

**JUNCTION ONE CHURCH**  
**TRUSTEES' ANNUAL REPORT**  
**YEAR ENDING MARCH 2025**

Charity registration number: **1199260**

## JUNCTION ONE CHURCH

### CONTENTS

Reference and Administrative Details	3
Trustees' Report	4
Financial Review	8
Independent Examiner's Report	9
Finance Report	10
Accounting Policy	11
Notes to the Financial Statements	11

## **Junction One Church**

### **REFERENCE AND ADMINISTRATIVE DETAILS**

<b>Trustees</b>	Clare Elliott  Stephen Horton  Jonathan Catling  Philip Denyer  Stephen Dunster
<b>Charity Registration Number</b>	1199260
<b>Principal Office</b>	12 Burcot Gardens, Alcester Road, Burcot, B60 1FE
<b>Independent Examiner</b>	Dale Brusby  ACMA CGMA 11 Woodstock Court Birmingham B30 1DX
<b>Bankers</b>	Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN



## **Junction One Church**

### **TRUSTEES' REPORT**

The Trustees present the annual report together with the financial statements of the charity for the year ended March 2025

## **Structure, governance and management**

### **Nature of governing document**

Junction One Church is a Charitable Incorporated Organisation with registered charity, number 1199260.

### **Recruitment and appointment of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected in accordance with our constitution.

### **Risk management**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

### **Objectives and activities**

The objects of J1C are:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Bromsgrove and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, further the work of the Church.

### **Public benefit**

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Vision and values**

At Junction One Church we are committed to fulfilling our vision to be:

**Streams in the desert, love bring Faith and Hope**

**Junction One Church values** are: Authenticity, Invitational, Expectant, Compassionate, Approachable and Together

To help us fulfil this vision, there are several priorities for the church:

**Encountering God** - We are committed to inviting people to be actively involved in our community life and encounter the love and grace of God in Jesus Christ through, the word of God and the Holy Spirit.

**Operating in Grace** - We seek to be a grace filled church that welcomes all whatever the stage of the journey in faith.

**Transforming Teaching** - We believe in biblical, anointed teaching as a catalyst for transformation in individuals' lives.

**Motivating Mission** - We acknowledge the importance of mission that reaches and supports the local community and into other nations.

**Engaging Worship** - We will provide regular opportunities for people to encounter God in a variety of styles through the power of God the Holy Spirit.

## **Achievements and performance**

### **Review of activities**

The Trustees celebrate the continued outworking of our vision and purposes for Junction One Church through dedicated individuals serving with the Church Leaders and Trustees.

The main activity of the church is the provision of Sunday worship gatherings, small group midweek meetings and a range of community engagement activities. In May 2024 we moved our venue for Sunday gatherings from Burcot Village Hall to Lickey End First School. The school have hired the main hall and additional rooms to our church. This provides us with a main meeting hall and rooms for the J1Kids and Creche to meet.

Trustees' meetings are held regularly making use of virtual video meetings and decisions were made in accordance with our constitution. The Trustees meetings include regular reports from Junction One staff in relation to the terms of employment and objectives for church growth. There is a regular report and review of good practise in relation to safeguarding within the church.

### **Ministerial Support & Ministries**

The church staff have met regularly with a leadership coach during the year to provide support and guidance on developing best practice. We are also grateful for support and advice from our Advisory Group which is made up of three experienced church leaders in other churches.

During the year Junction One church paid for monthly administration support by 'Shine the Light Media'. This support helped improve the admin systems in the church and allowed the staff to focus on core ministry.

Junction One Church is affiliated to the Evangelical Fellowship of Congregational Churches. We have also been supported by the Midlands Gospel Partnership and the 'Birmingham Collective' for church planting.

In addition to the Sunday teaching ministry from Stephen Dunster (Church Minister: Teaching and Pastoral) the church regularly has guest speakers from a range of Christian churches.

During the year we have continued to further develop some key areas of ministry including in Children and Youth Ministry. J1 Youth has a regular programme of meetings and activities for secondary aged children with both a social and spiritual dimension. This is deemed a key area of ministry to reach a new generation with the good news of Jesus. Our church has also provided a monthly programme of 'Forest Church' for primary aged children

Junction One Church continues to run a weekly 'Stay and Play' group for the local community. This has proved very popular with a regular attendance of around 20 toddlers and their carers. This has been a valuable means of support for families and provided a safe space for the children and carers.

Stephen Dunster serves in the role as the Designated Safeguarding Lead supported by Sarah Belshah ensuring we are kept up to date with DBS checks, current legislation and ongoing supportive role with Thirty-One Eight. The safeguarding policy and code of conduct was reviewed and updated in March 2025.

### ***Outreach and Discipleship***

Junction One Church organised and provided two invitation meetings open to everyone called 'Life Stories' at Herbert's Yard in Longbridge. Featured guests were interviewed and shared their personal journey to faith. These have been well attended by visitors (30-40 visitors) at each event with very positive feedback.

Junction One continued to run the 'Alpha Course' and other outreach Bible courses. These have developed into church fellowship groups which meet weekly in homes. These have provided valuable social and spiritual support to those who attend.

### **Venue**

The church has moved venue from Burcot Village Hall to Lickey End First School for Sunday gatherings, some invitational events such as 'Quiz Nights' and 'Church Lunches'.

Burcot Village Hall remains the venue of our weekly 'Stay and Play' group for toddlers and their carers.

### **Trustees**

The Trustees are responsible for the overall governance and work of the charity, and ensuring that the charity meets its legal and regulatory obligations in the course of fulfilling its charitable purpose.

The five church trustees are the founding trustees and provide a stable and secure oversight of the activities of the charity.

## **FINANCIAL REVIEW**

Income for the year amounted to £49730 including gift aid reclaimed from HMRC of £6236. Overall expenditure was £55969, resulting in a deficit of £6239 . Total funds carried forward £13405 all of which are unrestricted.

### **Going concern**

The Trustees have continued to monitor the financial status of the church. It continues to be a matter of review and governance for the Trustees to ensure that we are meeting our current obligations which we are pleased to be able to do.

The Trustees have performed a review of the financial position of the charity and believes there are sufficient resources to manage any financial risks. The Trustees reasonably expect that we have adequate resources to continue operating for the foreseeable future. The Trustees are satisfied that there are no material uncertainties relating to events or conditions which cast doubt upon the charity's ability to continue as a going concern. Therefore, the Trustees continue to adopt the going concern basis of accounting in preparing the annual report and financial statements.

### **Statement of Responsibilities**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.



The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Trustees of the charity on 19 January 2026 and signed on its behalf by:



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Chair of Trustees

# Independent Examiner' Report

## JUNCTION ONE CHURCH, BURCOT

FINANCIAL REPORT APRIL 2024 - MARCH 2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

INCOME		£	EXPENDITURE		£
<b>Section A</b>		<b>Independent Examiner's Report</b>			
General Giving		37551	Staff		22296
<b>Report to the trustees/ members of</b>					
Gift Aid	6236	Junction 1 Church	HMRC		8754
<b>Ministry income for the year ended</b>		4102	March 2025	EFCC	Charity no (if any) 1199260
Bank Interest	437		Visiting Preachers		814
<b>Set out on pages</b>		1			
'Grow October'	1404		Music & PA		1063
		I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/3/2025.			
			Insurance		274
<b>Responsibilities and basis of report</b>		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").			
			Website/IT		2673
			Venue Hire		4399
		I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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.			
			Youth/Kids		2210
<b>Independent examiner's statement</b>		I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:			
		<ul style="list-style-type: none"> <li>accounting records were not kept in accordance with section 130 of the Act or</li> <li>the accounts do not accord with the accounting records</li> </ul>			
			Printing		683
			Hospitality		3699
			Church Conference		914
			Missionary		1570
		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.			
			Bonfire		1022
			Midweeks		251
<b>Signed:</b>		D. R. Brusby		<b>Evangelistic Events</b>	<b>Date:</b> 6/9/25
<b>Name:</b>		Dale Brusby		<b>Hardship</b>	0
<b>Relevant professional qualification(s) or body (if any):</b>		ACMA CGMA		<b>Training</b>	552
				<b>Safeguarding</b>	163
<b>Address:</b>		11 Woodstock Court, 158 Northfield Road.			
		Kings Norton	<b>Miscellaneous</b>		99
		Birmingham B30 1DX	<b>Marketing</b>		861
			<b>Admin</b>		2800
<b>IER Total</b>	49730		<b>1 Total</b>		<b>October 2018</b> 55969

			Surplus	-6239
<b>Total</b>	<b>49730</b>		<b>Total</b>	<b>49730</b>
<b><u>Funds</u></b>			<b><u>Represented By</u></b>	
Balance b/f	19644		Current Account	3405
Surplus	-6239		Reserve Account	10000
			Debtor	0
	13405			13405

## Accounting Policy

The accounts have been prepared under the historic cost convention, in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014; and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts have been prepared to give a 'true and fair' view and 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 Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The accounts have been prepared on the going concern basis, as there are no material uncertainties about the charity's ability to continue. Based on their knowledge of the charity's ability to meet bills, payments and other liabilities as they fall due, the trustees have a reasonable expectation that the charity has sufficient resources to continue in operational existence for the foreseeable future.

The following are the accounting policies which have been applied in dealing with material items:

## Notes to Financial Statements

### Donated and grant income

Donated income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HM Revenue & Customs is grossed up for the tax recoverable. Any amount of tax

reclaimed from HM Revenue & Customs but not yet received is shown within the charity's debtors.

The charity has relied significantly upon volunteers in carrying out its activities during the year. In accordance with paragraph 6.18 of SORP, the role of volunteers has not been recognised as income from donated services in the accounts.

### **Other income and expenditure**

Investment income is taken into account when receivable and expenditure, including unrecoverable VAT, when incurred by the charity, regardless of when payment is made.

### **Funds**

Unrestricted funds are donations and other income received or generated for the objects of the charity without specified purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which they should be used.

### **Fixed assets and depreciation**

Fixed assets acquired for use by the charity are capitalised and depreciated over their estimated useful life unless they cost less than £1000, when they are written off on purchase.

Depreciation periods are as follows:

Equipment Over 5 years

### **Pension costs**

The charity operates a defined contribution scheme for certain employees. Pension premiums are charged as they are paid.

### **Cashflow statement**

The charity has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

### **Staff & Trustees**

The charity has one part time employed elder and one other part time outreach and development worker.

Steve Dunster, in his capacity as Church Minister, and not as a trustee, received the agreed salary level. Rachael Dunster (spouse to Steve Dunster) has received the agreed salary level in her capacity as Ministry Development and Outreach Leader.

Both employees have opted out of the pension scheme.

No remuneration was paid to any other trustee during the year, nor to anyone related to them. During the period, unrestricted donations of £8514.50 were received from the trustees or their limited companies.

### **Tangible Fixed Assets**

As no individual asset is worth more than £1,000, they have not been included in the balance sheet.