

Emmanuel Church Handsworth

Annual Report and Financial Statements

For the year ended 31st December 2024

Register charity number 1203316

Emmanuel Church Handsworth Birmingham

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Emmanuel Church Handsworth Birmingham

Report of Trustees for the year ended 31st December 2024

The Trustees are pleased to present their report and financial statements for the year ended 31st December 2024

Reference and administration details

Charity name	Emmanuel Church Handsworth	
Charity registration number	1203316	
Charity's principal address	22 Holyhead Road, Handsworth, Birmingham, B21 0LT	
Trustees	Juge Ram Shingara Singh Atul Raje Tirath Ram	Pastor/Trustee Elder/Trustee Elder /Trustee (resigned 7/08/25) Elder/Trustee
Banking	Lloyds Bank plc, PO Box 1000, BX1 1LT	
Independent Examiner	P Bradley ACMA	

Emmanuel Church Handsworth Birmingham

Report of Trustees for the year ended 31st December 2024

Structure, governance and management

The Church is a registered charity. For the year ending 31st December 2024, the church was governed by a CHURCH CONSTITUTION which was adopted as part of the process of charity registration on 20th July 2021. The underlying CHURCH RULES were also approved by the church on the same date.

Registered Charity status was granted on 30th May 2023 (CIO registration) under the registration number 1203316

Governance

The Church is a registered charity. The structure and governing document is based on a document developed by our solicitors, Anthony Collins, 134 Edmund Street, Birmingham B3 2ES, with the approval of the Charity Commission

Risk Management

The Trustees have a duty to identify the major strategic and operational risks to which the charity is exposed and ensure appropriate systems have been established so that the necessary steps can be taken to lessen them.

The following areas have been identified

Health and Safety

The fire alarm system is checked once a week to make sure that it is in full working order. The system covers the entire building. One of the members carries this out weekly on a Monday. He also carries out other checks to ensure there are no health and safety issues.

Fire Risk Assessment

Fire Training was carried out on 17th September 2022. There are currently 11 Fire Marshalls. This will be reviewed again when training is due in September 2025

DBS checks for all working with children

All Sunday School teachers and others who work with young children are DBS checked. There are two leaders who are responsible to ensure teachers are checked and also the Child Protection Policy is implemented where necessary. DBS checks are carried out through THIRTYONE:EIGHT.

Child Protection Policy

The Church has a Child Protection Policy

First Aiders

Training was carried out for First Aiders on 5th April 2025. It's valid for 3 years, so will end on 5th April 2028. The names are on the First Aid Boards. There are 7 First Aiders in total.

Ongoing work to maintain and improve the building

Any work or improvement is identified and carried out on an ongoing basis where needed

Emmanuel Church Handsworth Birmingham

Report of Trustees for the year ended 31st December 2024

Summary of main activities undertaken for the public benefit

The Church has given due consideration to the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Therefore, the church promotes the Christian faith which leads to radical changes for the better in the lives of those who embrace it. These changes are evident in the attitude of church members who seek to conduct themselves as citizens, employees, parents and neighbours in their communities.

In 2024, all Church gatherings continued on a regular basis. As well as the normal Sunday Services, the Church welcomed the community to a variety of guest services, so that it could benefit from the ministry of the church. These included the Easter and Christmas services.

The Church held a regular Sunday School for children up to the age of 12. The Church also seeks to reach out to the community through the distribution of Christian tracts and various other activities.

Recently (June -July 2025), the church has been renting the building to a NHS government funded scheme that runs Diabetes Clinics for those who are diabetic or pre-diabetic. This has opened the church building to be used for the benefit of the community. It is hoped this arrangement will continue in the foreseeable future.

Achievements and performance

Emmanuel Church has demonstrated a continuing commitment to the advancement of the Christian faith through the two regular *Sunday services*, throughout 2024. The central part of which is the preaching and teaching of the Christian gospel, to build up the faith and understanding of Christians, and stimulate and challenge others present.

The *Sunday school* which took place on a Sunday morning for children aged from 4-12, is held to teach them about the Bible. There was also a regular *Bible study and Prayer meeting* every Wednesday.

Homegroups took place once a month on a Wednesday for most months of the year in 2024. These assist members to grow through fellowship, support, encouragement and in building up relationships. The discussions at homegroups were based on the sermons preached on a Sunday morning.

A *Ladies Bible study* and *Men's meeting* also took place in 2024. It was held on Fridays once every month to encourage and build up the women and men in the Church.

In addition, *Missionary and Missionary organisations* were invited to talk about their work in the UK and abroad. This is usually done through a PowerPoint presentation. This took place on Wednesdays every few months in place of the regular Bible study and prayer meeting.

Emmanuel Church Handsworth Birmingham

Report of Trustees for the year ended 31st December 2024

The Financial Review

The financial statements this year have been drawn up on an accruals basis and include a balance sheet and this Trustee Report. The accounts for the year ending 31st December 2024 showed an operating balance of £38,141. The Trustees review the level of reserves to ensure that there are sufficient funds for ongoing day to day purposes of the Church.

Reserves Policy

The Trustees are committed to establishing a level of reserves that will cover enough funds to fund the ongoing work of the Church. The precise level of reserves to be attained will be subject to review considering the level of activity and prevailing circumstances.

Restricted Funds

Restricted funds are accounted for separately. Where not disbursed immediately, or soon after receipt, restricted funds are logged separately. Restricted funds are only accepted for projects or activities sanctioned by the Trustees, and expenditure is not committed to beyond funds received. The Trustees do not therefore have a specific reserves policy for restricted funds.

Deficit

There are no deficits in the accounts.

Principal Funding Sources

The Church's funding principally comes from gifts and donations made by members of the congregation together with associated Gift Aid.

Plans for Future Periods

It is anticipated that the Church will continue its activities and overall ministry in very much the same pattern as the year ended December 2024. The Trustees will review any future ministry opportunities that might present themselves in the light of seeking to fulfil the objectives of the Church.

An overriding concern is to ensure the best possible use of limited resources to achieve the Trust's objective. Additional efforts to promote the Christian Faith will be considered in the year ahead.

Emmanuel Church Handsworth Birmingham

Report of Trustees for the year ended 31st December 2024

Responsibilities of the Trustees

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice). The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which gives 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 the financial statements the Trustees are required to

- select suitable accounting policies and 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 statement: and
- prepare the financial statements on an ongoing concern basis unless it is inappropriate to assume that the Charity will continue

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 Charity (Accounts and Report) Regulations 2008 and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 23rd September 2025 and signed on their behalf by

Tirath Ram (Treasurer)





CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Emmanuel Church, Handsworth

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1203316

Set out on pages

9 to 16

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

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date: 24/9/2025

Name:

P Bradley

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

ACMA

Address:

Bradmore, Wolverhampton, WV3 7HA

STATEMENT OF FINANCIAL ACTIVITIES

	<i>Notes</i>	Restricted Funds £	Unrestricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments from					
Voluntary Income	<i>2a</i>	-	38,769	38,769	33,796
Other incoming resources (Gift Aid)	<i>2b</i>	-	22,765	22,765	1,434
<i>Total incoming resources</i>		-	61,534	61,534	35,230
Expenditure on					
Grants & donations	<i>3a</i>	-	2,665	2,665	3,301
Activities directly relating to the work of the Church	<i>3b</i>	-	7,030	7,030	6,754
Governance Cost	<i>4</i>	-	2,693	2,693	4,140
Staff costs	<i>5</i>	-	23,804	23,804	24,413
<i>Total expenditure</i>		-	36,192	36,192	38,608
Net (expenditure)		-	25,342	25,342	(3,378)
Reconciliation of funds					
Total funds brought forward				12,799	16,177
Total funds carried forward				38,141	12,799

- All incoming resources and resources expended derive from continuing activities
- The charity has no recognised gains or losses for the year other than the results above

BALANCE SHEET

	<i>Notes</i>	2024	2023
		£	£
Fixed Assets			
Tangible fixed assets	8	431,168	431,168
Current Assets			
Debtors		-	-
Cash at Bank		38,141	12,799
		<hr/>	<hr/>
		38,141	12,799
Liabilities			
Creditors failing due within one year		-	-
Net current assets		38,141	12,799
Total assets less current liabilities		<u>469,309</u>	<u>443,967</u>
Creditors failing due after one year		-	-
Net assets		<u>469,309</u>	<u>443,967</u>
Funds			
Unrestricted	9	29,495	4,153
Restricted	10	8,646	8,646
Total Funds		<u>38,141</u>	<u>12,799</u>

* The attached notes on pages 11 to 17 form part of these financial statements.

Approved by the Trustees on 23rd September 2025 and signed on their behalf by:

T. Ram
Treasurer/Trustees

S. Singh
Trustee




Notes to the Financial Statements

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) '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 (FRS102) (effective 1 January 2015)' Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Funds

Unrestricted funds

Represent general funds which can be used by the Trustees for ordinary Church purposes. From time to time Trustees may designate funds for a particular purpose.

Restricted funds

Represent:

- (a) Income from the trusts or endowment towards building project received externally and raised by the Church by means of Gift Days, which may be expended only on those restricted objects provided in the terms or bequest; and
- (b) Donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific objects which they were given.

Incoming resources

Voluntary income

- Planned giving receivable under gift aid is recognised when received
- Income tax recoverable of gift aid donations is recognised when the income is received
- Collections are recognised when received by or on behalf of the Church.

Interest received

Interest received is to be accounted for on an accrual basis. There was no reported receipt of interest over the funds deposited in the bank during year 2024.

Other income resources

Other incomes are recognised when receivable such as refunds.

Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal obligation committing the Church to the expenditure.

Notes to the Financial Statements (continued)

Grants and donations

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church. These payments are made to third parties in the furtherance of the charitable objects of the Church.

Activities relating to the work of the Church

All expenditure is generally recognised when it is incurred and is accounted for inclusive of VAT which cannot be recovered.

Governing costs

Governing costs include those costs associated with meeting the constitutional and statutory requirements of the church and include audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to the particular activities comprise both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Fixed Assets

Governing costs

The Church does not depreciate its freehold land and building as it is subject to an ongoing programme of repair and maintenance with the aim of keeping it in good condition and maintain its value. Given the estimated residual value of the building and the anticipated useful economic life a depreciation charge would be immaterial to these financial statements. The carrying value has been considered necessary.

2. Incoming resources

(a) Voluntary income

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Gifts and offerings	-		38,769		38,769		33,796	
	-		38,769		38,769		33,796	

(b) Other incoming resources

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Other (Gift Aid)	-		22,765		22,765		604	
Refunds	-		-		-		830	
	-		22,765		22,765		1,434	

3. Resources expended

(a) Grants & donations

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Mission one off Donation	-		150		150		950	
Missionary Regular Grants	-		1,550		1,550		1,200	
Speaker Allowance	-		890		890		1,020	
Youth Mission	-		75		75		131	
	-		2,665		2,665		3,401	

(b) Activities directly relating to the work of the Church

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Consumables	-		-		-		297	
Maintenance	-		456		456		606	
Printing	-		2,027		2,027		492	
Utility Bills	-		4,323		4,323		4,945	
Website Hosting & IT	-		224		224		251	
Subscription	-		-		-		163	
	-		7,030		7,030		6,754	

4. Governance Cost

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Admin	-		1,371		1,371		1,956	
Health & Safety	-		-		-		281	
Insurance	-		1,322		1,322		1,903	
	-		2,693		2,693		4,140	

5. Staff Cost

	Restricted Funds	£	Unrestricted Funds	£	Total Funds 2024	£	Total Funds 2023	£
Ministry Wages + NI + Payroll run fees	-		22,855		22,855		22,787	
Pension Contribution	-		949		949		1,626	
	-		23,804		23,804		24,413	

* Other than the minister of the Church no one else receives set wages

* Although permitted by the Church constitution, only one Trustee out of 3 receives remuneration in his capacity as Pastor.

6. Related party transactions

In 2024 there was no related party transactions.

7. Taxation

As a charity, Emmanuel Church Handsworth is exempt from tax on income and gains falling within section 478 of the Taxes Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects, no tax charges have arisen within the Church.

8. Tangible fixed assets

		Freehold Land and Building £	Equipment and Furniture £	Total 2024 £	Total 2023 £
Cost					
At the beginning of the Year	~	431,168	-	431,168	431,168
Additions	~				-
Disposals			-		
At the end of Year				<u>431,168</u>	<u>431,168</u>
Depreciation					
At the end of Year				-	-
Net book value					
At the end of Year				<u>431,168</u>	<u>431,168</u>

- A new CIO charity was setup on 30th May 2023 and the Trustees are the beneficial owners of the freehold of the land and the property.
- All fixed assets are held for charitable purposes.

09. Unrestricted Funds

	2023	2024		2024
	Closing	Income	Expenditure	Closing
	Balance			Balance
	£	£	£	£
General fund	<u>4,153</u>	61,534	(36,192)	<u>29,495</u>

The church general fund represents the accumulated difference between income and expenditure over the history of the Church for 2024, excluding any money given for specific causes. The money in this fund is unrestricted and undesignated. It is therefore used for the general running of the church.

Staff support: set against the salaries & related costs of specified individual staff members.

Mission: to support nominated mission agencies out of specific seasonal collection

10. Restricted Funds

	2023	2024		2024
	Closing	Income	Expenditure	Closing
	Balance			Balance
	£	£	£	£
Gift Aid Funds	<u>8,646</u>	-	-	<u>8,646</u>

As the church did not undertake any new restricted-purpose projects during the year, no additional restricted income was received. Furthermore, no expenditure was incurred from the restricted Gift Aid Funds brought forward from the previous year. Accordingly, the balance of £8,646 remains unchanged.