

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, BIRMINGHAM

England & Wales · Charity number 1203793

Details

Other names	ST PAUL'S PCC, BIRMINGHAM
Status	Registered
Legal form	Other
Registered	2023-06-29
Register	View on the Charity Commission register

Contact

Address	St. Pauls Church St. Pauls Square Birmingham B3 1QZ
Phone	01212367858
Email	enquiries@stpaulsjq.church
Website	https://www.stpaulsjq.church/

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Religious activities; community development; heritage, cultural, and arts venue and programme; support for Iranian asylum seekers and refugees.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£143,865	£91,960	-	-
2024-12-31	£170,294	£86,095	-	-
2023-12-31	£91,527	£87,701	-	-

Trustees

Name	Role	Appointed
Rev David Tomlinson	Chair	2000-08-10
Aimee Vryaparj		2026-05-18
Alan Groucott		2024-05-26
Alireza Atabaki		2026-05-18
Hilary Sams		2025-06-09
Rev Conan Martin Maximillian Chitham-Mosley		2020-08-10
Rosemary Rock		2024-09-09
TIMOTHY EDWARD PEARCE		2020-10-25

Accounts

St Paul's Church, Jewellery Quarter

Annual Report & Financial Statements for the year ended 31 December 2025



Incumbent:

Rev'd. David Tomlinson,
St Paul's Church, St Paul's Square
Birmingham, B3 1QZ

Banks:

Barclays Bank
79-84 High St,
Birmingham B4 7TEST

Independent Examiner:

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road, Great Knowley, Chorley PR6 8TQ

Contents

Report	Pages 1-4
Financial Statements	Pages 5-8
Accounting Policies	Page 9
Independent Examiner's Report	Page 10

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, JEWELLERY QUARTER

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

(This report is made in accordance with the Church Representation Rules (2011) and is separate from any other statement or address that the incumbent may wish to make or any reports that any other individual or parish group may present at the Annual Parochial Church Meeting. It is the means by which the P.C.C. gives an account of how they have carried out their responsibilities during the year in question and of their future plans)

Administrative information.

St Paul's Church is situated in Jewellery Quarter, Birmingham. It is part of the Diocese of Birmingham within the Church of England. The correspondence address is St Paul's Church, St Paul's Square, Birmingham B17 8NN. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time from 1 January 2025 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend David Tomlinson
- Associate Priest: The Reverend Conan Chitam
- Warden: Mr Timothy Pearce
- Warden: Ms Catherine Myerscough
- Secretary: Vacant
- Treasurer: Vacant

Elected members:

Mr Alan Groucott

Ms Rosemary Rorck

Ms Hilary Sams

It is considered that all PCC members and any others who could be understood to be 'managers' in the activities and affairs of the church - as defined in Schedule 6 of the Finance Act 2010 - have completed declarations confirming that they are 'fit and proper' persons under the terms of the Finance Act 2010.

The P.C.C. is aware of the Charity Commission's guidance on public benefit in their publication 'The Advancement of Religion for Public Benefit' and have given regard to it in their administration of the Parish'.

All PCC members elected for the first time and any others who have been re-elected to the PCC after an absence of sometime are supplied with copies of the minutes of the PCC meetings for the past year, are given a copy of the last Annual Report and Accounts. Trustee Training is available as and when required.

Structure, governance and management.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of ex-officio members: the incumbent (our Rector), Associate Vicar, Churchwardens, Treasurer and Secretary (who may be an elected member) along with members elected by those of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent and being on one or more of the sub-committees.

The full PCC has met 7 times on zoom during the year, and decided through email exchanges to increase the money allocated to the purchase of pew cushions in June and to seek a church faculty for roof and high masonry work in July.

Aims and purposes.

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend David Tomlinson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and Activities.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish, through the work of the Worship and Care for Creation committee which in normal times makes suggestions on how our services can reach out to the many differing peoples within our parish. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

To facilitate our commitment to ensure St Paul's is a fit and welcoming building in which to worship, it is important that we continue to maintain the fabric of the church within our care.

Achievements and performance

Worship and prayer

Our Sunday Service at 10.30 am is Holy Communion. On St George's Day, we hold a parade service at 11 am and Holy Communion is at 2 pm. We also host the city's monthly Taizé service once or twice a year.

Mid-prayer takes place on Mondays and Wednesdays at 12.30 pm

We mark Ash Wednesday with a service of Holy Communion with the opportunity to be signed with a cross in ash. On Good Friday, we have a reflective service at 2 pm, called simply "The last hour at the Cross."

At Christmas, we hold two carol services both at 4 pm, one a Sunday close to Christmas Day, and one on Christmas Eve.

The Oversight Area

St Paul's is in an oversight area with St Martin in the Bullring, St Alban the Martyr Highgate, and St John and St Peter, Ladywood.

The Deanery

Our Vicar is a member of the Deanery Synod and attends the Deanery Chapter. This provides the PCC with an important link between the parish and the wider structures of the Church.

Diocese of Birmingham

The straitened finances of the Diocese are an ongoing concern. St Paul's increased its contribution to the Common Fund this year from £6,000 to £7,000, and aspires to make further increases in the next few years.

Teaching the Christian faith

There has been a weekly Bible Study on Tuesday evenings on zoom led by the incumbent and translated into Farsi.

Mission

There have also been five in-person courses in English, each lasting four weeks. There have been 17 adult baptisms, and 13 were confirmed by the Bishop of Birmingham in March.

The Vicar has forged links with the JQ Academy where he has taught on the meaning of Lent and the UCB where he is the representative of the Christian faith on the Multi-Faith Community Hub.

The Church building

Our last Quinquennial inspection was in October 2022.

The church roof needs to be replaced and the Raise the Roof campaign has raised £200,000 including a promise for £30,000 from the Garfield and Weston charity.

The Revd. Douglas conducted our parish visitation in December, to both ensure our record keeping was up to date and was correctly being done, as well as to know of the health of our church life.

As well as raising money for the new roof, the cracked and broken windows on the balcony have been restored. Following water ingress on the north wall at the west end of the church, the plaster above the north door had to be replaced. Wall heaters have been added in the office, and LED has replaced the fluorescent lighting in the office and in back rooms upstairs.

Iranian community

The church continues to have dual language worship with the Readings, sermon, and intercessions translated into Farsi. The church is represented on the central team of Iranian catechists who deliver baptism and confirmation preparation in Farsi.

Ministry

Hilary Sams's licence was transferred to this parish from St John and St Peter, Ladywood to this parish, in February. Alan Groucott, Rosie Rock, and Fariba Sattari Ghahfarokhi were commissioned as lay ministers of Communion.

Events

The churchyard was the location for an installation in the Light Festival in February and an integral location to the annual JQ festival. The church had a stall at the Artisans' Market in the grounds from March to September. The Annual Fete was in August.

The church was used by a number of hirers for concerts, providing a significant income stream for the church. In response to audience feedback, pew cushions were introduced on the either side of the main aisle.

The PCC also holds monthly lunchtime concerts, and other ad hoc musical events, and organises an annual fete to raise money.

Ecumenical and inter-faith relationships

St Paul's is one of the venues for the ecumenical monthly Taizé service organised by a team from Carr's Lane Methodist Church.

The Vicar has a connection with the Saifee Mosque and was invited to an Iftar during Ramadan.

Pastoral care

Along with the Vicar, Catherine Myerscough, one of the Church Wardens, has a particular pastoral responsibility for the Farsi speaking part of our community. This includes supporting them through the asylum process.

Financial review

This year's finances have resulted in a surplus of £51,904. Income has fallen by 20% when compared to last year due to a one-off donation received last year boosting our income. Total receipts on unrestricted funds were £70,599, of which £18,611 was unrestricted voluntary donations, £1,331 was from the Gift Aid Scheme

and £7,354 from grants. £39,566 was received from church activities. Restricted donations of £73,266 were also received with most of it being to support any future works needed on the roof. £7,000 was spent from unrestricted funds to provide the Christian ministry from St Paul Church, including the contribution to the diocesan common fund for the year, this payment largely provides the stipends and housing for the clergy. Payments to clergy and staff came to £33,619, The church running expenses amounted to £32,845 for the year. Repair costs came to £15,584. Total payments for St Paul's Church totalled £91,980. The net result for the year was an excess of receipts over payments of £51,884 on total funds. Adding bank and deposit balances brought forward at the beginning of the year, the balance at the yearend is £245,856.

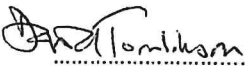
Risk management

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities. The PCC maintains and reviews its risk register. The PCC recognises it requires a practical Health and Safety Policy covering activities for both the church, its surround grounds (also list here any other building which the PCC owns to which the public have access). This is reviewed on a regular basis. An Accident Book is maintained. The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service (DBS) in respect of persons when required. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Reserves policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £13,385. and it is held to smooth out fluctuations in cash flow and to meet emergencies. It also holds an additional to £10,000 to give the PCC an extra buffer to address unforeseen fabric issues. The cash balance of £108,742 held on unrestricted (including designated) funds at the year end, together with the amounts payable to and by the PCC, met this target.

Approved by the PCC at its meeting on 5 May and signed on its behalf by:

 and 

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, JEWELLERY QUARTER

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

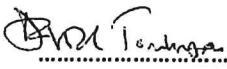
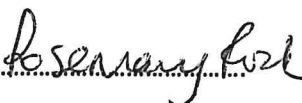
Receipts and Payments Accounts

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL 2025 £	TOTAL 2024 £
RECEIPTS						
Voluntary receipts:						
Planned giving	5	8,753	-	-	8,753	7,931
Collections at services	6	4,310	4,625	-	8,935	4,186
All other giving/voluntary receipts	7	5,548	18,690	-	24,238	80,729
Gift Aid recovered		1,331	-	-	1,331	-
		19,942	23,315	-	43,257	92,846
Activities for generating funds	8	285	5,682	-	5,967	9,719
Gain on Investment and bank interest		3,452	6,276	-	9,728	860
Grants		7,354	37,320	-	44,674	33,590
Church activities	9	39,566	673	-	40,239	33,279
Total receipts		70,599	73,266	-	143,865	170,294
PAYMENTS						
Church activities:						
Diocesan parish contribution		7,000	-	-	7,000	6,000
Clergy and staffing costs		2,788	30,832	-	33,619	28,671
Church maintenance	10	11,788	3,796	-	15,584	19,928
Church running expenses	11	29,400	3,445	-	32,845	26,484
Mission giving and donations		60	-	-	60	-
		51,036	38,073	-	89,108	81,083
Costs of generating funds		2,503	349	-	2,852	5,011
Loss on Investment and bank charges		-	-	-	-	-
Total payments		53,539	38,422	-	91,960	86,094
Excess of receipts over payments		17,060	34,844	-	51,904	84,200
Transfers between funds		-	-	-	-	-
Cash and cash equivalents at 1 January		91,680	110,060	-	-	201,740
Cash and cash equivalents at 31 December		108,742	144,904	-	253,646	-

Statement of Assets and Liabilities

Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL 2025 £	TOTAL 2024 £
Cash Funds					
Cash At Bank And In Hand	109,167	135,728	-	244,895	200,788
	109,167	135,728	-	244,895	200,788
Other Monetary Assets					
Debtors	-447	1,407	-	961	1,084
Assets retained for Church use	-	-	-	-	-
Liabilities	-	-7,769	-	-7,769	-

Approved by the PCC at its meeting on 5th May 2026 and signed on its behalf by:

 and 

Notes.

1. The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
2. The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: moveable church furnishings held by the Church Wardens on special trust for the PCC which require a faculty for disposal.
3. The expenses paid to clergy may include a small immaterial portion which relates to their function as PCC members. No other member of the PCC received any payment for being a member of the PCC.
4. The movements in designated and restricted funds during the year were:

	Bal. B/fwd	Receipts	Payments	Transfer	Bal C/fwd
Restricted					
Cleaning	-3,586	-	3,796	-	-7,381
Community Worker - Expenses	-64	-	-	-	-64
CW23 / 24	10,263	19	752	-	9,530
Designated	26,754	-	-	-	26,754
Fabric	20,668	5,942	-	-	26,610
Organist	-1,380	-	1,355	-	-2,735
Photocopier	-9	-	904	-	-912
Roof	87,047	29,985	784	-	116,248
SMT	-1,819	29,800	-	-	27,981
SMT - Ad / Ev	-28,394	7,520	30,832	-	-51,705
TC	53	-	-	-	53
None	525	-	-	-	525
	110,060	73,266	38,422	-	144,904
Designated	7,003	19	-	-	7,023

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL 2025 £	TOTAL 2024 £
5. Planned giving					
<i>Standing Orders</i>	10	-	-	10	370
<i>Envelopes</i>	1,031	-	-	1,031	774
<i>PGS</i>	6,066	-	-	6,066	6,040
<i>CAF</i>	1,646	-	-	1,646	747
6. Collections at services					
<i>Loose cash</i>	243	-	-	243	639
<i>Contactless giving</i>	4,068	4,625	-	8,693	3,547
7. All other giving/voluntary receipts					
<i>Donations & Gifts</i>	5,548	18,690	-	24,238	80,729
<i>Legacies</i>	-	-	-	-	-
8. Activities for generating funds					
<i>Social events</i>	285	5,682	-	5,967	9,719
9. Church activities					
<i>Marriage Fees</i>	1,660	200	-	1,860	1,964
<i>Funeral Fees</i>	-	-	-	-	39
<i>Organ Use Charges</i>	-	-	-	-	190
<i>Church Hire - Regular</i>	2,508	-	-	2,508	2,424
<i>Church Hire - One Off's</i>	5,934	-	-	5,934	7,789
<i>Church Hire - Metropolitan Church</i>	-	-	-	-	80
<i>Church Hire - Birmingham City Council</i>	90	-	-	90	309
<i>Church Hire - Fever (Kzemos)</i>	20,466	-	-	20,466	6,139
<i>Church Hire - Choir</i>	-	-	-	-	46
<i>Church Hire - Ex Cathedra</i>	2,799	-	-	2,799	7,669
<i>Church Hire - Birmingham Gay</i>	665	-	-	665	1,256
<i>Car Park Hire - Regular</i>	2,560	-	-	2,560	2,080
<i>Car Park Hire - One Off's</i>	314	-	-	314	50
<i>Car Park Hire - Freshmetrics</i>	640	-	-	640	240
<i>Car Park Hire - Kangs Solicitors</i>	480	-	-	480	320
<i>Sundry Income</i>	1,451	473	-	1,924	2,684
10. Church maintenance					
<i>Church Service Costs</i>	340	-	-	340	449
<i>Organ Repair / Servicing</i>	414	-	-	414	3036
<i>Piano Repair / Servicing</i>	270	-	-	270	340
<i>Minor Repairs</i>	319	-	-	319	609
<i>Maintenance Materials</i>	-	-	-	-	360
<i>Boiler Maintenance</i>	252	-	-	252	665
<i>Roof Maintenance</i>	6,516	-	-	6,516	884
<i>Maintenance - Other</i>	3,209	-	-	3,209	9,217
<i>Electrical Work</i>	-	-	-	-	366
<i>Cleaning Services</i>	-	3,796	-	3,796	3,803
<i>Cleaning Supplies</i>	245	-	-	245	199
<i>Cleaning Equipment</i>	6	-	-	6	-
<i>Pest Control</i>	216	-	-	216	-

11. Church running expenses

<i>New Purchases</i>	13	244	-	257	-
<i>Persian - Expenses</i>	-	100	-	100	-
<i>Office and Administration Costs</i>	103	-	-	103	4
<i>Photocopier Hire</i>	-	644	-	644	716
<i>Internet & Phone</i>	1,268	-	-	1,268	1,925
<i>Photocopier Usage</i>	22	260	-	282	238
<i>Stationary Costs</i>	325	-	-	325	38
<i>Office Supplies Costs</i>	-	-	-	-	90
<i>Paper Costs</i>	29	-	-	29	-
<i>Office Equipment Costs</i>	586	-	-	586	507
<i>Website Package</i>	648	-	-	648	167
<i>Other Administration</i>	883	-	-	883	614
<i>Other Office Costs</i>	72	-	-	72	15
<i>Worship Materials</i>	-	-	-	-	53
<i>Service Refreshments</i>	82	388	-	470	880
<i>Other Service Costs</i>	164	-	-	164	458
<i>Organist Payments</i>	190	1,355	-	1,545	2,260
<i>Media License Fees</i>	-	-	-	-	49
<i>Insurance</i>	9,233	-	-	9,233	8,878
<i>Water Charges</i>	216	-	-	216	191
<i>Electricity Charges</i>	3,372	-	-	3,372	4,329
<i>Gas Charges</i>	5,545	-	-	5,545	4,528
<i>Sundry Expenditure</i>	6,651	454	-	7,105	547

Accounting Policies for the PCC of the Parish of

St. Pauls, Jewellery Quarter

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

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible.

They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities:

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.

Land and buildings held on behalf of the PCC.

Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1,000.

Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

Amounts owing from the Inland Revenue where a formal claim has been made.

Any other amounts owing to the PCC including church hall lettings and insurance claims.

Legacies where formal notification of entitlement and amount has been received by 31st December by the PCC.

Closing bank balances as shown in the receipts and payment account.

The following liabilities are recognized in the Statement of Assets and Liabilities: any loans or overdrafts advanced to the PCC; any arrears of Diocesan Common Fundy; creditors for goods or services where the supply has been received and invoiced by 31st December.

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of St Paul's Parochial Church Council. I report on the accounts of the charity for the year ended 31st. December 2025, which are set out on pages 5 to 9 in this Report.

Respective responsibilities of the trustee and examiner.

The charity's trustee is responsible for the preparation of the accounts. The charity's trustee considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepared accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alan A Clements

Alan A. Clements. Rev'd.

Fellow of the Association of Charity Independent Examiners.

Date 5th May 2026

Accounts

St Paul's Church, Jewellery Quarter

**Annual Report and Financial Statements
for the year ended 31 December 2024**

St Paul's Church, Jewellery Quarter
Financial Statements for the year ended 31 December 2024

PCC report 2024

PCC membership: The Revd. David Tomlinson (Vicar); The Revd. Conan Chitham (Associate priest); Ms. Catherine Myerscough (church warden); Mr Timothy Pearce (church warden); Ms. Aphra Hiscock (elected lay member); Mr Alan Groucott (elected lay member); Ms Rosemary Rock.

In 2024, the PCC met eight times. The PCC continues to raise money to “replace the roof” and is represented on the fundraising team by the Vicar who is hopeful that the work can begin in 2026. In a related development, the Advisory Team became a Charitable Incorporated Organisation entitled “Friends of St Paul’s in the JQ” that aims to financially support maintenance and development of the building.

Besides the roof, a number of other fabric issues have needed attention, including the Boxed Pews, the grating in the central aisles, the plaster above the North Door, and the lighting and heating in the office. The latter was partly funded by a grant from the Church of England’s Quick Wins Scheme aimed at helping churches move towards Net Zero. The PCC has also paid for the motor in the organ to be fixed.

The Persian Community continues to enrich our common life, with a steady stream of new people joining the church, attending worship and the weekly Bible Study on Zoom. A confirmation service in January when 18 candidates were presented to Bishop Anne, along with some participants on the diocesan local ministry pathway course devised especially for Farsi speakers, are markers of this work’s fruitfulness. In March, we celebrated the Nowruz with a party with Iranian food and music.

Our church’s worship continues to develop with the introduction of a new service book for Lent and Advent, and a responsorial psalm between the readings. The weekly Bible Study has been supplemented by a number of four-week in-person courses.

The PCC undertook a policy review, and updated a number of them at its November meeting, including Equal Opportunities, Domestic Abuse, Dignity at Work, and Disciplinary.

The PCC was pleased to pay £6,000 towards Common Fund in 2024 and to play its part in the diocesan strategic plan, People and Places, by participating in the initial event for our Oversight Area, along with the other churches (St John and St Peter, Ladywood; St Alban the Martyr, Highgate; and St Martin in the Bullring). The Vicar continues to enjoy contributing to the wider life of the Diocese by chairing the Trustees of its community regeneration arm, Thrive Together Birmingham, and facilitating an Action Learning Set for the Diocesan Children and Family Mission Enablers.

David Tomlinson
The Vicar and Chair of the PCC
4th March 2024

Independent Examiner's report to the trustees/members of The PCC of Jewellery Quarter, St Paul's

I report on the accounts for the year ended 31st December 2024 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 accounting records
- the accounts do 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 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: 13th March 2025

Stephen Hendy

For and on behalf of Data Developments, Wolverhampton WV1 1HT

St Paul's Church, Jewellery Quarter
Financial Statements for the year ended 31 December 2024

Statement of Financial Activity - 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Voluntary income	61,547	-	64,889	-	126,436	66,837
Activities for generating funds	695	-	9,024	-	9,719	5,636
Investment income	469	-	391	-	860	68
Church activities	32,584	-	695	-	33,279	18,986
Total income	95,295	-	74,999	-	170,294	91,526
Payments						
Church activities	45,896	-	35,188	-	81,084	85,574
Costs of generating funds	4,313	-	698	-	5,011	2,127
Total expenditure	50,209	-	35,886	-	86,095	87,701
Net income / (expenditure) resources before transfer	45,086	-	39,113	-	84,199	3,825
Transfers						
Gross transfers between funds - in	-	-	-	-	-	115
Gross transfers between funds - out	-	-	-	-	-	(115)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	748
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	45,086	-	39,113	-	84,199	4,573
Reconciliation of funds						
Total funds brought forward	39,590	7,003	70,947	-	117,541	112,967
Total funds carried forward Represented by	84,676	7,003	110,060	-	201,740	117,541
Unrestricted						
General Fund	84,676	-	-	-	84,676	39,590
Designated						
Building Development Fund	-	7,128	-	-	7,128	7,128
Organ Fund	-	(143)	-	-	(143)	(143)
Parsonage Fund	-	-	-	-	-	-
Refreshments Fund	-	19	-	-	19	19

Restricted

Agency collection	-	-	525	-	525	-
Building Development Fund	-	-	26,754	-	26,754	26,754
Community Fund	-	-	10,263	-	10,263	10,826
CWExpense	-	-	(64)	-	(64)	193
Fabric	-	-	20,668	-	20,668	20,568
Raise The Roof Fund	-	-	87,047	-	87,047	13,451
St Martin's Trust	-	-	(1,819)	-	(1,819)	(1,819)
St Martin's Trust - Admin / Events Roles	-	-	(28,394)	-	(28,394)	(876)
St Martins Trust - Cleaning	-	-	(3,586)	-	(3,586)	218
St Martins Trust - Office Expenses	-	-	-	-	-	-
St Martins Trust - Organist	-	-	(1,380)	-	(1,380)	880
St Martins Trust - Photocopier	-	-	(9)	-	(9)	697
Transforming Church	-	-	53	-	53	53

St Paul's Church, Jewellery Quarter**Financial Statements for the year ended 31 December 2024****Balance Sheet (Summary)**

	As at 31/12/2024	As at 31/12/2023
Fixed assets	-	-
Current assets		
Debtors	1,084	1,084
Cash At Bank And In Hand	200,788	116,937
	201,871	118,021
Liabilities		
Creditors: Amounts Falling Due In One Year	131	480
	131	480
Net current assets less current liabilities	201,740	117,541
Total assets less current liabilities	201,740	117,541
Liabilities	-	-
Total net assets less liabilities	201,740	117,541
Represented by		
Unrestricted		
Unrestricted - General Funds	84,676	39,590
Designated		
Designated - Building Development Fund	7,128	7,128
Designated - Organ Fund	(143)	(143)
Designated - Refreshments Fund	19	19
Restricted		
Restricted - Agency collection	525	-
Restricted - Building Development Fund	26,754	26,754
Restricted - Community Fund	10,263	10,826
Restricted - CWExpense	(64)	193
Restricted - Fabric	20,668	20,568

Restricted - Raise The Roof Fund	87,047	13,451
Restricted - St Martin's Trust	(1,819)	(1,819)
Restricted - St Martin's Trust - Admin / Events Roles	(28,394)	(876)
Restricted - St Martins Trust - Cleaning	(3,586)	218
Restricted - St Martins Trust - Organist	(1,380)	880
Restricted - St Martins Trust - Photocopier	(9)	697
Restricted - Transforming Church	53	53
Fund Totals	201,740	117,541

Approved by the PCC on 2025 and signed on its behalf by:

.....

.....

St Paul's Church, Jewellery Quarter
Financial Statements for the year ended 31 December 2024

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
1500: Barclays Community Account 00684988	43,205	(37,251)	(6,317)	-	(363)	7,849
1502: Friends Bank Account	6,081	4,138	92,629	-	102,849	20,552
1503: Cashplus Account	7	(12)	111	-	106	526
1504: Business Premium Me	10,185	-	6	-	10,191	20,006
1521: CCLA Fabric Fund	5,591	40,128	21,876	-	67,595	67,595
1522: CCLA Deposit Account 2240D	20,371	-	-	-	20,371	371
1560: Petty Cash - Persian Community	39	-	-	-	39	39
Total	85,480	7,003	108,304	-	200,788	116,937
Current Asset - Debtors						
1532: BD Payroll	(324)	-	324	-	-	-
1582: Hire Debtor	-	-	1,084	-	1,084	1,084
Total	(324)	-	1,407	-	1,084	1,084
Liability - Agency Accounts						
6699: Agency collections	-	-	(349)	-	(349)	-
Total	-	-	(349)	-	(349)	-
Liability - Creditors: Amounts Falling Due In One Year						
2111: Other Creditors	480	-	-	-	480	480
Total	480	-	-	-	480	480
Net total assets	84,676	7,003	110,060	-	201,740	117,541

Represented by

General (Unrestricted)	84,676	-	-	-	84,676	39,590
Designated - Develop	-	7,128	-	-	7,128	7,128
Designated - Organ	-	(143)	-	-	(143)	(143)
Designated - Refresh	-	19	-	-	19	19
Restricted - Cleaning	-	-	(3,586)	-	(3,586)	218
Restricted - Community Worker - Expenses	-	-	(64)	-	(64)	193
Restricted - CW23 / 24	-	-	10,263	-	10,263	10,826
Restricted - Develop	-	-	26,754	-	26,754	26,754
Restricted - Fabric	-	-	20,668	-	20,668	20,568
Restricted - None	-	-	525	-	525	-
Restricted - Organist	-	-	(1,380)	-	(1,380)	880
Restricted - Photocopier	-	-	(9)	-	(9)	697
Restricted - Roof	-	-	87,047	-	87,047	13,451
Restricted - SMT	-	-	(1,819)	-	(1,819)	(1,819)
Restricted - SMT - Ad / Ev	-	-	(28,394)	-	(28,394)	(876)
Restricted - TC	-	-	53	-	53	53
Total	84,676	7,003	110,060	-	201,740	117,541

St Paul's Church, Jewellery Quarter**Financial Statements for the year ended 31 December 2024****Fund movement summary**

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Cleaning							
Restricted	218	-	3,803	-	-	-	(3,586)
Sub-totals	218	-	3,803	-	-	-	(3,586)
Community Worker - Expenses							
Restricted	193	-	258	-	-	-	(64)
Sub-totals	193	-	258	-	-	-	(64)
CW23 / 24							
Restricted	10,826	-	563	-	-	-	10,263
Sub-totals	10,826	-	563	-	-	-	10,263
Develop							
Designated	7,128	-	-	-	-	-	7,128
Restricted	26,754	-	-	-	-	-	26,754
Sub-totals	33,882	-	-	-	-	-	33,882
Fabric							
Restricted	20,568	100	-	-	-	-	20,668
Sub-totals	20,568	100	-	-	-	-	20,668
General							
Unrestricted	39,590	95,295	50,209	-	-	-	84,676
Sub-totals	39,590	95,295	50,209	-	-	-	84,676

Organ							
Designated	(143)	-	-	-	-	-	(143)
Sub-totals	(143)	-	-	-	-	-	(143)
Organist							
Restricted	880	-	2,260	-	-	-	(1,380)
Sub-totals	880	-	2,260	-	-	-	(1,380)
Photocopier							
Restricted	697	-	706	-	-	-	(9)
Sub-totals	697	-	706	-	-	-	(9)
Refresh							
Designated	19	-	-	-	-	-	19
Sub-totals	19	-	-	-	-	-	19
Roof							
Restricted	13,451	74,374	778	-	-	-	87,047
Sub-totals	13,451	74,374	778	-	-	-	87,047
SMT							
Restricted	(1,819)	-	-	-	-	-	(1,819)
Sub-totals	(1,819)	-	-	-	-	-	(1,819)
SMT - Ad / Ev							
Restricted	(876)	-	27,518	-	-	-	(28,394)
Sub-totals	(876)	-	27,518	-	-	-	(28,394)
TC							
Restricted	53	-	-	-	-	-	53
Sub-totals	53	-	-	-	-	-	53
None							
Restricted	-	525	-	-	-	-	525
Sub-totals	-	525	-	-	-	-	525
Totals	117,541	170,294	86,095	-	-	-	201,740

St Paul's Church, Jewellery Quarter
Financial Statements for the year ended 31 December 2024

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Voluntary income						
3103 - Regular Giving Envelopes	774	-	-	-	774	825
3104 - Standing Order	370	-	-	-	370	950
3106 - PGS (GA)	468	-	-	-	468	2,717
3107 - PGS (Non-GA)	5,572	-	-	-	5,572	2,653
3110 - CAF - Planned Giving	747	-	-	-	747	4,683
3111 - Collection Plate	639	-	-	-	639	254
3114 - Contactless Donation	2,336	-	1,211	-	3,547	1,736
3115 - One-Off Gift	1,724	-	32,880	-	34,604	4,975
3125 - CAF - One-Off Donation	3,509	-	5,706	-	9,215	1,735
3137 - Corporate Donations	-	-	50	-	50	1,400
3140 - Other Donations	11,817	-	25,043	-	36,860	12,673
3151 - Gift Aid	-	-	-	-	-	983
3152 - PGS Gift Aid	-	-	-	-	-	578
3180 - Grant	2,165	-	-	-	2,165	-
3200 - Grant - St Martin's Trust	31,425	-	-	-	31,425	30,675
Voluntary income Totals	61,547	-	64,889	-	126,436	66,837
Activities for generating funds						
3810 - Fete Income	-	-	2,124	-	2,124	4,296
3811 - Makers Market	-	-	-	-	-	371
3855 - Candle Stand	170	-	-	-	170	132
3859 - Other Fundraising	100	-	6,900	-	7,000	432
4417 - Church Hire - Overlook Events	425	-	-	-	425	404
Activities for generating funds Totals	695	-	9,024	-	9,719	5,636
Investment income						
3300 - Bank Account Interest	469	-	391	-	860	68
Investment income Totals	469	-	391	-	860	68
Church activities						
4001 - Marriage Fees	1,864	-	100	-	1,964	1,203
4002 - Church Register Fees	-	-	-	-	-	148
4004 - Funeral Fees	39	-	-	-	39	119
4007 - Organ Use Charges	190	-	-	-	190	-
4008 - Heating Charges	-	-	-	-	-	50
4101 - Church Hire - Regular	2,424	-	-	-	2,424	320
4102 - Church Hire - One Off's	7,719	-	70	-	7,789	6,795
4109 - Church Hire - Metropolitan Church	80	-	-	-	80	720
4110 - Church Hire - Birmingham City Council	309	-	-	-	309	725
4111 - Church Hire - Fever (Kzemos)	5,614	-	525	-	6,139	2,767
4113 - Church Hire - Choir	46	-	-	-	46	410
4114 - Church Hire - Ex Cathedra	7,669	-	-	-	7,669	2,071
4116 - Church Hire - Birmingham Gay Symphony	1,256	-	-	-	1,256	255

4201 - Car Park Hire - Regular	2,080	-	-	-	2,080	-
4202 - Car Park Hire - One Off's	50	-	-	-	50	-
4205 - Car Park Hire - Freshmetrics	240	-	-	-	240	960
4206 - Car Park Hire - Kangs Solicitors	320	-	-	-	320	960
4999 - Sundry Income	2,684	-	-	-	2,684	1,484
Church activities Totals	32,584	-	695	-	33,279	18,986
Receipts Grand totals	95,295	-	74,999	-	170,294	91,526

PAYMENTS

Church activities

5001 - Common Fund	6,000	-	-	-	6,000	6,000
5202 - Minister Travel	-	-	-	-	-	20
5217 - Ministry - Other	720	-	-	-	720	1,163
5218 - Ministry Resources	19	-	-	-	19	322
6010 - Administrator Wages	-	-	19,030	-	19,030	18,167
6027 - Events Manager Wages	-	-	6,890	-	6,890	6,692
6029 - Events Operative Wages	414	-	1,598	-	2,012	1,023
6047 - Persian Community Worker	-	-	-	-	-	80
6360 - Other Mission & Outreach Work	-	-	-	-	-	44
6441 - Persian Community - Materials	-	-	-	-	-	103
6442 - Persian Community - Equipment	-	-	-	-	-	103
6461 - Persian Community - Travel	-	-	-	-	-	26
Reimbursement						
6500 - Office and Administration Costs	4	-	-	-	4	-
6502 - Photocopier Hire	161	-	555	-	716	716
6503 - Internet & Phone	1,925	-	-	-	1,925	1,179
6509 - Photocopier Usage Costs	86	-	151	-	238	158
6510 - Stationary Costs	38	-	-	-	38	78
6512 - Office Supplies Costs	90	-	-	-	90	112
6549 - Payment Processing Equipment	-	-	-	-	-	106
6550 - Office Equipment Costs	507	-	-	-	507	677
6554 - Website Package	167	-	-	-	167	396
6598 - Other Administration Costs	614	-	-	-	614	69
6599 - Other Office Costs	15	-	-	-	15	241
6700 - Church Service Costs	449	-	-	-	449	378
6704 - Worship Materials	53	-	-	-	53	96
6748 - Service Refreshments	60	-	821	-	880	453
6750 - Other Service Costs	458	-	-	-	458	21
6751 - Organist Payments	-	-	2,260	-	2,260	1,728
6760 - Media License Fees	49	-	-	-	49	-
6797 - Organ Repair & Servicing	3,036	-	-	-	3,036	12,042
6798 - Piano Repair & Servicing	340	-	-	-	340	474
6901 - Minor Repairs	609	-	-	-	609	5,434
6902 - Maintenance Materials	360	-	-	-	360	98
6904 - Boiler Maintenance & Repairs	665	-	-	-	665	1,842
6905 - Roof Maintenance & Repairs	884	-	-	-	884	4,123
6910 - Maintenance - Other	9,217	-	-	-	9,217	1,684
6911 - Electrical Work	366	-	-	-	366	506
6912 - Plumbing Work	-	-	-	-	-	250
7010 - Cleaning Services	-	-	3,803	-	3,803	2,824
7011 - Cleaning Supplies	199	-	-	-	199	485
7012 - Cleaning Equipment	-	-	-	-	-	584
7020 - Insurance	8,878	-	-	-	8,878	8,170
7021 - Alarm Charges	-	-	-	-	-	350
7025 - Fire Safety	-	-	-	-	-	315
7026 - PAT Testing	-	-	-	-	-	378

7051 - Water Charges	191	-	-	-	191	167
7052 - Electricity Charges	4,329	-	-	-	4,329	2,326
7053 - Gas Charges	4,528	-	-	-	4,528	2,087
9102 - Independent Examiners Fees	-	-	-	-	-	438
9999 - Sundry Expenditure	467	-	80	-	547	845
Church activities Totals	45,896	-	35,188	-	81,084	85,574
Costs of generating funds						
8005 - Contactless Fees	-	-	-	-	-	28
8006 - CAF Donation Fee	-	-	-	-	-	25
8065 - Events - Other Costs	4,313	-	70	-	4,383	290
8066 - Events - License Costs	-	-	-	-	-	21
8111 - Fete Costs	-	-	628	-	628	1,763
Costs of generating funds Totals	4,313	-	698	-	5,011	2,127
Payments Grand totals	50,209	-	35,886	-	86,095	87,701

St Paul's Church, Jewellery Quarter
Financial Statements for the year ended 31 December 2024

Prior year Statement of Financial Activity - 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Voluntary income	28,458	-	38,379	-	66,837	58,164
Activities for generating funds	1,602	-	4,034	-	5,636	3,612
Investment income	35	-	33	-	68	305
Church activities	18,525	461	-	-	18,986	29,422
Total income	48,620	461	42,446	-	91,526	91,503
Payments						
Church activities	49,943	5,236	30,395	-	85,574	73,439
Costs of generating funds	1,581	-	546	-	2,127	2,118
Total expenditure	51,525	5,236	30,940	-	87,701	75,557
Net income / (expenditure) resources before transfer	(2,905)	(4,775)	11,506	-	3,825	15,946
Transfers						
Gross transfers between funds - in	-	12	103	-	115	9,885
Gross transfers between funds - out	(115)	-	-	-	(115)	(9,885)
Other recognised gains / losses						
Gains/losses on investment assets	73	437	238	-	748	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(2,948)	(4,326)	11,847	-	4,573	15,946
Reconciliation of funds						
Total funds brought forward	42,538	11,329	59,100	-	112,967	97,021
Total funds carried forward	39,590	7,003	70,947	-	117,541	112,967

Accounts



St. Paul's
Church JQ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF

JEWELLERY QUARTER, ST PAUL'S

Annual Report & Financial Accounts
For The Year End 31st December 2023

CONTENTS

PCC Report	2
Independent Examiners Report.....	3
Statement of Financial Activities (SOFA)..	4
Balance Sheet	5
Notes to the Accounts.....	6
Comparative Statement of Financial Activities (SOFA).....	13

PCC report for Annual Meeting on 19 May 2024.

PCC membership: The Revd. David Tomlinson (Vicar); The Revd. Conan Chitham (Associate priest); Ms. Catherine Myerscough (church warden); Mr Timothy Pearce (church warden.); and Ms. Aphra Hiscock (elected lay member)

Since the Annual Meeting on 30th April 2023, the PCC has met eight times. It has launched a campaign to raise the money to “replace the roof” and is represented on the fundraising team by the Vicar. Applying for the Advisory Team to become a Charitable Incorporated Organisation entitled “Friends of St Paul’s in the JQ” is a related development. A number of other fabric issues have needed attention, and progress has been made on a scheme to manage the car park. It also reviewed the church’s cleaning provision and decided to change to Jericho Cleaning.

The PCC appointed Laurie Duncan as the parish’s environmental contact and is working with him to a Net Zero Action Plan, commissioning a Church Energy Survey as a first action. A new sound system with a hearing loop has enhanced our Sunday services.

Our church’s continues to evolve with mid-prayer now offered on Wednesdays, as well as Mondays, and Lent study group enriching our keeping of this penitential season. Additional services at Christmas and in Holy Week, and the introduction of a responsorial psalm between the readings, have been further welcome developments.

The Persian Community continues to enrich our common life, with a steady stream of new people joining the church, attending worship and Bible Study on Sundays. A confirmation service in January, along with some participants on the diocesan local ministry pathway course devised especially for Farsi speakers, are markers of this work’s fruitfulness.

The PCC was pleased to pay £6,000 towards Common Fund in 2023 and to play its part in the diocesan strategic plan, People and Places, and looks forward to seeing the scope for useful collaboration within its Oversight Area. The Vicar was pleased to be acting Area Dean from October to December, covering sabbatical leave, and continues to enjoy contributing to the wider life of the Diocese by chairing the Trustees of its community regeneration arm, Thrive Together, Birmingham.

David Tomlinson
Chair of the PCC
15th April 2024

Independent Examiner's Report to the Trustees of St Paul's Jewellery Quarter Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 4 to 14.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis on Independent Examiner's Report

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 of 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 matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or
2. To which, in my opinion, attention should have been drawn in order to enable a proper understanding of the accounts to be reached.



Stephen Hendy
11th April 2024

Data Developments, First Floor, Chubb Buildings, Fryer Street, Wolverhampton, West Midlands WV1 1HT

STATEMENT OF FINANCIAL ACTIVITIES 31st DECEMBER 2023

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:						
Voluntary income	(2a)	28,458	0	38,379	66,837	58,164
Activities for generating funds	(2b)	1,602	0	4,034	5,636	3,612
Investment income	(2c)	35	0	33	68	305
Church activities	(2d)	18,525	461	0	18,986	29,422
Total income		48,620	461	42,446	91,526	91,503
Expenditure on:						
Church activities	(3a)	49,943	5,236	30,395	85,574	73,439
Costs of generating funds	(3b)	1,581	0	546	2,127	2,118
Total expenditure		51,525	5,236	30,940	87,701	75,557
Net income / (expenditure) resources before transfer		-2,905	-4,775	11,506	3,825	15,946
Transfers:						
Gross transfers between funds - in		0	12	103	115	9,885
Gross transfers between funds - out		-115	0	0	-115	-9,885
Other recognised gains / losses						
Gains/losses on investment assets		73	437	238	748	0
Gains on revaluation, fixed assets, charity's own use		0	0	0	0	-
Net movement in funds		-2,948	-4,326	11,847	4,573	15,946
Reconciliation of funds						
Total funds brought forward		42,538	11,329	59,100	112,967	97,021
Total funds carried forward		39,590	7,003	70,947	117,541	112,967

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

BALANCE SHEET 31st DECEMBER 2023

	Notes	General Fund	Designated Fund	Restricted Fund	At 31/12/2023 £	At 31/12/2022 £
Current assets						
Cash At Bank And In Hand	(7)	40,394	7,003	69,539	116,937	114,280
Debtors	(8)	-324	0	1,407	1,084	1,007
		40,070	7,003	70,947	118,021	115,287
Liabilities						
Creditors: Amounts Falling Due In One Year	(9)	480	0	0	480	2,320
		480	0	0	480	2,320
Net current assets less current liabilities						
		39,590	7,003	70,947	117,541	112,967
Total assets less current liabilities						
		39,590	7,003	70,947	117,541	112,967
Total net assets less liabilities						
		39,590	7,003	70,947	117,541	112,967
Fund Totals						
		39,590	7,003	70,947	117,541	112,967

Approved by the PCC on:

Signed on the PCC's behalf by:

NOTES TO THE ACCOUNTS 31st DECEMBER 2023

1. Summary of Accounting Policies

General Information and basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. The Financial Statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations "true and fair view" provisions. They have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Report by Charities (SORP(FRS102)).

Assets:

Consecrated and benefice property

Consecrated and benefice property is excluded and not capitalised in the financial statements in accordance with Charities Act 2011.

Fixed Assets

In accordance with FRS02 investment properties are carried at their fair value and professionally valued every five years. The properties were professionally valued November 2020 and the next professional valuation is due November 2025.

Depreciation has been provided on church equipment on a straight-line method based on the estimated economic life of the asset, which is 4 Years in the case of Fixtures, Fittings & Equipment.

Investments

Investments are recognised at their quoted market price. Unrealised gains or losses are calculated as the difference between the fair value at the year end and their carrying value.

Funds:

The financial statements have been prepared using fund accounting, whereby income, expenditure, assets & liabilities are classified by fund. The 2 types of fund classification present in these accounts are:

1. Unrestricted Funds (General & Designated):

- a. General Funds are available for use at the discretion of the PCC in delivering the aims and objectives of the charity.
- b. Designated Funds are general funds that have been set aside by the PCC for a particular purpose from the general fund.

2. Restricted Funds represent grants, donations and legacies received which are allocated by the donor for a specific purpose .

The purpose of funds held by the charity are set out in notes to the financial statements.

3. Incoming Resources 31st December 2023

	General Fund	Designated Fund	Restricted Fund	Total Funds	Last Year
--	--------------	-----------------	-----------------	-------------	-----------

a) Voluntary Income

Planned Giving	9,871	0	1,957	11,828	7,765
Collections At Service	1,989	0	0	1,989	1,580
Donations & Appeals	10,824	0	9,959	20,783	7,892
Gift Aid	1,561	0	0	1,561	1,116
Grants	4,213	0	26,463	30,675	39,810
Voluntary income total	28,458	0	38,379	66,837	58,164

b) Investment Income

Bank & Deposit Interest	35	0	33	68	305
Investment income total	35	0	33	68	305

c) Income from Generating Funds

Events Fundraising	432	0	371	803	136
Events Income	633	0	3,663	4,296	3,301
Regular Fundraising	132	0	0	132	175
Hire	404	0	0	404	0
Activities for generating funds total	1,602	0	4,034	5,636	3,612

d) Church Activities

Parochial Fees	1,520	0	0	1,520	2,809
Other Income	1,023	461	0	1,484	39
Church Hire	14,062	0	0	14,062	24,174
Car Park Hire	1,920	0	0	1,920	2,400
Church activities total	18,525	461	0	18,986	29,422

4. Expended Resources 31st December 2023

	General Fund	Designated Fund	Restricted Fund	Total Funds	Last Year
a) Church Activities					
Common Fund	6,000	0	0	6,000	5,000
Ministry Expenses & Costs	1,340	0	165	1,505	333
Staff Wages & Payments	80	0	25,882	25,961	26,148
Mission & Outreach Work	44	0	0	44	139
Persian Community	129	0	103	232	800
Office & Admin Costs	3,398	0	205	3,603	3,179
Church Service Costs	8,511	5,236	1,399	15,147	3,590
Maintenance & Improvements	13,883	0	0	13,883	16,973
Cleaning & Hygiene	1,276	0	2,617	3,893	3,686
Insurance	8,170	0	0	8,170	7,941
Safety & Security	1,044	0	0	1,044	962
Church Utilities	4,581	0	0	4,581	3,701
Other Expenditure	821	0	24	845	473
Professional Fees	438	0	0	438	515
Church activities total	49,943	5,236	30,395	85,574	73,439

b) Costs of Generating Funds

Giving Costs	53	0	0	53	420
Events Expenditure	311	0	0	311	330
Fundraising Costs	1,218	0	546	1,763	1,368
Costs of generating funds total	1,581	0	546	2,127	2,118

5. Unrestricted Fund Movements 31st December 2023

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Journal Entries	Fund balances Carried forward
Unrestricted						
General - General Fund	42,538	48,620	51,525	-115	73	39,590
Sub-totals	42,538	48,620	51,525	-115	73	39,590
Designated						
Develop - Building Development Fund	6,342	422	0	0	364	7,128
Organ Fund	4,987	0	5,185	0	55	-143
Refreshments Fund	0	39	51	12	19	19
Sub-totals	11,329	461	5,236	12	438	7,004

Unrestricted Fund Purposes:

General Fund:

- Available for use at the discretion of the PCC in delivering its aims and objectives.

Designated Funds:

- **Friends of St Paul's** – A group within the parish that run activities to raise funds that are then used to purchase equipment.
- **Flower Fund** – Towards the costs associated with flower displays.
- **Organ Fund** – Towards the maintenance & upkeep of the organ.
- **Parsonage Fund** – Towards the decorating of the vicarage.
- **St Martin's Fund** – The PCC received a one-off unrestricted grant from St Martin's Trust of £500, this has been set aside while the PCC consider ways to use the funds.
- **Refreshments Fund** – set aside to provide refreshments at services.

6. Restricted Fund Movements 31st December 2023

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Journal Entries	Fund balances Carried forward
Restricted						
Community Worker - Expenses	193	0	0	0	0	193
Community Worker 2023 / 24	10,924	0	98	0	0	10,826
Building Development Fund	24,769	1,985	0	0	0	26,754
Raise The Roof Fund	0	13,996	546	0	0	13,451
Fabric	20,330	0	0	0	238	20,568
Transforming Church	70	0	16	0	0	53
Persian Fund	165	0	268	103	0	0
St Martins Trust - Cleaning	18	2,500	2,300	0	0	218
St Martins Trust - Photocopier	0	902	205	0	0	697
St Martin's Trust - Admin / Events Roles	2,466	21,063	24,404	0	0	-876
St Martins Trust - Office Expenses	0	0	1,819	0	0	-1,819
St Martins Trust - Organist	165	2,000	1,285	0	0	880
Sub-totals	59,100	42,446	30,941	103	238	70,945

Restricted Fund Purposes:

- **Community Worker Expenses** – A grant towards the expenses & materials needed for the work of the Community Worker
- **Community Worker 21/22** – A grant given by the National Lottery towards the costs of Community Worker for the 12 months.
- **Community Worker 22/23** – An appeal raising funds towards continuing the employment of the Community Worker beyond the first 12 months. Grants, one-off donations & fundraising activities make up the balance of this fund.
- **Community Worker Expenses** – A grant towards the expenses & materials needed for the work of the Community Worker
- **Covid19 Response** – A grant towards several activities & expenses to do with the recovery of the church after the pandemic.
- **Building Development** – Grants, Donations & Fundraising towards the building developments of St Pauls.
- **Fabric** – Towards the upkeep of the church building.
- **Building Development Fete** – Proceeds and costs associated with the Fete held to raise funds for the building development. The net proceeds were transferred into the main Building Development fund.
- **Transforming Church** – Towards improving the notice boards & marketing of the church.
- **James Watt Exhibition** – A fund associated with exhibition held several years ago and currently being investigated further by the PCC.
- **Persian Fund** – Towards the Persian work in the community.

- **St Martin's Trust Grants** – St Martin's Trust gives the PCC grants throughout the year towards various staff roles & expenditure items listed below:
- **Admin / Events Role** – Full funding towards the salary & associated costs of employing a Administrator & Events Manager.
 - **St Martin's Trust** – Left over balance from previous funding towards the Administrator & Event Manager role. Balance consolidated into "Admin/Events Role" fund.
 - **Cleaning** – Towards the costs associated with cleaning services & materials.
 - **Organist** – Towards the hiring of an organist to play at Sunday services.
 - **Office Expenses** – Towards office supplies & stationary.
 - **Photocopier** – Towards the hire & usage of costs of a photocopier.

7. Transfers Between Funds 31st December 2023

	Note	General	Designated	Restricted	Total
From General Fund to Restricted Persian Fund	1	-103	0	103	0
From General Fund to Deignated Refreshment Fund	2	-12	12	0	0
		-115	12	103	0

- 1 £103 transferred from the general fund to Persian fund as the fund is now inactive.
 2 £12 transferred from the general fund to Refreshment fund as the fund was negative.

8. Cash at Bank & in Hand 31st December 2023

	This Year Total	Last Year Total
<u>Church:</u>		
Community Account	7,849	86,600
Business Account	20,006	0
Cashplus Account	526	0
Diocesan Decorating Fund	0	0
Petty Cash	39	39
	28,420	86,639
<u>Short Term Deposits</u>		
CCLA Fabric Fund	67,595	22,986
CCLA Deposit Account 2240D	371	359
	67,966	23,345
<u>Church Groups:</u>		
Friends of St Paul's	20,552	4,296
	20,552	4,296
Total Cash At Bank & In Hand	116,937	114,280

9. Debtors 31st December 2023

	This Year Total	Last Year Total
Hire Debtor	1,084	684
Payroll Debtor	0	324
Other Debtors	0	0
Total Debtors	1,084	1,007
Prepayments	0	0
Total Debtors & Prepayments	1,084	1,007

10. Creditors 31st December 2023

	This Year Total	Last Year Total
Independent Examiner	480	500
Payroll	0	0
Utilities	0	565
Agency Collections	0	1,256
Total Creditors	480	2,321
Deferred Income	0	0
Total Creditors & Deferred Income	480	2,321

11. Agency Collections 31st December 2023

Any third-party funds received by the PCC during in the year have been excluded from the accounts and put through agency collections. The following balances were held in those agency collections at year end:

	Total
BDBF - Parochial Fees	
Wedding Staff Fees	
Wedding Deposits	
Error Payments	
PRS	
	<u>0</u>

COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 31st DECEMBER 2022

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:						
Voluntary income	(2a)	17,874	0	40,290	58,164	70,521
Activities for generating funds	(2b)	255	0	3,357	3,612	6,153
Investment income	(2c)	305	0	0	305	12
Church activities	(2d)	29,422	0	0	29,422	26,968
Total income		47,857	0	43,646	91,526	103,654
Expenditure on:						
Church activities	(3a)	39,117	0	34,322	73,439	47,271
Costs of generating funds	(3b)	746	0	1,372	2,118	1,366
Total expenditure		51,525	0	35,694	75,557	48,637
Net income / (expenditure) resources before transfer		7,993	0	7,953	15,946	55,017
Transfers:						
Gross transfers between funds - in		476	6,342	3,066	9,885	4,509
Gross transfers between funds - out		0	-6,342	-3,052	-9,855	-4,509
Other recognised gains / losses						
Gains/losses on investment assets		0	0	0	0	0
Gains on revaluation, fixed assets, charity's own use		0	0	0	0	0
Net movement in funds		8,469	0	7,477	15,946	55,017
Reconciliation of funds						
Total funds brought forward		34,069	11,329	51,623	97,021	42,004
Total funds carried forward		42,538	11,329	59,100	112,967	97,021

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