REGISTERED CHARITY NUMBER 1147432

ST. ANDREW'S CHURCH, BENTLEY

31ST DECEMBER 2025

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ST. ANDREW'S CHURCH, BENTLEY

TRUSTEES' ANNUAL REPORT **FOR THE YEAR ENDED 31ST DECEMBER 2025**

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

REFERENCE AND ADMINISTRATION DETAILS

Registered Charity Number **1147432**

Principle Address: 329 Wolverhampton Road West
Willenhall
West Midlands WV13 2RL

Date of registration: 24th May 2012

Trustees are as stated below:

Church Council
Bishop Paul Hunt
Mr Edward Critch
Mrs June Critch
Reverend Mark Spiers
Reverend Henry Birtley

Churchwardens
Mrs Elizabeth Spiers
Mr Daniel Booth

Delegates
Mr Matthew Spiers
Mrs Alveen Hartley

Alternate Delegate
Mrs Lynn Wainwright

Governing document: Constitution adopted 20th February 2012

Company Bankers: HSBC Bank Plc
Market Place
Willenahall
West Midlands
WV13 2AA

Independent examiner: Keval Dattani ACA
BK Plus Limited
Azzurri House
Walsall Road
Aldridge
WS9 0RB

ST. ANDREW'S CHURCH, BENTLEY
TRUSTEES' ANNUAL REPORT (CONTINUED)
OBJECTIVES AND ACTIVITIES

St. Andrew's Church is committed to the advancement of the Christian faith in union with and according to the principles and practices of the Free Church of England, otherwise called the Reformed Episcopal Church contained within the Declaration of Principles as stated in Schedule 1.

In planning our activities for the year, St. Andrew's Church have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer,
- Encouraging faith commitment,
- Assisting adherents to develop Christian virtues and helping to conduct themselves in a socially responsible way in wider society,
- Maintaining communion with all Christian Churches,
- Contribution to the spiritual and moral education of children and young people by organising Sunday schools and similar groups (including uniformed organisations affiliated to national bodies),
- Holding prayer meetings, lectures and special services to mark Christian festivals and civic occasions,
- Arranging functions, open days, meals and entertainment to which members of the general public are invited,
- Providing comfort to elderly, housebound, sick and bereaved people,
- Providing and distributing literature along with maintaining a website to enlighten others about the Christian faith.

To facilitate this work, it is important that we maintain the fabric of St. Andrew's Church.

ACHIEVEMENTS AND PERFORMANCE

Church statistics

60	(2024 – 62)	Memberships
70	(2024 – 64)	Communion Services
810	(2024 – 1011)	Communicated
4	(2024 – 1)	Baptisms
3	(2024 - 10)	Confirmations
25	(2024 – 37)	Funerals
3	(2024 – 1)	Ashes
7	(2024 – 4)	Weddings
3	(2024 – 1)	Vows renewed

GOING CONCERN

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis.

At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees annual report.

ST. ANDREW'S CHURCH, BENTLEY

TRUSTEES' ANNUAL REPORT (CONTINUED)

OBJECTIVES AND ACTIVITIES (CONTINUED)

RESERVES POLICY

The Trustees have reviewed the reserves of charity. Their review included a consideration of the nature of the income and expenditure streams, the requirement to match variable income with fixed commitments and a consideration of the nature of the reserves. As a result of this review, it was concluded that in order to allow the charity to be managed efficiently and to ensure sufficient reserves were available to provide uninterrupted services, a unrestricted income fund equivalent to at least 20% of the charity's management and administration expenses should be maintained. In addition, amounts are to be set aside, out of this fund, in order to ensure funds are available for specific expenditure envisaged in the next financial year as appropriate.

REVIEW OF ACTIVITIES AND FINANCIAL POSITION

The total income, including investment income of £144 (2024 - £176), was £104,110 (2024 - £121,321).

The total resources expended, were £100,117 (2024 - £107,720).

The statement of financial activities, which is shown on page 8 of the accounts, summarises the charity's incoming resources and how their resources have been expended.

An analysis of the charity's incoming resources are shown on pages 11 and 12 of the accounts.

An analysis of the charity's resources expended are shown on pages 12, 13 and 14 of the accounts.

The charity's total reserves at 31st December 2025 are £384,077 (2024 – £380,084), being a surplus of unrestricted income funds of £369,763 (2024 - £365,770) and a surplus of restricted capital funds of £14,314 (2024 - £14,314).

DECLARATION

The trustees' declare that they have approved the Trustees' Report above.

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Signed on behalf of the Charity's trustees

Bishop P.N. Hunt
Date: 29/10/2026

ST. ANDREW'S CHURCH, BENTLEY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES' OF ST. ANDREW'S CHURCH, BENTLEY

I report to the Trustees on my examination of the financial statements of St. Andrew's Church for the year ended 31st December 2025.

RESPONSIBILITIES AND BASIS OF REPORT
As the trustees of the charity you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the charity are not required to be audited under Section 145 of the Charities Act 2011 (the 2011 Act) and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under 145 of the Charities Act 2011. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of the Charities Act; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

BK Plus

.....

Keval Dettani ACA (Independent Examiner)
bk plus Limited
Azzurri House,
Walsall Road, Aldridge WS9 0RB
Date: 29/10/2026

ST. ANDREW'S CHURCH, BENTLEY

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted funds £	2025 Total £	2024 Total Funds £
INCOMING RESOURCES					
Receipts from donors	2	36,315	-	36,315	30,854
Activities for generating funds	3	7,392	-	7,392	6,563
Income from church activities	4	29,840	-	29,840	27,676
Other income	5	30,419	-	30,419	56,052
		103,966	-	103,966	121,145
INVESTMENT INCOME	6	144	-	144	176
TOTAL INCOMING RESOURCES		104,110	-	104,110	121,321
RESOURCES EXPENDED					
Costs attributed to generating funds	7	2,437	-	2,437	3,757
Cost attributed to church activities	8	11,167	-	11,167	11,619
Management and administration expenses	9	86,513	-	86,513	92,344
		100,117	-	100,117	107,720
INTEREST PAYABLE	10	-	-	-	-
TOTAL RESOURCES EXPENDED		100,117	-	100,117	107,720
NET SURPLUS (DEFICIT) RESOURCES EXPENDED FOR THE YEAR		3,993	-	3,993	13,601
TOTAL FUNDS BROUGHT FORWARD AT 31ST DECEMBER 2024		365,770	14,314	380,084	366,483
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2025	13	369,763	14,314	384,077	380,084

ST. ANDREW'S CHURCH, BENTLEY

BALANCE SHEET **31ST DECEMBER 2025**

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible assets	11		350,000		350,000
CURRENT ASSETS					
Cash at bank and in hand		28,076		23,534	
Debtors	12	6,001		6,550	
		34,077		30,084	
CREDITORS – Amount falling due within one year	13	-		-	
NET CURRENT ASSETS			34,077		30,084
TOTAL ASSETS LESS CURRENT LIABILITIES			384,077		380,084
RESERVES	14		384,077		380,084

The accounts on pages 7 to 14 were approved by the Board of Trustees' on 29/10/26 and signed on its behalf by:-

.....

Trustee – Bishop P.N. Hunt

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102).

Tangible fixed assets

On transition to FRS102 a previous valuation of the freehold land and building was taken as the deemed cost and this value has been used in the accounts.
The freehold land and building will continue to be shown at this value and not depreciated.
A depreciation charge and related accumulated depreciation balance would not be material as the freehold land and building has a long remaining useful life.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.
All incoming resources are disclosed gross, without deduction of related expenditure.

Resources expended

Expenditure is accounted for on a receipts basis and includes direct charitable expenditure, which relates to the furtherance of the charity's objects, together with management and administration expenditure, which is of a general nature.

Allocations and apportionment of costs

All direct charitable expenditure is allocated to relevant projects run throughout the year.

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. Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

The trustees continue to evaluate the charity's ability to continue to operate on an ongoing and foreseeable basis. At the time of approving the financial statements they have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the Trustees' Annual Report.

2. RECEIPTS FROM DONORS

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total £	2024 Total Funds £
Collections	24,696	-	24,696	23,868
Donations and in memory	2,355	-	2,355	4,766
Sale of gold donations	-	-	-	2,220
Gift Aid Claim	9,264	-	9,264	-
	36,315	-	36,315	30,854

3. ACTIVITIES FOR GENERATING FUNDS

Flowers fund	615	-	615	447
Fun days	3,545	-	3,545	3,418
Harvest auction	381	-	381	275
Harvest donations	-	-	-	304
Social events	1,733	-	1,733	442
Community group	1,118	-	1,118	887
Community group repay	-	-	-	790
	7,392	-	7,392	6,563

4. INCOME FROM CHURCH ACTIVITIES

Youth club subscriptions	-	-	-	-
Community hire	14,471	-	14,471	14,593
Weddings and funerals	10,242	-	10,242	7,212
Luncheons	3,953	-	3,953	4,020
Christmas meal	548	-	548	632
Coffee and chat	626	-	626	482
Food for events	-	-	-	572
Jubilee/coronation donations	-	-	-	-
Mental health group	-	-	-	165
	29,840	-	29,840	27,676

5. OTHER INCOME	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total Funds £
Asda Foundation	18,010	-	18,010	-
Income into office	-	-	-	4,000
General Fund payment	3,630	-	3,630	3,071
SD payments	2,424	-	2,424	1,383
Denom publications	-	-	-	-
Bishops' support fund	360	-	360	330
YB Editor	-	-	-	-
Bishop John's Books	-	-	-	-
DBS Checks	-	-	-	24
FCECT repayment	1,879	-	1,879	2,493
Wall grants and donations	-	-	-	542
FCE hoods/badges	-	-	-	162
HMF Grant	-	-	-	300
St Jude's, Walsall	3,666	-	3,666	1,065
St Jude's hall	-	-	-	39,058
Other	-	-	-	2,931
Retreat	450	-	450	693
Memorial sticks	-	-	-	-
TWiGG	-	-	-	-
Office general fund	-	-	-	-
Refunds	-	-	-	-
	30,419	-	30,419	56,052

6. INVESTMENT INCOME				
Bank interest received	144	-	144	176

7. COSTS ATTRIBUTED TO ACTIVITIES GENERATING FUNDS				
Fun day	123	-	123	-
Flowers	935	-	935	851
Social events	-	-	-	783
Harvest	108	-	108	303
Community group	855	-	855	1,218
Christmas meal	416	-	416	602
	2,437	-	2,437	3,757

8. COSTS ATTRIBUTED TO FURTHERENCE OF CHURCH ACTIVITIES	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total £	2024 Total funds £
Youth club	-	-	-	-
Luncheon club: -				
Food	3,776	-	3,776	3,546
Hall hire	-	-	-	-
Missionary	750	-	750	2,110
Organists	-	-	-	-
Funeral costs	5,490	-	5,490	5,100
Communion wine	266	-	266	120
King's coronation/Queen's jubilee	-	-	-	-
Church hospitality	585		585	413
Helping Hands	-	-	-	30
Church music	300	-	300	300
	11,167	-	11,167	11,619

ST. ANDREW'S CHURCH, BENTLEY

NOTES TO THE ACCOUNTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

9. MANAGEMENT AND ADMINISTRATION EXPENSES	Unrestricted funds £	Restricted funds £	Total £	Total funds £
Stipend and National Insurance	28,060	-	28,060	26,021
Clergy benevolent fund	320	-	320	320
Stipend fund	-	-	-	-
Water rates	706	-	706	534
Rates	1,658	-	1,658	1,525
Insurance	2,761	-	2,761	1,558
Light and heat	8,562	-	8,562	11,432
Telephone	956	-	956	1,222
Bank charges	163	-	163	206
Printing, postage and stationery: -				
Photocopier lease	585	-	585	731
Postage & Stationery	254	-	254	248
Sundries: -				
General	2,397	-	2,397	2,417
Photocopying	677	-	677	646
Books, aids and music	-	-	-	290
Copyright licence	-	-	-	189
Gifts	300	-	300	75
TWiGG	-	-	-	38
Repairs and maintenance: -				
Window cleaning	385	-	385	455
Church Maintenance	9,180	-	-	-
Church and house items	3,870	-	3,870	1,943
Church wall	-	-	-	-
Fire protection/CCTV	336	-	336	376
Corner plot grassed	-	-	-	2,070
Garden	1,510	-	1,510	976
Lychgate	-	-	-	-
Bin collection	381	-	381	240
Messy church	83	-	83	26
Website	130	-	130	-
Minibus Insurance/Lease/MOT	1,329	-	1,329	1,763
Diocesan costs	1,966		1,966	-
Denomination costs	3,374	-	3,374	-
Denomination quotas etc.	4,468	-	4,468	3,434
Southern diocese costs	-	-	-	-
Central Trust costs	2,043	-	2,043	-
Accounts	780	-	780	690
St Jude's Walsall	3,279	-	3,279	2,861
Stipend Fund	6,000	-	6,000	30,058
	86,513	-	86,513	92,344

10. INTEREST PAYABLE

Interest payable on loan from the denomination	-	-	-	-

11. TANGIBLE FIXED ASSETS

COST OR VALUATION	Freehold Land and Buildings £	Total £
At 31st December 2024 and at 31st December 2025	350,000	350,000

A previous valuation of St. Andrew's Church freehold land and building, of £350,000, has been taken to represent the deemed cost of the property and this value has been included in the accounts.

12. DEBTORS

	2025 £	2024 £
Owed by Denom	6,001	3,263
Owed by FCECT	-	1,879
Owed by Diocese	-	1,408
	6,001	6,550

13. CREDITORS DUE AFTER ONE YEAR

	2025 £	2024 £
Monies owed to Bishop P.N. Hunt	-	-
Monies owed to others	-	-
	-	-

14. RESERVES

	2025 £	2024 £
Restricted capital funds	14,314	14,314
Unrestricted income surplus funds	369,763	365,770
TOTAL FUNDS	384,077	380,084