial year, we have undertaken internal works to enhance health and safety compliance requirements. Given the large spend in the previous year, we have consolidated this year and only spent where we considered was absolutely necessary.

Financial review

In the year to 31 March 2025 income was £39,239 (2024: £67,144). This includes £31,320 (2024: £22,179) from donations and £6,675 (2024: £5,686) from gift aid.

Expenditure totalled £39,285 (2024: £93,652) to give a deficit for the year of £46 (2024: £26,508)

The balance carried forward on unrestricted funds was £16,551 (2024: £17,106).

Cash at the year end totalled £21,123 (2024: £18,077)

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Charity is an unincorporated charity. On 15 April 2021 the charity was registered with the Charity Commission.

ST PAUL'S CHURCH GORNAL

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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

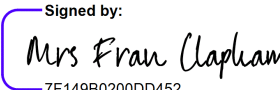
Mrs F L Clapham
Mr D Astley
Mr D Bell
Mr H Bott
Mr A Hunt
Mr D Greenaway

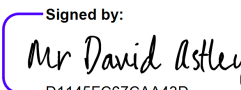
(Resigned 25 September 2024)

Trustees are appointed for their skills set which is considered an asset to the furtherance of the objectives of the charity. On appointment trustees read the guidance issued by the Charity Commission for new trustees.

Spiritual leadership of the church is led by the pastor. The board of trustees deals with the day to day running and decision making.

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

Signed by:

7F149B0200DD452...
Mrs F L Clapham
Trustee

Signed by:

D1145FC67CAA43D...
Mr D Astley
Trustee

25 November 2025

ST PAUL'S CHURCH GORNAL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST PAUL'S CHURCH GORNAL

I report to the trustees on my examination of the financial statements of St Paul's Church Gornal (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

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

DocuSigned by:

Peter Simpson

A3016EA9790E44D

Peter Simpson MAAT FCCA FCA

Bache Brown & Co Limited
Swinford House
Albion Street
Brierley Hill
DY5 3EE

Dated: 25 November 2025

ST PAUL'S CHURCH GORNAL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	2	37,674	1,081	38,755	27,865	38,648	66,513
Charitable activities	3	484	-	484	631	-	631
Total income		<u>38,158</u>	<u>1,081</u>	<u>39,239</u>	<u>28,496</u>	<u>38,648</u>	<u>67,144</u>
Expenditure on:							
Charitable activities	4	38,788	497	39,285	39,091	54,561	93,652
Total expenditure		<u>38,788</u>	<u>497</u>	<u>39,285</u>	<u>39,091</u>	<u>54,561</u>	<u>93,652</u>
Net income/(expenditure)		(630)	584	(46)	(10,595)	(15,913)	(26,508)
Transfers between funds							
		74	(74)	-	(16,713)	16,713	-
Net movement in funds	6	(556)	510	(46)	(27,308)	800	(26,508)
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>17,107</u>	<u>2,837</u>	<u>19,944</u>	<u>44,414</u>	<u>2,038</u>	<u>46,452</u>
Fund balances at 31 March 2025		<u>16,551</u>	<u>3,347</u>	<u>19,898</u>	<u>17,106</u>	<u>2,838</u>	<u>19,944</u>

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

ST PAUL'S CHURCH GORNAL

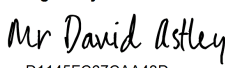
BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	10		251		1,219
Current assets					
Debtors	11	6,882		5,582	
Cash at bank and in hand		21,123		18,077	
		28,005		23,659	
Creditors: amounts falling due within one year	12	(8,358)		(4,934)	
Net current assets			19,647		18,725
Total assets less current liabilities			19,898		19,944
The funds of the charity					
Restricted income funds	14		3,347		2,838
Unrestricted funds	15		16,551		17,106
			19,898		19,944

The financial statements were approved by the trustees on 25 November 2025

Signed by:

7F149B0200DD452...
Mrs F L Clapham
Trustee

Signed by:

D1145FC67CAA43D...
Mr D Astley
Trustee

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

St Paul's Church Gornal is an unincorporated charity which was registered with the Charity Commission on 15 April 2021.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

1.4 Income

Income is recognised when the charity 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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% straight line
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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.

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

The charity 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 charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

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

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

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

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
Donations and gifts	30,999	321	31,320	22,179	-	22,179
Foodbank	-	510	510	-	200	200
Enovert Grant	-	-	-	-	34,828	34,828
Clock Tower donations	-	-	-	-	3,620	3,620
Donated goods and services	-	250	250	-	-	-
Gift aid	6,675	-	6,675	5,686	-	5,686
	<u>37,674</u>	<u>1,081</u>	<u>38,755</u>	<u>27,865</u>	<u>38,648</u>	<u>66,513</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3

Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Outreach		
Donations	240	383
Men's Fellowship		
Donations	100	60
Fellowship events		
Donations	-	90
Create donations		
Donations	144	98
	<u>484</u>	<u>631</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Expenditure on charitable activities

	Church running costs 2025 £	Church running costs 2024 £
Direct costs		
Staff costs	18,060	17,446
Depreciation and impairment	968	968
Clock tower expenses	-	54,511
Foodbank expenses	587	50
Outreach	120	739
Music & worship	921	711
Refreshments	407	83
Gifts to missions	3,856	2,865
Vineyard Churches	-	681
Supplies for Church	166	1,194
Meals for youth / small group	-	100
Centenary celebrations	-	314
First Steps	120	-
Visiting preachers	70	175
	<u>25,275</u>	<u>79,837</u>
Share of support and governance costs (see note 5)		
Support	12,529	11,923
Governance	1,481	1,892
	<u>39,285</u>	<u>93,652</u>
Analysis by fund		
Unrestricted funds	38,788	39,091
Restricted funds	497	54,561
	<u>39,285</u>	<u>93,652</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Support costs allocated to activities

	2025 £	2024 £
Light, heat & water	3,141	3,058
Insurance	1,283	1,364
Repairs & maintenance	5,801	6,121
Travel & subsistence	357	434
Telephone	615	541
Office supplies	1,000	155
Misc	25	214
DBS Costs	150	-
Bank charges	25	37
Zoom	132	-
Governance costs	1,480	1,892
	<u>14,009</u>	<u>13,816</u>
Analysed between:		
Church running costs	<u>14,009</u>	<u>13,816</u>

6 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	850	750
Depreciation of owned tangible fixed assets	<u>968</u>	<u>968</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. One of the trustees was paid for their role as Pastor of the church and not for being a trustee.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Pastor of the church	<u>1</u>	<u>1</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	17,708	17,158
Social security costs	8	13
Other pension costs	344	275
	<u>18,060</u>	<u>17,446</u>

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

9 Taxation

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

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	<u>5,244</u>
At 31 March 2025	<u>5,244</u>
Depreciation and impairment	
At 1 April 2024	4,025
Depreciation charged in the year	<u>968</u>
At 31 March 2025	<u>4,993</u>
Carrying amount	
At 31 March 2025	<u>251</u>
At 31 March 2024	<u>1,219</u>

11 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	6,599	5,582
Prepayments and accrued income	<u>283</u>	<u>-</u>
	<u>6,882</u>	<u>5,582</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	209	193
Other creditors	7,129	3,721
Accruals and deferred income	1,020	1,020
	<u>8,358</u>	<u>4,934</u>

13 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	<u>344</u>	<u>275</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Ukraine	2,037	-	-	-	2,037
Foodbank	150	510	-	-	660
Youth Worker	650	-	-	-	650
Shoeboxes	-	120	(120)	-	-
Toy Appeal	-	250	(176)	(74)	-
Tear Fund	-	201	(201)	-	-
	<u>2,837</u>	<u>1,081</u>	<u>(497)</u>	<u>(74)</u>	<u>3,347</u>

Previous year:

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Ukraine	2,037	-	-	-	2,037
Clock Tower	-	37,798	(54,511)	16,713	-
Foodbank	-	200	(50)	-	150
Youth Worker	-	650	-	-	650
	<u>2,038</u>	<u>38,648</u>	<u>(54,561)</u>	<u>16,713</u>	<u>2,837</u>

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

14 Restricted funds (Continued)

Ukraine
During the previous year there was a fund for anyone wishing to donate towards the people of Ukraine. Pastor David Bell took supplies collected to the border of Ukraine and these were given to aid workers for further distribution. The balance on unspent donations received will be used for its intended purpose during the current year.

Clock Tower
We received a grant towards to clocktower and toilet refurbishment in the year from Enovert. The balance was funded from an appeal to the congregation and our own funds.

Foodbank
During the year we received funds as a donation specifically towards the foodbank we run as part of the Black Country Foodbank to help the local community. The balance on unspent donations received will be used for its intended purpose during the current year.

Youth worker
During the year we received funds as a donation specifically towards the cost of a youth worker. At the time of approval of the accounts we are not in a position to employ into this post. The balance on unspent donations received will be used for its intended purpose at the point at which the Church is in the position to employ someone.

Shoeboxes
We asked members of the congregation to donate to the shoebox appeal. These donations cover the cost of postage on the boxes.

Tear Fund
We held an afternoon tea for the ladies of the church where they donated to Tear Fund. After expenses the excess money in was donated to Tear Fund.

Toy Appeal
Christmas 2024 saw us run our first Toy Bank. We received donations of toys for families in the area and received monetary donations from some of the congregation.

15 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	17,107	38,158	(38,788)	74	16,551
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	44,414	28,496	(39,091)	(16,713)	17,107

ST PAUL'S CHURCH GORNAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	251	-	251
Current assets/(liabilities)	16,300	3,347	19,647
	<u>16,551</u>	<u>3,347</u>	<u>19,898</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	1,219	-	1,219
Current assets/(liabilities)	15,887	2,838	18,725
	<u>17,106</u>	<u>2,838</u>	<u>19,944</u>

17 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Mrs F L Clapham is a director and a shareholder of CKCA Limited. During the year preparation of payroll costs of £484 (2024: £608) were invoiced to the charity by CKCA Limited.