Balsall Heath Church Centre

End of Year Financial Statements

Year ending 31st December 2025

2025 Report and Accounts for the Trustees of The United Church of St Paul's Balsall Heath (Anglican & URC) Also known as Balsall Heath Church Centre

Aim and Purposes

The Trustees of The United Church of St Paul's Balsall Heath (Anglican & URC) also known as Balsall Heath Church Centre (The Church Council) have the responsibility of cooperating with the Vicar/Minister in promoting the ecclesiastical parish of St Paul's Balsall Heath, the whole mission of the Church, pastoral, evangelistic, social and ecumenical The Church Council is also specifically responsible for the maintenance of Balsall Heath Church Centre, 100 Mary Street, Balsall Heath, B12 9JU.

Objectives and Activities

The Church Council is committed to enabling as many people as possible to worship at our church and to become part of our community at Balsall Heath Church Centre. The Church Council maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.
We try to enable ordinary people to live out their faith as part of our community through:

- Worship and prayer; learning about the gospel; and developing knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of Balsall Heath Church Centre and its grounds.

Financial Review

Total receipts on unrestricted funds were £41,158 of which £12,812 were unrestricted voluntary donations. £56,704 was spent from unrestricted funds to provide the Christian ministry from Balsall Heath Church Centre.

The net result for the year was a deficit in receipts versus payments of £15,545 on unrestricted funds. The balance of the General Fund carried forward at 31st December was £186,246

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least three months unrestricted payments. This is equivalent to £15,000. It is held to smooth out fluctuations in cash flow and to meet emergencies.

Structure, Governance and Management

The method of appointment of the Church Council is set out in the Constitution. The membership of the Church Council consists of the Vicar/Minister, nine elected Trustees and up to two co-opted Trustees. All those who attend our services members of the congregation are encouraged to register on the Electoral Roll or URC Membership Roll and stand for election to the Church Council.

The Church Council members are responsible for making decisions on all matters of general concern and importance to the Church and parish including deciding on how the funds of the charity are to be spent. New members receive initial training into the workings of the Church Council

Administrative Information

The United Church of St Paul's Balsall Heath (Anglican & URC) also known as Balsall Heath Church Centre is situated in Balsall Heath, Birmingham. It is part of the Diocese of Birmingham within the Church of England and of the West Midlands Synod within the United Reformed Church.

The correspondence address is The Parish Office, Balsall Heath Church Centre, 100 Mary Street, Balsall Heath, Birmingham B12 9JU. It is registered charity, number 1160049.

Church Council members who have served at any time from 1 January 2023 until the date this report was approved are:

Elected members:	Ms **Jasmine** Browne
	Rev **Peter** Bound
	Mr **John** Christopher
	Mrs Winnie Henry
	Mr **Selwyn** Inniss
	Mrs **Anne** Laugharne
	Mr Frank Mayers
	Ms **Maggie** Norris
	Mrs **Ann** Samuel
	Mr **Ivor** Samuel

Approved by the Church Council and signed on their behalf by Anne Laugharne (Treasurer).

Signed _____
Anne Laugharne

Dated

THE UNITED CHURCH OF ST PAUL'S BALSALL HEATH (ANGLICAN AND URC), ALSO KNOWN AS BALSALL HEATH CHURCH CENTRE

Independent Examiner's Report

This report on the accounts of the PCC for the year ended 31 December 2025 which are set out in the following pages, is in respect of an examination carried out under Regulations 3 (3) of the Church Accounting Regulations 1997 to 2001 ('the Regulation') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of trustees and examiner

As the trustees of the Charity, the members of the PCC are responsible for the preparation of the accounts; you consider that an audit is not required this year under section 144 (2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed. It is my responsibility to;

- examine the accounts under section 145 of the 2011 Act:
- follow the procedures laid down in the General Directions given by the Charity Commissioners 145 (5) (b) of the 2011 Act: and
- state whether particular matters have come to my attention.

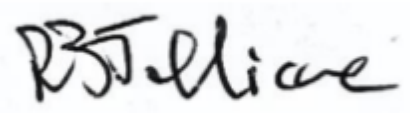
Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 43 (7) (b) of the Act. That examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts with those records. It also includes considering 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 the audit, and consequently, I do not express an audit opinion on the view given by the account.

Independent Examiners 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 s130 of the 2011 Act; or
- to prepare accounts which accord with the account records; 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.

Ray Jellicoe FCCA
104 Lyttelton Road
Stechford
Birmingham
B33 8BJ



24/04/2026

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	12,812	—	745	—	13,557	24,290
Income from charitable activities	19,941	—	—	—	19,941	22,375
Other trading activities	4,775	—	193	—	4,968	5,057
Investments	3,630	—	—	—	3,630	4,112
Total income	**41,158**	**—**	**938**	**—**	**42,097**	**55,834**
Expenditure on:						
Expenditure on charitable activities	56,459	—	1,610	—	58,069	55,708
Other expenditure	244	—	—	—	244	1,186
Total expenditure	**56,704**	**—**	**1,610**	**—**	**58,314**	**56,895**
Gains / losses on investment assets	(2,134)	—	—	—	(2,134)	5,626
Net income / (expenditure) resources before transfer	**(17,679)**	**—**	**(671)**	**—**	**(18,351)**	**4,566**
Transfers						
Gross transfers between funds - in	—	—	—	—	—	556
Gross transfers between funds - out	—	—	—	—	—	(556)
Other recognised gains / losses						
Net movement in funds	**(17,679)**	**—**	**(671)**	**—**	**(18,351)**	**4,566**
Total funds brought forward	**203,769**	**156**	**(4,514)**	**—**	**199,411**	**194,845**
Total funds carried forward	**186,089**	**156**	**(5,185)**	**—**	**181,060**	**199,411**
Represented by						
Unrestricted						
General fund	186,089	—	—	—	186,089	203,769
Designated						
Garden Refurbishment	—	156	—	—	156	156
Restricted						
Charities	—	—	126	—	126	126
Diocesan Fees	—	—	192	—	192	192
Foodbank	—	—	745	—	745	—
Growing Together Gardening Club	—	—	2,813	—	2,813	2,813
Silver Lining Project	—	—	(9,062)	—	(9,062)	(7,645)

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
6430	CBF Shares (COIF Investment Fund)	107,351	109,485
	Total Fixed assets	**107,351**	**109,485**
Current assets			
6501	Co-Op Current Account	14,361	32,257
6505	CCLA Endowment & Memorial Fund	57,747	55,247
6510	CCLA (CBF) deposit account	4,132	3,953
6590	Cash in hand	50	50
	Total Current assets	**76,291**	**91,508**
Liabilities			
6699	Agency collections	2,582	1,582
	Total Liabilities	**2,582**	**1,582**
	Net Asset surplus(deficit)	**181,060**	**199,411**
Reserves			
	Excess / (deficit) to date	(16,217)	(1,060)
Z01	Starting balances	199,411	194,845
Z02	Other gains/(losses)	(2,134)	5,626
	Total Reserves	**181,060**	**199,411**
	Represented by funds		
	Unrestricted	186,089	203,769
	Designated	156	156
	Restricted	(5,185)	(4,514)
	Endowment	—	—
	Total	**181,060**	**199,411**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
0101 - Gift Aid Envelopes	1,644	—	—	—	1,644	1,829
0110 - Bank Credits	5,378	—	—	—	5,378	4,978
0201 - Other planned giving	1,137	—	—	—	1,137	1,423
0301 - Open Plate Collections	1,564	—	—	—	1,564	1,847
0310 - Sundry Donations	586	—	245	—	831	64
0601 - Tax recoverable on Gift Aid	—	—	—	—	—	1,448
08A1 - Non-recurring one-off grants	2,500	—	500	—	3,000	12,700
0901 - Miscellaneous Income	0	—	—	—	0	—
Total	12,812	—	745	—	13,557	24,290
Income from charitable activities						
1030 - Rent / Lettings	19,941	—	—	—	19,941	22,175
1101 - Retained Fees for weddings and funerals	—	—	—	—	—	100
1102 - Fees from Funerals and Weddings	—	—	—	—	—	100
Total	19,941	—	—	—	19,941	22,375
Other trading activities						
0902 - FIT Income	4,257	—	—	—	4,257	3,970
0910 - Special Events	—	—	—	—	—	48
0920 - Income From Activities	—	—	193	—	193	347
1050 - Generated Office Income	517	—	—	—	517	690
Total	4,775	—	193	—	4,968	5,057
Investments						
1020 - Interest / Dividends	3,630	—	—	—	3,630	4,112
Total	3,630	—	—	—	3,630	4,112
INCOME TOTAL	41,158	—	938	—	42,097	55,834
EXPENDITURE						
Expenditure on charitable activities						
1910 - Common Fund and M&M	1,872	—	—	—	1,872	100
2001 - SLP Salaries	—	—	—	—	—	4,378
2050 - Salaries & Support Costs	18,465	—	—	—	18,465	18,483
2060 - Admin consumables	488	—	—	—	488	434
2070 - Organist and Music	1,000	—	—	—	1,000	1,000
2201 - Parish training and mission	—	—	—	—	—	400
2301 - Church Insurance	2,357	—	—	—	2,357	2,289
2305 - Caretaker & Cleaner	3,697	—	—	—	3,697	4,425
2310 - Church office - telephone	324	—	—	—	324	—
2330 - Church maintenance	3,648	—	—	—	3,648	1,241
2331 - Repairs to Church/Grounds	791	—	—	—	791	798

2340 - Upkeep of services	465	—	—	—	465	786
2360 - Administration	1,323	—	—	—	1,323	—
2380 - SLP Activities	—	—	1,610	—	1,610	1,652
2401 - Heating, Lighting, Water	10,477	—	—	—	10,477	18,720
2410 - Operating consumables	493	—	—	—	493	896
2601 - Governance costs examination/audit fee	—	—	—	—	—	100
2710 - Major Works	11,054	—	—	—	11,054	—
Total	56,459	—	1,610	—	58,069	55,708
Other expenditure						
2390 - Miscellaneous Other	244	—	—	—	244	1,186
Total	244	—	—	—	244	1,186
EXPENDITURE TOTAL	56,704	—	1,610	—	58,314	56,895
GRAND TOTAL	(15,545)	—	(671)	—	(16,217)	(1,060)

This report dated: