James, Stanley & Co.
Chartered Accountants

REGISTERED CHARITY NUMBER: 1159835

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

James, Stanley & Co. Limited
1,733 Coventry Road
South Yardley
Birmingham
West Midlands
B26 1DT

James, Stanley & Co.
Chartered Accountants

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Contents of the Financial Statements for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 19
Detailed Statement of Financial Activities	20 to 21

James, Stanley & Co.
Chartered Accountants

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The purpose of the charity, as stated in the governing documents, is to co-operate with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

In doing so, we aim to be channels of God's transforming love towards all people we come into contact with.

OBJECTIVES AND ACTIVITIES

Objectives and aims

In pursuance of our aim, we seek to display our agreed core values, which are:

- enable vibrant worship
- extending a warm welcome to everyone
- showing generosity
- a commitment to prayer
- celebrating our diversity
- ensuring we grow in faith

We are committed to providing regular Sunday worship which reflects the above values plus services on other occasions, such as weddings and funerals. We are rooted in our parish, which comprises Ladywood, Spring Hill and Brookfields, and we are involved in a number of initiatives to enable those who live there to thrive.

The Church of St John & St Peter, where our worship takes place, is a flexible space that can also be used for a variety of events and activities including those which benefit the local community. There is also the adjoining Church Hall, which is also available for such uses.

Public benefit

In planning our activities for the year, we have considered the Charity Commission's guidance on public benefit. We believe those activities have delivered this, as:

- We extend an open invitation to all to worship with us and to learn about Jesus and to trust him;
- We have made our building available on a regular basis for a variety of activities that are open to all, some of which we organise ourselves and some which are organised by other local community groups.
- We are committed to ministering to children and young people, including those who are not part of our church family, so that each one can reach their full potential. In this regard we have developed positive links with local schools and with local young people;
- We are engaged in working with the local community in our parish in order to enhance the lives of all who dwell there.

We welcome marriage and funeral enquiries from anyone who has a local connection, even if they live beyond the parish boundary, whether or not they are members of our church.

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

OBJECTIVES AND ACTIVITIES

Volunteers

As well as relying upon members making regular financial donations, the church also thanks those who generously give of their time to enable it to fulfil its objectives. During the year we invited people who considered themselves to be members and who met the requirements laid down by the Church Representation Rules to apply to come on the electoral roll of the parish, since 2025 was a year in which a new roll had to be prepared. It was subsequently reported at the Annual Parochial Church Meeting on 11th May 2025 that 62 people had been included in the new roll. Of these, 31 are identified as having an active volunteering role. Our safeguarding officer, Marie Robinson, ensures that anyone who volunteers for a role which may bring them into contact with children or vulnerable adults is subject to the appropriate checks and that they undergo appropriate safeguarding training.

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Church activities

Throughout the year our ministry team, comprising our vicar, Revd Tracy Browne, our three readers and other lay leaders, have led our worship services and shared in preaching. They have been supported by other members of the congregation in various ways, including providing technological support, serving refreshments after the service and making sure all who come to worship with us are warmly welcomed. Members of the congregation also regularly take part in reading lessons and leading prayers.

In January the ministry team was augmented by Revd Sebrina Blackstock-Miller, who came to serve as curate up until just after Easter. Although she and her family were not with us for long, we all enjoyed her inspiring and enthusiastic ministry to both young and old.

At the end of August we said goodbye to one of our ministry team: David Lanstrom, who was going forward for training for the Anglican ordained ministry. During his time with us we have all benefitted from his preaching, leading services and pastoral ministry and he has also been much involved with our youth ministry. We wish him well as he pursues his calling towards ordination.

We value the young people in our congregation. They are very willing to play an active part in our services, including reading lessons, operating the visual liturgy laptop and serving refreshments. They occasionally plan and lead the entire Sunday morning service. During the year they have taken part in regular gatherings of young people from churches throughout Birmingham under the title "Fulfil". Also, in October they went on a Weekend Away for young Christians from Birmingham, which involved activities, worship and teaching designed to build up their faith. In September two of our young people went on to university in another city and we supported them as they did so.

The usual Sunday attendance figure for 2025 was 53. Of those attending, 9.4% were under 16.

The ministry team have also been available to provide pastoral support to our congregation and to others with whom we have contact, including leading funerals and preparing candidates for confirmation.

In May Charles George, our existing churchwarden, was joined by Ruby Martin, who until then had acted as deputy warden. We are grateful to both of them for their faithful attention to their duties.

Our music director, Martin Trotman, together with a group of committed singers, have enabled us to maintain lively and inspiring Sunday worship throughout the year. We were also able to call upon the services of an organist, Josephus Davies, as and when required.

There have been a number of social events during the year for members of the Church family. These have included several "bring and share" lunches following the Sunday service. There was a very enjoyable "Very Late Christmas Party" in the Hall. There has also been a "Sip and Paint" evening when people had the opportunity to explore their creative ability.

We recognise, however, that our mission is not simply to serve the interests of those who choose to come to our worship services, but also to serve the local community. For many years our Ladywood Interfaith Education Project ('LIEP') has been hosting educational visits to our place of worship and to those of our partner faiths to enable children to explore faiths in a creative and interactive way. This is run by Jenny Sills, Rev Jo Mason and a number of volunteers and it is used by a wide range of schools. During 2025 we have been opening our doors to other parts of the community also. In February we started a "Cup of Soup and Roll" event in our church building on Monday afternoons. These involved an open invitation to anyone in the community to come and meet others. At these occasions they also had the opportunity to meet a community worker and get help with benefits, signposting to services and to have access to a computer to research job opportunities and benefit eligibility. This has continued throughout the year, with the name being changed to "Sharing Monday". In April table tennis provided by Ladywood Share Shack has also been included.

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

As the year went on, further community events were added to the regular weekly timetable. In April the Memory Art Group organised by Ladywood Share Shack started meeting in the church on Wednesdays. Later, Boxercise sessions, which are free to children aged 5 to 11 years, began to be held each Friday between 4 and 5 pm. Also, Incredible Surplus, a local community-based project, started holding weekly events in the church: a coffee morning on Wednesdays and food distribution on Fridays.

As well as being used for public worship and the activities mentioned above, our buildings are available for other groups to host events, rehearsals, sessions, etc. Some of these are regular bookings, others are one-off. Whilst hiring fees provide us with an income, we seek to ensure that all groups respect our core values. Single events have included a well-attended Christmas concert held by the Wellbeing Community Choir, which is led by our Martin Trotman. In October a Coming Home Birmingham event, which involved a call for action in relation to the housing crisis, took place in the church. The church has also been used for a Ladywood Regeneration meeting. There remains much uncertainty about that project, but it is expected to have a big impact upon the lives of many residents of our parish.

During the year we, in partnership with two other churches, took part in a series of Reggae & Afrobeats Church events. We hosted one of those events in September. In June we took part in an outdoor event called Ladywood Community Church in the Park, which was organised by Ladywood Churches Together. It was held at a location within our parish which is open to all. We also supported Mooville Theatre Company, a local drama group, to enable them to put on a production of "Don't forget the Rush" in the church in June. This is a play celebrating the first arrival of the Windrush Generation.

As stated earlier, an important part of our mission involves working with the local community. This includes our involvement with St John's & St Peter's CE School. Throughout the year two lay members of the Parochial Church Council served on the school's governing board, together with our vicar who is an ex officio member. Rev Tracy has also been going into the school and leading collective worship on a regular basis. Not only does the school provide a good educational experience to local children: it also seeks to serve the entire local community, as evidenced by the monthly Big Breakfast to which individuals and families are invited on to the school premises. This is held once a month on a Saturday morning and relies heavily upon volunteers. We support this initiative.

We have sought to ensure that the fabric of the Church of St John & St Peter, the Church Hall and the surrounding grounds remains in reasonably good order, especially given the use to which these buildings are put for our mission. Early in the year the PCC received the report of the quinquennial inspection carried out by our Church Architect, Steven Oliver. We are continuing to address the matters to which he has drawn our attention.

The amount of use to which our buildings are put inevitably leads to significant energy use, but, with the support of Alison Thompson, our Parish Environmental Co-ordinator, we have been seeking to find ways to reduce carbon emissions and so play our part in caring for the environment. As a result, we were pleased to achieve the bronze Eco-Church award. However, we are keen to press on with the goal of obtaining the silver award. We have received grants from the Diocese of Birmingham, firstly, for installing movement sensors to the lighting in the toilets and, secondly, for repairs to stained glass windows so as to reduce drafts. These works have been scheduled to take place in 2026.

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

FINANCIAL REVIEW

Financial position

We refer to the financial statements prepared in accordance with our responsibility to comply with the requirements of the Charities Act 2011.

In the year under review total receipts of unrestricted funds totalled £88,655, of which £18,627 related to planned voluntary donations. The church received £52,409 in restricted income.

The church spent £89,392 from unrestricted funds to provide the Christian ministry from St John's & St Peter's.

The net deficit on unrestricted funds in the year was £684 and the net surplus on restricted funds amounted to £10,655. During the year the total funds balance increased from £149,272 to £159,243, of which £138,912 is unrestricted.

We contributed £30,800 to the Diocesan Common Fund.

Principal funding sources

Lettings of our buildings has been a significant source of income for us. Church Hall lettings in 2025 brought an income of £35,620, compared with £33,232 in 2024. Lettings of the church building (referred to in the Annual Accounts as 'ARC lettings') gave us £12,415, compared with £9,041 in 2024.

Much of our income from individual donors is from planned giving. In 2025 we received £18,627 compared with £18,801 in 2024. Many of our regular donors give by bank standing order; a few do so through the envelope scheme. We encourage taxpayers to Gift Aid their donations and this has resulted in a claim to the HM Revenue & Customs for £4,500 in respect of gifts received during the year. We also give people the opportunity to donate by placing money on the collection plate or by using our card reading machine.

We continued to benefit from grants from donor organisations. These are referred to in the financial statements and they are ring fenced for the purposes for which they had been applied for. St Martins Trust agreed to give us £34,350. This was for music ministry, the Operations Manager and the LIEP and it also included £5,000 for the establishing of the Sharing Monday venture referred to earlier. We also received a Warm Places grant of £1,000 from Birmingham City Council for this. As stated earlier, we have received grants for work to be done for to reduce carbon emissions. These amounted to £744 from the Quick Wins Fund for the toilet lighting sensors and £5,810 from the Minor Repairs and Improvements Fund for the stained glass window work. The Diocese also gave us £1,410 under the West Midlands Racial Justice Initiative towards the costs of Reggae & Afrobeats Church.

As well as the financial support from St Martins Trust, the LIEP relies upon fees received from schools that use the scheme. These totalled £4,758. It has also benefitted from one-off donations, amounting to £4,000.

We received £9,351, being the amount equivalent to the income generated by the Simeon Harris fund which the Diocese holds on the church's behalf. This amount is gifted to us for general purposes as guided by the PCC, as a result of a long-standing arrangement with the Diocese.

Reserves policy

The PCC has agreed a reserves policy, which is to try to maintain a balance on unrestricted funds of the equivalent of two months' running costs and an additional one month's costs in respect of paid staff. At 31 December 2025 the charity held unrestricted current assets of £83,951 and therefore the figures reported in the balance sheet meet that aim: two months' running costs, including the common fund contribution which we regard as a necessary expense, would come to around £13,500 and the cost of staff (Operations Manager, Director of Music, LIEP, Cleaner) would be about £4,350 per month. For this reason, the trustees consider the charity to be a going concern and these financial statements are prepared on that basis.

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Parochial Church Council is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The Parochial Church Council is a Registered Charity.

Charity constitution

At St John's & St Peter's the membership of the Parochial Church Council consists of the incumbent (the Vicar), the churchwardens, members of the deanery synod who are on the electoral roll of the church and other persons elected by those members of the congregation who are on the electoral roll. All members of the congregation who qualify under the Rules are encouraged to register on the electoral roll and are given the opportunity to stand for election to the PCC. A new roll is prepared every sixth year: as stated earlier, 2025 was such a year. During 2025 the PCC met 5 times.

There is also a Standing Committee to deal with business between PCC meetings.

In the opinion of the trustees, the charity has complied with all relevant provisions set out in the UK Corporate Governance Code.

Recruitment and appointment of new trustees

The method of appointment of trustees is set out in the Church Representation Rules.

Organisational structure

The members of the Parochial Church Council are the trustees of the charity. As such, they are responsible for ensuring that it is solvent, well-run and delivers its charitable outcomes in accordance with its aforesaid aims and purposes.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1159835

Principal address

Parish Office
Darnley Road
Ladywood
Birmingham
West Midlands
B16 8TF

Trustees

Rev T Browne Incumbent & Chair
Mr C George Churchwarden
Mr R Hopkins Reader & PCC Treasurer
Dr J Sills Reader
Mrs M Kettle Reader
Mr A Jennings Deanery Synod Member
Mrs M Bali
Mrs M Robinson PCC Secretary - 11.5.25
Mr G Hesp
Mrs J Stolberg PCC Secretary (from 11.5.25)
Miss E Tiruneh (resigned 12.11.25)
Mr M Kafesu
Mrs R Martin-Leigh Church warden (from 11.5.25)
Miss A Thompson Appointed 11.5.25 (appointed 11.5.25)

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Report of the Trustees
for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mark A. James
James, Stanley & Co. Limited
1,733 Coventry Road
South Yardley
Birmingham
West Midlands
B26 1DT

St. John's & St. Peter's Church is situated at Darnley Road, Birmingham B16 8TF and this is also the correspondence address.

Contact with the church can also be made by email at info@stjohnpeter.org.uk

Approved by order of the board of trustees on 31 May 2026 and signed on its behalf by:

J Stolberg

Mrs J Stolberg - Trustee

James, Stanley & Co.
Chartered Accountants
& Co

Independent Examiner's Report to the Trustees of
The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood (the Trust) for the year ended 31 December 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 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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 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.

Mark A. James
The Institute of Chartered Accountants in England and Wales

James, Stanley & Co. Limited
1,733 Coventry Road
South Yardley
Birmingham
West Midlands
B26 1DT

31 May 2026

James, Stanley & Co.
Chartered Accountants

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted fund £	Endowment fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM						
Voluntary income	2	36,575	49,195	-	85,770	75,525
Church activities	4					
LIEP Income		-	4,758	-	4,758	5,076
Wedding & funerals fees		1,987	-	-	1,987	2,856
Lettings		48,035	-	-	48,035	42,273
Investment income	3	2,058	-	-	2,058	2,084
Other income		-	-	-	-	20,148
Total		88,655	53,953	-	142,608	147,962
EXPENDITURE ON						
Church activities	5					
Church activity costs		80,224	9,941	-	90,165	114,126
Governance costs		8,276	17,750	-	26,026	25,337
LIEP Salary & Expenses		-	15,607	-	15,607	16,413
Wedding & funerals fees		892	-	-	892	850
Total		89,392	43,298	-	132,690	156,726
Net gains on investments		53	-	-	53	70
NET INCOME/(EXPENDITURE)		(684)	10,655	-	9,971	(8,694)
RECONCILIATION OF FUNDS						
Total funds brought forward		139,596	5,462	4,214	149,272	157,966
TOTAL FUNDS CARRIED FORWARD		138,912	16,117	4,214	159,243	149,272

The notes form part of these financial statements

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Balance Sheet
31 December 2025

	Notes	31.12.25 £	31.12.24 £
FIXED ASSETS			
Tangible assets	7	56,052	57,809
Investments	8	2,477	2,424
		58,529	60,233
CURRENT ASSETS			
Debtors	9	8,457	5,970
Cash at bank		95,825	87,103
		104,282	93,073
CREDITORS			
Amounts falling due within one year	10	(3,568)	(4,034)
NET CURRENT ASSETS		100,714	89,039
TOTAL ASSETS LESS CURRENT LIABILITIES		159,243	149,272
NET ASSETS		159,243	149,272
FUNDS	13		
Unrestricted funds		138,912	139,596
Restricted funds		16,117	5,462
Endowment funds		4,214	4,214
TOTAL FUNDS		159,243	149,272

The financial statements were approved by the Board of Trustees and authorised for issue on 31 May 2026 and were signed on its behalf by:

Rev T Browne - Trustee

Mr R Hopkins - Trustee

The notes form part of these financial statements

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The presentation currency of the financial statements is the Pound Sterling (£).

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7;
- the requirement of paragraph 24(b) of IFRS 6.

There were no material departures from FRS 102.

Critical accounting judgements and key sources of estimation uncertainty
After making enquiries, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore, in the opinion of the trustees the charity is a going concern and these financial statements have been drawn up on that basis.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.
Income on hall lettings received in advance is deferred and released to income when the letting occurs.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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	- 2% on cost
Plant and machinery	- 15% on cost

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

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

Fund accounting
Unrestricted funds
These represent the remaining income funds of the Parochial Church Council that are available for spending on the general purposes of the Parochial Church Council, including amounts designated by the Parochial Church Council for fixed assets for its own use or for spending on a project.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefits derived from the capital may be restricted or unrestricted.

Investments
Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the balance sheet date.

Short term deposits
These are cash held on deposit at the bank.

2. VOLUNTARY INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Donations	2,827	5,881	-	8,708	14,724
Planned giving	18,627	-	-	18,627	18,801
Simeon Harris	9,351	-	-	9,351	9,208
Tea and coffees	75	-	-	75	130
Candle tree	33	-	-	33	22
Other income	328	-	-	328	1,531
Gift aid income tax recovered	5,334	-	-	5,334	3,109
St Martins grant	-	34,350	-	34,350	28,000
Warm Places grant	-	1,000	-	1,000	-
MR&I grant	-	5,810	-	5,810	-
Quick win grant	-	744	-	744	-
Reggae church grant	-	1,410	-	1,410	-
	36,575	49,195	-	85,770	75,525

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
CBF Income share dividends	295	-	-	295	73
Bank interest receivable	1,763	-	-	1,763	2,011
	2,058	-	-	2,058	2,084

4. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.25 £	31.12.24 £
LIEP Income	LIEP Income	4,758	5,076
Weddings & Funerals	Wedding & funerals fees	1,987	2,856
Church Hall Lettings	Lettings	35,620	33,232
ARC Lettings	Lettings	12,415	9,041
		54,780	50,205

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

5. CHURCH ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Church activity costs					
Stationery, printing & publicity	174	-	-	174	257
Mission and evangelism	198	-	-	198	-
Worship resources	704	-	-	704	897
Licences and copyright	308	-	-	308	267
General expenses	5,540	720	-	6,260	4,692
Cost of fêtes & other events	1,333	-	-	1,333	126
Light & heat	11,773	-	-	11,773	17,874
Church maintenance	6,636	78	-	6,714	30,756
Telephone	440	-	-	440	432
Security and cleaning	5,062	-	-	5,062	4,829
Lease equipment cost	806	-	-	806	806
Working expense of clergy	381	-	-	381	349
Clergy accommodation cost	106	-	-	106	675
TV Licence	175	-	-	175	170
Water rates	710	-	-	710	586
Donations	121	1,004	-	1,125	2,875
Insurance	8,037	-	-	8,037	7,797
Diocesan quota	30,800	-	-	30,800	27,996
Ministry	871	450	-	1,321	333
Music expenses	1,697	7,200	-	8,897	7,230
Bank charges	261	29	-	290	176
Depreciation of tangible fixed assets	3,416	50	-	3,466	4,981
Catering at services	299	410	-	709	22
Visual liturgy	316	-	-	316	-
	80,164	9,941	-	90,105	114,126
Cost of raising donations and legacies	60	-	-	60	-
Governance costs					
Independent examiners fee	900	-	-	900	900
Accountancy & legal fees	1,512	-	-	1,512	1,512
Administrators cost	5,650	17,750	-	23,400	22,925
Loss on sale of tangible fixed assets	214	-	-	214	-
	8,276	17,750	-	26,026	25,337
Wedding & funerals fees	892	-	-	892	850

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

6. TRUSTEES' REMUNERATION AND BENEFITS

During the year one or more of the trustees has been paid remuneration from their employment with the charity in addition to their trusteeship, in accordance with the governing document of the charity.

Trustee	Role	Remuneration	Pension contributions	Other benefits
Mr. G. Hesp	Operations manager	£23,400	-	-
Dr. J. Sills	LIEP Co-ordinator	£ 8,108	-	-
Mrs. R. Martin-Leigh	Cleaner	£ 4,999		

Trustees' expenses

In the year under review, trustees expenses totalling £2,669 (2024 - £1,985) were reimbursed to three trustees for travel, catering and working expenses of clergy incurred.

7. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Totals £
COST			
At 1 January 2025	130,000	18,026	148,026
Additions	-	1,924	1,924
Disposals	-	(252)	(252)
At 31 December 2025	130,000	19,698	149,698
DEPRECIATION			
At 1 January 2025	75,400	14,817	90,217
Charge for year	2,600	867	3,467
Eliminated on disposal	-	(38)	(38)
At 31 December 2025	78,000	15,646	93,646
NET BOOK VALUE			
At 31 December 2025	52,000	4,052	56,052
At 31 December 2024	54,600	3,209	57,809

An impairment review of fixed assets is carried out each year end and any resultant loss identified included in expenditure for the year.

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

8. FIXED ASSET INVESTMENTS

	1564 CBF Fixed Interest Units	4 CBF Investment Fund Shares	Totals
	£	£	£
MARKET VALUE			
At 1 January 2025	2,332	92	2,424
Revaluations	57	(4)	53
At 31 December 2025	2,389	88	2,477
NET BOOK VALUE			
At 31 December 2025	2,389	88	2,477
At 31 December 2024	2,332	92	2,424

There were no investment assets outside the UK.

Cost or valuation at 31 December 2025 is represented by:

	1564 CBF Fixed Interest Units	4 CBF Investment Fund Shares	Totals
	£	£	£
Valuation in 2025	(97)	67	(30)
Cost	2,486	21	2,507
	2,389	88	2,477

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other debtors	4,500	3,671
Prepayments and accrued income	3,957	2,299
	8,457	5,970

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Accruals and deferred income	3,568	4,034

11. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due totalling £1,512 (2024 - £2,184).

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted fund	Endowment fund	31.12.25 Total funds	31.12.24 Total funds
	£	£	£	£	£
Fixed assets	56,052	-	-	56,052	57,809
Investments	2,477	-	-	2,477	2,424
Current assets	83,785	16,283	4,214	104,282	93,073
Current liabilities	(3,402)	(166)	-	(3,568)	(4,034)
	138,912	16,117	4,214	159,243	149,272

13. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General Fund	139,596	(684)	138,912
Restricted funds			
Restricted Fund	5,462	10,655	16,117
Endowment funds			
Permanent Endowment Fund	4,214	-	4,214
TOTAL FUNDS	149,272	9,971	159,243

continued...

The Parochial Church Council of the Ecclesiastical Parish of St John and St Peter, Ladywood

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

13. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	88,655	(89,392)	53	(684)
Restricted funds				
Restricted Fund	53,953	(43,298)	-	10,655
TOTAL FUNDS	142,608	(132,690)	53	9,971

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General Fund	145,340	(5,744)	139,596
Restricted funds			
Restricted Fund	8,412	(2,950)	5,462
Endowment funds			
Permanent Endowment Fund	4,214	-	4,214
TOTAL FUNDS	157,966	(8,694)	149,272

continued...

The Parochial Church Council of the
Ecclesiastical Parish of St John and St
Peter, Ladywood

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	108,184	(113,998)	70	(5,744)
Designated fund	682	(682)	-	-
	108,866	(114,680)	70	(5,744)
Restricted funds				
Restricted Fund	39,096	(42,046)	-	(2,950)
TOTAL FUNDS	147,962	(156,726)	70	(8,694)

14. CAPITAL COMMITMENTS

	31.12.25 £	31.12.24 £
Contracted but not provided for in the financial statements	-	-

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

16. FUNDS

At the balance sheet date, St. John's & St. Peter's Church held the following sums in restricted funds:

Name	£	Purpose
St. Martins Grant	1,008	Music ministry, operations manager and the LIEP
Fr Ian Youth Worship Bursary	1,160	Encourage and develop youth music in worship
LIEP	1,703	Ladywood Interfaith Education Project
MR&I Grant	5,810	Stained glass window insulation
Warm Places Grant	5,151	Provision of warm, safe place to meet community needs
Quick wins Grant	744	Improvement to church hall facilities
Hurricane Melissa	140	Monies collected towards disaster appeal
University donations	400	Donations towards maintenance for parish university students