

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

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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.

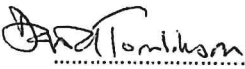
Risk management

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

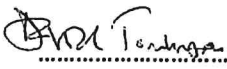
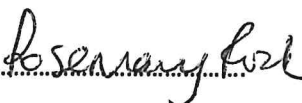
Receipts and Payments Accounts

	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. Rev'd.

Fellow of the Association of Charity Independent Examiners.

Date 5th May 2026

