# REPORT OF THE TRUSTEES AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR

# THE ECCLESIASTICAL PARISH OF IPSLEY

**REGISTERED CHARITY NUMBER: 1133862**

**THE ECCLESIASTICAL PARISH OFIPSLEY**

**REPORT OF THE TRUSTEES**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

The Parochial Church Council presents its report and accounts for the year ended 31 December 2025. The accounts have been prepared in accordance with the accounting policies set out in note **1** to the accounts and comply with applicable law and the requirements of the Church Accounting regulations 2011.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1133862

**Principal address**

lpsley Church Lane Redditch
B98 OAJ

**Trustees:**

| | | | | | |
|---|---|---|---|---|---|
| Mr | B | Arrowsmith | Mr | P | Humphrey |
| Mrs | M | Bishop | Mr | P | McLaren |
| Mr | N | Bishop | Mrs | C | McLaren |
| Miss | V | Cole | Mrs | A | Mortimer |
| Rev | I | Evans | Rev | G | Nathaniel |
| Mrs | J | Evans | Mrs | J | Nathaniel |
| Mrs | S | Forest | Mrs | L | Nicholas |
| Mrs | J | Garfield | Mrs | J | Street |
| Mrs | J | Harvey | Mr | R | Sturdey |
| Mr | B | Humphrey | Mr | P | Williams |
| Mrs | R | Humphrey | Mr | P | Wilson |
| Mr | B | Humphrey | Mrs | A | Worley |

**THE ECCLESIASTICAL PARISH OFIPSLEY**

**REPORT OF THE TRUSTEES**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

## REFERENCE AND ADMINISTRATIVE DETAILS

### Independent examiner

Matthew Elmes ACCA ICAEW

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The day to day management of the charity is carried out by the members of the PCC, all of whom are also trustees.

### Recruitment and appointment of new trustees

Each DCC votes on its members annually at local level when they hold their individual Parish annual general meeting. New trustees are appointed by a majority vote and are given appropriate training to inform them of their duties and liabilities under Company and Charity Law.

### Parochial Church Council

The Parish of St Peters lpsley is made up of the churches of St Peters lpsley, St John's Greenlands and Christ Church Matchborough. The parish covers approximately one third of Redditch and includes the areas of Greenlands, lpsley, Matchborough, Winyates and Winyates Green.

### Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## OBJECTIVES AND ACTIVITIES

### Objectives and aims

The primary objective of the charity is the promotion in the ecclesiastical parish of the whole mission of the church.

### Public benefit

The trustees have complied with their duty to have due regard to the public benefit guidance published by the Charities Commission; the trustees consider that the charity meets the public benefit requirements of the CharitiesAct2011bycarryingoutitsnormalactivities.

## FINANCIAL REVIEW

### Reserves policy

It is the policy of this Parish to hold in reserves the equivalent of two months' general running costs and three months' salary costs. It is also our policy to hold an amount for essential building works as required, to comply with forthcoming Quinquennial inspections.
In applying these parameters, the individual situations of the three churches within the Parish have been taken into account and agreed at DCC level.
The policy will be reviewed annually as part of the Church year end accounts procedure, agreed by each DCC and consolidated into one Parish policy.

### Going Concern

It is the view of the Trustees that the Parish finances are sufficient to continue activities as a going concern for the foreseeable future

**THE ECCLESIASTICAL PARISH OFIPSLEY**

**REPORT OF THE TRUSTEES**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

A summary of individual Church results for 2025 is presented

Church income at £240.2K was very little different from 2024 at £212.5K

Core Operating costs in 2025 are very much as 2024, also contain specific items to mention :

- Christ Church major roof repairs £42.9K, funded from grants £13.2K, local appeal £12.4K and balance from general reserves
- St Johns £24.6K Hall Heating

Costs of both of these major repairs are in line with planned expenditure.

Joint Projects in the Parish, in addition to annual audit and website hosting, mainly comprises Messy Church.

Mission/evangelism achieved a total of £3.9K, down from £4.3K in 2024.

Overall, the total funds reduced by £16.1K, mainly arising from above major essential maintenance.

Continued attention does need to be given to our main income streams.

It is worth mentioning that with agreement between clergy and Treasurers, a revision to Ministry Share has been introduced, essentially sharing the load equally between all 3 churches. We have again received support from LinC fund (£16K) to offset some of the burden, and in line with PCC policy Treasurers are making every effort to achieve 100% of the requested figure going forward.

**THE ECCLESIASTICAL PARISH OFIPSLEY**

**REPORT OF THE TRUSTEES**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

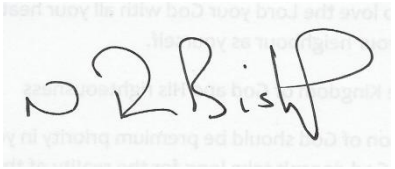
**STATEMENT OF TRUSTEES RESPONSIBILITIES**

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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



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N R Bishop  Parish Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

**THE ECCLESIASTICAL PARISH OF IPSLEY**

**Respective responsibilities of trustees and 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(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

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 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 statements 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 to 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.

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Matthew Elmes - Examiner

## THE ECCLESISTICAL PARISH OF IPSLEY

## STATEMENT OF FINANCIAL ACTIVITIES

## FOR THE YEAR ENDED 31DECEMBER 2025

| | Notes | Unrestricted Funds | Restricted Funds | 2025 Total Funds | 2024 Total Funds |
|---|---|---|---|---|---|
| | | | £ | £ | £ |
| **INCOMING RESOURCES** | | | | | |
| **Incoming Resources from generated funds** | | | | | |
| Voluntary Income | | 181,681 | 520 | 182,201 | 165,462 |
| Activities for generating funds | 1 | | | | |
| **Income resources from charitable activities** | | | | | |
| Lettings | | 36,495 | | 36,495 | 36,687 |
| Fees | | 3,188 | | 3,188 | 2,924 |
| Grants | | 13,181 | 2456 | 15,637 | 3,810 |
| Investment income | 2 | 1,031 | | 1,031 | 1031 |
| Miscellaneous | | 1,629 | | 1,629 | 2,611 |
| **TOTAL INCOMING RESOURCES** | | **237,205** | **2,976** | **240,181** | **212,525** |
| **RESOURCES EXPENDED** | | | | | |
| **Cost of generating funds** | | | | | |
| Cost of generating voluntary income | | | | | |
| **Charitable activities** | | | | | |
| Mission Giving | | 5,736 | 762 | 6,498 | 5,297 |
| Mission/evangelism | | 3,892 | | 3,892 | 4,303 |
| Parish/Ministry Share | | 85,539 | | 85,539 | 72,943 |
| Church running costs | | 160,399 | | 160,399 | 129,445 |
| **TOTAL RESOURCES EXPENDED** | | **255,566** | **762** | **256,328** | **211,988** |
| **NET INCOMING/(OUTGOING) RESOURCES** | | **-18,361** | **2,214** | **-16,147** | **537** |
| **TOTAL FUNDS BROUGHT FORWARD** | | **315,379** | **-11,256** | **304,123** | **303,586** |
| **TOTAL FUNDS CARRIED FORWARD** | | **297,018** | **-9,042** | **287,976** | **304,123** |

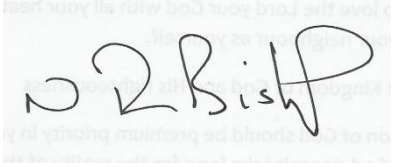
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## THE ECCLESISTICAL PARISH OF IPSLEY

## BALANCE SHEET AT 31 DECEMBER 2025

| | Notes | 2025 Total Funds £ | 2024 Total Funds £ |
|---|---|---|---|
| **FIXED ASSETS** | | | |
| Tangible fixed assets (wdv) | 4 | 123,666 | 123,666 |
| **CURRENT ASSETS** | | | |
| Debtors | 5 | 13,768 | 7,601 |
| Cash at Bank and in hand | | 170,216 | 194,593 |
| | | **307,650** | **325,860** |
| **CREDITORS** | | | |
| Amounts falling due within one year | 6 | -19,674 | -21,737 |
| **NET CURRENT ASSETS** | | **179,920** | **167,500** |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | **287,976** | **304,123** |
| **CREDITORS** | | | |
| Amounts falling due after one year | 7 | | |
| **NET ASSETS** | | **287,976** | **304,123** |
| **FUNDS** | 8 | | |
| Unrestricted | | 297,018 | 315,980 |
| Restricted | | -9042 | -11,857 |
| **TOTAL FUNDS** | | **287,976** | **304,123** |

The financial statements were approved by the Board of Trustees on 6 June 2025 and were signed on its behalf by:



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N R Bishop Parish Treasurer

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### 1. ACCOUNTINGPOLICIES

**Accounting convention**

These financial statements have been prepared in compliance with FRS 102 Section 1A, the Financial Reporting Standard applicable to the UK and Republic of Ireland, the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources**
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**
The diocesan parish share is accounted for when paid. Any parish share unpaid at the year end is provided for in these accounts as an operational liability.

Other expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|---|---|
| Freehold property | not provided |
| Plant and machinery | 10 -20% on cost |

Consecrated and beneficed property of any kind is excluded from the accounts by section 10 of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts.

**Taxation**
The charity is exempt from tax on its charitable activities.

**Fund accounting**
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

## 1. ACTIVITIES FOR GENERATING FUNDS

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| There were no reported expenses under this heading | 0 | 0 |
| | 0 | 0 |

## 2. INVESTMENT INCOME

| | | |
|---|---|---|
| Deposit account interest | 1,031 | 1,521 |

## 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023

Trustees expenses:

Clergy expenses amounting to £4,025 (2024: £4,096) were paid in the year.

## 4. TANGIBLE FIXED ASSETS

| | Freehold Property | Plant & Equipment | Total |
|---|---|---|---|
| | £ | £ | £ |
| **COST OF ASSETS** | | | |
| As at 1 January 2025 | 123,666 | 58,920 | 182,586 |
| Additions 2025 | | | |
| | 123,666 | 58,920 | 182,586 |
| **DEPRECIATION** | | | |
| As at 1 January 2025 | | (58,920) | (58,920) |
| Charge for the year | | | |
| | | (58,920) | (58,920) |
| **NET BOOK VALUE** | | | |
| As at 1 January 2025 | 123,666 | 0 | 123,666 |
| As at 31 December 2025 | 123,666 | 0 | 123,666 |

Included in cost or valuation of land and buildings is freehold land of £123,666

## 5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Debtors | 13,768 | 7,601 |

## 6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Creditors & Accruals | 19,674 | 21,737 |
| | 19,674 | 21,737 |

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## 7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| | 0 | 0 |

## 8. MOVEMENT IN FUNDS

| | At 1 Jan 2024 | Movement for Year | At 31 Dec 2025 |
|---|---|---|---|
| | £ | £ | £ |
| Unrestricted Funds | 315,379 | (18,361) | 297,018 |
| Restricted Funds | (11,256) | 2,214 | (9,042) |
| **TOTAL FUNDS** | **304,123** | **(16,147)** | **287,986** |

Net movement in funds, included in the above are as follows:

| | Incoming Resources | Resources Expended | Transfers | Movement in Funds |
|---|---|---|---|---|
| | £ | £ | | £ |
| Unrestricted Funds | 237,205 | (255,566) | | (18,361) |
| Restricted Funds | 2,976 | (762) | | 2,214 |
| Total | **240,181** | **(256,328)** | | **(16,147)** |

## 10. OTHER FINANCIALCOMMITMENTS

There were no other financial commitments to report.

| | Unrestricted Funds | Restricted Funds | Total 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Income** | | | | |
| Voluntary Income | | | | |
| Tax-efficient Planned Giving | 112,173 | | 112,173 | 110,845 |
| Other Planned Giving | 5,265 | | 5,265 | 7,474 |
| Plate Offerings | 8,237 | | 8,237 | 7,246 |
| Other recurring giving | 1,425 | | 1,425 | 1,008 |
| Non-Recurring Giving | 1,540 | | 1,540 | 706 |
| Income Tax Recoverable | 30,412 | | 30,412 | 29,217 |
| Donations, Appeals, etc | 22,629 | 520 | 23,149 | 8,966 |
| Legacies | | | | |
| Recurring Grants | 13,181 | | 13,181 | 3,810 |
| Non-recurring Grants | 334 | 2,456 | 2,790 | |
| Flower Fund | | | | |
| Activities for Generating Funds | | | | |
| Fund Raising | | | | |
| Social Events | | | | |
| Income from Investments | | | | |
| Interest | 1,031 | | 1,031 | 1,521 |
| Income from Church Activities | | | | |
| Bookstall | | | | |
| Tuck Shop | | | | |
| Sundry Sales | | | | |
| Lettings | 36,495 | | 36,495 | 36,687 |
| Fees - Weddings, Baptisms,Funerals | 3,188 | | 3,188 | 2,924 |
| Other incoming resources | | | | |
| Fellowship Events | 460 | | 460 | 243 |
| Insurance claims | | | | |
| Miscellaneous | 835 | | 835 | 1,878 |
| **Total Income** | **237,205** | **2,976** | **240,181** | **212,525** |

| | Unrestricted Funds | Restricted Funds | Total 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Resources Expended** | | | | |
| Donations Home - Christian | 4,990 | | 4,990 | 3,607 |
| Donations Individuals | 100 | | 100 | |
| Youth Work | 646 | 762 | 1,408 | 1,690 |
| Teaching, Training & Education | | | | 250 |
| Fellowship Events | 1,538 | | 1,538 | 260 |
| Ministry Share | 78,039 | | 78,039 | 72,943 |
| RMA | 7,500 | | 7,500 | |
| Clergy Expenses | 4,025 | | 4,025 | 4,096 |
| Lay Expenses | 40 | | 40 | 56 |
| Church Consumables | 1,085 | | 1,085 | 1,024 |
| Flower Fund | | | | 350 |
| Centre Maintenance & Cleaning | 37,600 | | 37,600 | 8,864 |
| Centre Electricity | 10,103 | | 10,103 | 12,149 |
| Centre Gas | 3,911 | | 3,911 | 3,242 |
| Centre Water | 91 | | 91 | 487 |
| Churchyard | 1,889 | | 1,889 | 10,092 |
| Church Maintenance & Cleaning | 12,226 | | 12,226 | 22,302 |
| Church Electricity | 8,120 | | 8,120 | 8,077 |
| Church Gas | 2,813 | | 2,813 | 3,751 |
| Church water | 670 | | 670 | 682 |
| Refreshments | | | | 1,414 |
| Insurance | 6,832 | | 6,832 | 6,737 |
| Administration | 11,414 | | 11,414 | 8,151 |
| Phone & Internet | | | | 1,152 |
| Payroll - Admin | 5,382 | | 5,382 | 945 |
| Payroll - Other | 9,308 | | 9,308 | 11,337 |
| Mission/Evangelism | 3,892 | | 3,892 | 4,303 |
| Major Repairs - Church | 42,897 | | 42,897 | 23,259 |
| Miscellaneous | 455 | | 455 | 768 |
| **Total Expenditure** | **255,566** | **762** | **256,328** | **211,988** |

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

| | | | |
|---|---|---|---|
| **Report to the trustees/ members of** | Charity Name: The Ecclesiastical Parish of Ipsley | | |
| **On accounts for the year ended** | 31/12/2025 | **Charity no (if any)** | 1133862 |
| **Set out on pages** | Pages are not numbered, but there are 9 pages in total (remember to include the page numbers of additional sheets) | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025**.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

| | | | |
|---|---|---|---|
| **Signed:** | M J Elmes | **Date:** | 7/10/26 |
| **Name:** | Matthew Elmes | | |
| **Relevant professional qualification(s) or body (if any):** | ICAEW / ACCA | | |
| **Address:** | 11 Swan Street<br>Alcester<br>Warwickshire, B49 5DP | | |