

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:

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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