ST PAULS CHURCH WORCESTER

Accounts – 31st December 2025

ST PAULS CHURCH WORCESTER

(A company limited by guarantee and not having a share capital)

Charity number: 1159042
Company number: 08983424

Accounts – 31st December 2025

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REPORT OF THE DIRECTORS
for the year ended 31st December 2025

The Directors are pleased to present their annual report and financial statements of charitable company for the year ended 31st December 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland; FRS 102) issued in October 2019.

Reference and Administration Details
The charity's name is St Paul's Church Worcester.

Charity Registration Number: 1159042

Company Number: 08983424

Registered Office: St Paul's Church
St Paul's Street
Worcester
Worcestershire
WR1 2BH

Directors and Trustees
The Directors of the charitable company (the charity) are its Trustees for the purposes of charity law. The Trustees and officers who served during the year and since the year end were as follows:

Dorothy Burnett Chair
C Stacey
Doreen Porter
Linden John Burnett
Rhian Anstey
John Micah
Matthew Thompson (appointed 1 September 2025)

The Church management is vested in these Trustees who comprise duly appointed or elected Leaders of the Church. Dorothy Burnet is Chair and the other Officer is Mr C Stacey.

Objectives and Activities
The main objects of the charity are:

a) The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain and Ireland as approved by the General Council from time to time (the Statement).
b) Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
c) The furtherance of the other charitable work of the Church consistently with the Statement.
d) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the Statement and the promotion of religious observances that manifest the Statement.
e) Outreach into the community of the City of Worcester supporting and caring for those in need.

Achievements and Performance
In planning the activities of the charitable company the Trustees have considered the Commission's guidance on public benefit and in particular the specific guidance on charities for the enhancement of religion.

REPORT OF THE DIRECTORS
for the year ended 31st December 2025 (Continued)

During 2025 the numbers attending the church on a Sunday have continued to increase with around 200 people regularly attending the two services. Additionally, we have continued to see increased numbers of those watching our services online. As well as our Sunday services all our weekday groups have continued to grow and thrive and there are now fifteen groups run by St. Paul's supporting not only regular church goers, but also those from the wider community. In addition to our ongoing activities of parents and toddler groups, lunch clubs for older people, community coffee mornings, English as a foreign language classes, a bereavement support group, and a friendship group for those who enjoy attending the cinema, the theatre and restaurants, a monthly group who enjoy talks given by experts on a wide range of topics we have added a weekly group to support those who have experienced domestic abuse. We continue to host our "Big Breakfast" event around 3 times a year and this together with our annual Christmas banquet helps to strengthen and expand our links with the local community. In total the church is used by more than 400 people each week. We continue to explore ways in which to connect with our local community. All our activities are assessed and reviewed to ensure they remain in line with our vision and values.

We have a stable and capable staff who work together to ensure the smooth running of the church. In November 2025 we appointed a Minister in Training and this was followed in early 2026 with the appointment of a children's worker. Also, in early 2026 our Youth Pastor made the decision to explore other opportunities within Christian youth work and resigned his position. Subject to the right person being available we will, in time, seek to appoint a new Youth Pastor. In the meantime, there is an extremely capable volunteer team in place who continue to deliver an excellent provision for the youth.

Throughout most of 2025 the church had six trustee/directors and in September 2025 we added a seventh trustee. There is a wide breadth of knowledge and experience within the trustee team. All policies and governance documents are regularly reviewed and amended where appropriate.

Financially the church is in a sound position, with our congregation continuing to be generous in their giving. We continue to plan for the future of the property and have had an offer for purchase of the building accepted by the Church of England. It is our intention to complete the purchase by the end of 2026. We report against an annual budget to gauge how our finances are at any point in time. Our intention is to stay linked to the AOG family, and several visiting pastors and church leaders have attended St Paul's. This maintains an openness and accountability to the way in which our church functions. Our links with other church leaders in the city of Worcester remain strong.

We look forward to the coming year and beyond with a sense of excitement and feel we are well equipped to deal with the challenges and opportunities presented to us.

Financial Review
There was a deficit for the year in general funds of £7,656. Our general fund income from Tithes and Offerings (our principal source of funding) for the year was £203,200 (including Gift Aid) compared to £182,194 for 2024 so this income has continued to grow. Income from Activities (General and Restricted) was £36,699 for the year compared to £28,509 in 2024.

We have no fundraising activity as such; however our policy is that all events and functional areas of the church must break even on their activities.

As with any charity, there are items of expenditure which we have very limited control over i.e the insurances. However, we have a Budget in place and account activities are managed on the SAGE accounts system so that we have good monthly review and control processes in place.

The areas described as "Church Activities" includes Children, Youth and Citycare which form part of what we see as core purpose for our work and are areas we want to support and sustain wherever possible.

REPORT OF THE DIRECTORS
for the year ended 31st December 2025 (Continued)

The building continues to be a concern regarding the liability for repair going forward and the Trustees have taken advice on this matter. Repairs will be carried out on a needs must basis and a plan is to be developed for the long-term future.

We have no concerns about the viability of the charity and its functioning as such into the future.

Reserves Policy
The Building Reserve Account can only be expended by agreement of the Trustees.

The directors have examined the charity's requirements for reserves taking account of the main risks to the organization. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 2 and 3 months of expenditure. The directors consider that this should be £50,000 in general funds based on 2025 expenditure. The reserves are needed to meet the working capital requirement of the charity and the directors are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. As at 31 December 2025, general funds stood at £79,354, £2,502 funds the fixed assets of the charity which leaves £76,852 as available working capital of which £8,905 is designated for building repairs. The present level of the reserves available to the charity are therefore now nearly £26,000 above the level required. The trustees hold just under £42,000 in a deposit account with The Kingdom Bank to ensure that there are always some reserves that cannot be utilized on general running expenses.

Structure, Governance and Management

Governing Document
St Paul's Church Worcester is a company limited by guarantee governed by its Memorandum and Articles of Association dated 7th April 2014. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £1 to the assets of the charitable company in the event of winding up.

The Directors of this company are Mr LJ Burnett, Mr C Stacey, Ms R Anstey. Mrs D Burnett, Mr J Micah, Mr M Thompson and Miss D Porter. The company number is 08983424.

Appointment of Trustees
The directors keep the composition of the board under review and will seek to appoint additional members with appropriate skills and expertise should the need arise. Interested parties are given details of the background of the charitable company in order to make them aware of current activities.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within Part 15 of the Companies Act 2006.

Approved by the directors on 9th September 2026 and signed on its behalf by:-

D A Burnett

Dorothy Burnett - Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of St Pauls Church Worcester (the charitable company) for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with 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 (FRS 102)].

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.

A P Williams FCCA
A J Carter & Co Limited
Certified Accountants

22b High Street
Witney
Oxon
OX28 6RB

16th September 2026

Statement of Financial Activities
(including an income and expenditure account)
for the year ended 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income from:					
Donations and legacies	3	203,200	10,455	213,655	185,632
Charitable activities	4	24,990	11,709	36,699	28,509
Other	5	1,937	-	1,937	3,432
Total incoming resources		230,127	22,164	252,291	217,573
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	6	237,783	15,351	253,134	267,735
Other		-	-	-	-
Total expenditure		237,783	15,351	253,134	2267,735
Net income/(expenditure) and net movement in funds for the year		(7,656)	6,813	(843)	(50,162)
Transfer between funds		-	-	-	-
Net movement in funds		(7,656)	6,813	(843)	(50,162)
Reconciliation of funds					
Funds brought forward		87,010	774	87,784	137,946
Total funds carried forward		£79,354	£7,587	£86,941	£87,784

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

ST PAULS CHURCH WORCESTER

BALANCE SHEET
as at 31st December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	2,502	3,338
Investments		-	-
Total fixed assets		2,502	3,338
Current assets			
Debtors	13	9,735	4,946
Cash at bank and in hand		80,485	84,468
Total current assets		90,220	89,414
Liabilities			
Creditors falling due within one year	14	5,781	4,968
Net current assets		84,439	84,446
Total assets less current liabilities		86,941	87,784
Creditors: falling due after more than 1 year		-	-
Provisions for liabilities			
Total net assets	15	£86,941	£87,784
The funds of the Charity			
Restricted income funds	16	7,587	774
Unrestricted income funds	16	79,354	87,010
Revaluation reserve		-	-
Total unrestricted funds		79,354	87,010
Total charity funds		£86,941	£87,784

For the year ended 31st December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on 9th September2026 and are signed on their behalf by:

D A Burnett

Dorothy Burnett – Director

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025

1. **Accounting Policies**

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of Preparation**
The financial statements have been prepared in accordance the Charities: Statement of Recommended Practice (applicable to Charities preparing their accounts in accordance with the Reporting Financial Standard applicable in the UK and the Republic of Ireland (FRS 102)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) **Public Benefit Entity**
St Paul's Church Worcester meets the definition of a public benefit entity under FRS 102.

c) **Going Concern**
The Directors consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) **Income Recognition Policies**
Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) **Interest Receivable**
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) **Fund Accounting**
Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for the particular areas of the Charity's work or for specific projects being undertaken by the Charity.

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

g) **Expenditure and Irrecoverable VAT**
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) **Tangible Fixed Assets**
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the reducing balance basis as follows:

Asset Category	**Annual Rate**
Furniture and equipment	25% Reducing balance

i) **Debtors**
Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

j) **Cash at Bank and in Hand**
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) **Creditors and Provisions**
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. **Income from donations**

	2025	2024
	£	£
Gifts and donations	211,655	184,632
Grants	2,000	1,000
	£213,655	£185,632

Of the £213,655 received in 2025 £10,455 was restricted funds and £203,200 unrestricted funds.
(Of the £185,632 received in 2024 £3,438 was restricted funds and £182,194 unrestricted funds)

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

4. **Income from charitable activities**

	2025	2024
	£	£
Youth & Football	7,207	3,668
Children's Work	20	73
CityCare	27,348	24,273
Other	2,124	495
	£36,699	£28,509

Of the £36,699 received in 2025 £11,709 was restricted funds and £24,990 unrestricted funds.
(Of the £28,509 received in 2024 £6,738 was restricted funds and £21,771 unrestricted funds.)

5. **Income earned from other sources**

	2025	2024
	£	£
Room hire	-	50
Other income	1,524	2,491
Interest	413	891
	£1,937	3,432

Of the £1,937 received in 2025 £Nil was restricted funds and £1,937 unrestricted funds.
(Of the £3,432 received in 2024 £511 was restricted funds and £2,921 unrestricted funds.)

6. **Analysis of expenditure on charitable activities**

	2025 Total	2024 Total
	£	£
Salaries and remuneration	133,833	114,311
Gifts to mission	5,392	4,047
Ministry gifts	75	580
Travel	460	514
Insurance	5,088	5,263
Utilities	23,565	21,984
Property costs	10,552	46,367
Rent/Hire of premises	2,500	2,500
Office costs	11,973	15,405
Worship and resources	2,871	4,207
Conferences and training	4,078	1,854
Church activities	48,193	42,159
Sundry expenses	860	747
Accountancy	-	3,887
Legal and professional	1,348	1,067
Bank charges	370	392
Depreciation	836	1,115
Independent Examination	1,140	1,336
Total	£253,134	£267,735

Of the £253,134 expenditure in 2025, £237,783 was unrestricted and £15,351 restricted funds
(Of the £267,735 expenditure in 2024, £254,489 was unrestricted and £13,246 restricted funds.)

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

7. **Net income/(expenditure) for the year**

	2025	2024
This is stated after charging:	£	£
Depreciation	836	1,115
Independent examiner's fee	1,140	1,336
Accountancy services	-	3,887

8. **Analysis of staff costs and trustee remuneration and expenses**

	2025	2024
	£	£
Salaries and wages	128,630	110,999
Social security costs	1,830	306
Statutory Maternity Pay recovered	-	-
Pension Costs	3,373	3,006
Recruitment Costs	-	-
	£133,833	£114,311

No employees had emoluments in excess of £60,000.

Of the charity trustees, C J Stacey, received remuneration of £11,725 and £3,130 of work related expenses reimbursed in the year to 31 December 2025. Dot Burnett received £46,180 and had £330 of work related expenses reimbursed. LJ Burnett is connected to Dot Burnett. No other trustees were paid or had work related expenses reimbursed.

Trustees donated £30,772 to the Charity

9. **Staff numbers**

The average monthly number of employees during the year was as follows:

2025	2024
Number	Number
10.17	8.91

10. **Corporation tax**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 . **Operating Leases**

At the year end the Charity had annual commitments under operating leases expiring in 5 years of £15,000

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

12. Tangible fixed assets

	Furniture & equipment £	Total £
Cost:		
As at 1 January 2025	99,800	99,800
Additions	-	-
As at 31 December 2025	99,800	99,800
Depreciation:		
As at 1 January 2025	96,462	96,462
Charge for year	836	836
As at 31 December 2025	97,298	97,298
Net book value:		
As at 31 December 2025	£2,502	£2,502
As at 31 December 2024	£3,338	£3,338

13. Debtors

	2025 £	2024 £
Trade debtors	-	-
Prepayments and accrued income	68	-
Gift aid	9,667	4,946
	£9,735	£4,946

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,170	1,000
Accruals	2,611	3,968
	£5,781	£4,968

NOTES TO THE ACCOUNTS
for the year ended 31st December 2025 (continued)

15. **Analysis of net assets between funds**

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	2,502	-	-	2,502
Cash at bank and in hand	63,993	8,905	7,587	80,485
Other net current assets/(liabilities)	3,954	-	-	3,954
Total	£70,449	£8,905	£7,587	£86,941

16. **Analysis of charitable funds**

Analysis of movements in restricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Funds 31.12.2025
	£	£	£	£
Citycare	1,757	9,132	(6,916)	3,973
Building/Vision	-	4,540	-	4,540
General restricted	(983)	8,492	(8,435)	(926)
Total	£774	£22,164	£(15,351)	£7,587

Analysis of movements in unrestricted funds

	Balance 1.1.2025	Incoming resources	Resources expended	Funds 31.12.2025
	£	£	£	£
General fund	78,105	230,127	(237,783)	70,449
Building fund	8,905	-	-	8,905
Total	£87,010	£230,127	£(237,783)	79,354

Name of unrestricted fund	**Description, nature and purposes of the fund**
General fund	The 'free reserves' after allowing for all designated funds.
Building fund	In preparation for refurbishment works as necessary