EMMANUEL CHURCH HANDSWORTH

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2025

Registered Charity Number: 1203316
Birmingham, United Kingdom

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Report of the Trustees for the year ended 31st December 2025

The Trustees of Emmanuel Church Handsworth are pleased to present their annual report and the financial statements for 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 financial statements and comply with the charity's governing document, the Charities Act 2011, and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with FRS 102.

Reference and Administrative Details

Charity Name	Emmanuel Church Handsworth
Charity Registration Number	1203316
Charity's Principal Address	22 Holyhead Road, Handsworth, Birmingham, B21 0LT
Trustees	Juge Ram (Pastor/Trustee) Shingara Singh (Elder/Trustee) Tirath Ram (Elder/Trustee/Treasurer)
Banking Details	Lloyds Bank plc, PO Box 1000, BX1 1LT
Independent Examiner	P Bradley ACMA

Structure, Governance and Management

Emmanuel Church Handsworth is a registered Charitable Incorporated Organisation (CIO). The church was governed by a CHURCH CONSTITUTION which was adopted as part of the process of charity registration on 20th July 2021. The underlying CHURCH RULES were also approved on the same date. Registered Charity status was officially granted on 30th May 2023 under registration number 1203316. The structure and governing document are based on template frameworks developed by our solicitors, Anthony Collins, 134 Edmund Street, Birmingham B3 2ES, which were approved by the Charity Commission. The Trustees manage the affairs of the charity and meet regularly to oversee governance and risk management.

Risk Management

The Trustees have a duty to identify the major strategic and operational risks to which the charity is exposed and ensure appropriate systems have been established so that the necessary steps can be taken to lessen them. The major areas of focus and corresponding mitigating actions are described below:

- **Health and Safety:**

  The fire alarm system covers the entire building and is tested weekly on a Monday by a church member to guarantee full operational readiness. General building safety inspections are also conducted weekly on Mondays to proactively address potential hazards.

- **Fire Risk Assessment:**

  Fire safety training was carried out for the congregation on 18th July 2026. There are currently 9 designated and trained Fire Marshalls. This safety training and assessment program was reviewed and is scheduled for re-validation and training update as due in July 2029.

- **DBS Checks:**

  All Sunday School teachers and other volunteers working directly with children are subject to thorough Disclosure and Barring Service (DBS) checks. Two dedicated coordinators are responsible for tracking compliance, managing records, and implementing the Child Protection Policy. DBS checks are processed securely through THIRTYONE:EIGHT.

- **Child Protection Policy:**

  The Church maintains, regularly reviews, and strictly implements a robust Child Protection Policy to ensure a safe environment for all children and young people participating in church programs.

- **First Aiders:**

  Professional training for First Aiders was conducted on 29th March 2025 and on other dates for individuals. This certification is valid for 3 years, concluding in March 2028. There are currently 10 certified First Aiders, with their names displayed on the noticeboard.

- **Building Maintenance:**

  An ongoing maintenance program is in place. Building repairs and improvements are identified and actioned on a continuous basis to preserve the value and safety of the church premises.

Summary of Main Activities for Public Benefit

The Trustees have given due consideration to the Charity Commission's general and specific guidance on the advancement of religion for public benefit. The church advances the Christian faith, which brings positive transformation to the lives of individuals. This transformation is reflected in how members conduct themselves as responsible citizens, employees, parents, and neighbors in the Handsworth community.

Throughout 2025, all core church gatherings continued on a regular, uninterrupted basis. In addition to regular Sunday Services, the church welcomed the wider community to various special guest services, such as Easter and Christmas celebrations. The church also runs a weekly Sunday School for children up to the age of 12, teaching biblical values in a safe, engaging environment. The congregation actively engages in community outreach through the distribution of Christian literature and other neighborhood activities.

A notable community initiative was commenced by renting the church building to a government-funded NHS scheme that ran local Diabetes Clinics for pre-diabetic and diabetic individuals. This arrangement, which began in mid-2025, successfully utilized the church facilities for significant community health benefits, but sadly it was withdrawn due to the lack of funding.

Achievements and Performance

Emmanuel Church Handsworth demonstrated consistent progress in advancing its charitable objectives in 2025. Key accomplishments include:

- **Regular Sunday Services:**
  Two regular services were held every Sunday, preaching the Christian gospel, building faith, and challenging attendees.

- **Sunday School:**

  This was conducted weekly every Sunday morning for children aged 4 to 12, fostering biblical literacy.

- **Wednesday Bible Study and Prayer:**

  A regular weekly Wednesday meeting was held every evening, for fellowship , scripture study and community prayer.

- **Saturday Street Evangelism**
  Every Saturday a small group from the church distributes literature and engages in outreach to the community. They distribute Christian leaflet with the Christian message and seek to invite people to the church services

- **Monthly Homegroups:**

  Organized monthly small-group meetings took place in homes on Wednesday evenings, this helped to strengthen fellowship, mutual support, and practical application of Sunday sermons.

- **Friday Fellowship:**

  There were Ladies Bible Studies and Men's Meetings on Fridays about 6 times a year, to encourage and build up congregation members.

- **Discipleship Course**
  This is a year long course for those who are new Christians. Its purpose is to teach them the basics of the faith and prepare them for baptism, as well as help them grow in their faith. This took place every Friday throughout 2025.

- **Missionary Support:**

  The church hosted visiting missionaries and missionary organisations, featuring PowerPoint presentations about global Christian work. These presentations occur every few months during the Wednesday meetings.

Financial Review

The financial statements have been prepared on an accruals basis and include a Statement of Financial Activities, a Balance Sheet, and explanatory Notes.

- The year ended 31st December 2025 closed with an operating cash balance of £44,268 (up from £38,141 in 2024), representing a net surplus of £8,032 for the year.
- Total income was £42,254 (down from £61,534 in 2024 due to the large Gift Aid claim that was made).

- Total resources expended were £34,222 (flat compared to £36,192 in 2024), demonstrating tight cost control. The Trustees actively review reserves to ensure sufficient funds are available to meet the church's ongoing operational needs.
- **Reserves Policy:**

  The Trustees aim to maintain adequate unrestricted cash reserves to cover day-to-day operations and minor maintenance. Reserves are reviewed periodically against current activity levels.

- **Restricted Funds:**

  Restricted funds (held for specific projects such as building development or targeted missions) are accounted for separately. The restricted fund balance at year-end remained unchanged at £8,646.

- **Deficit:**

  There are no deficits in any of the charity's accounts.

- **Principal Funding Sources:**

  The church is principally funded by voluntary gifts, tithes, and offerings from the congregation, along with associated tax recoveries under Gift Aid.

Plans for Future Periods

The church plans to maintain its current schedule of services, outreach ministries, and youth work in the year ending 31st December 2026. The Trustees will continue to explore opportunities to expand local outreach and maximize the utility of the church building for public benefit, ensuring that all resource allocation serves the primary objective of promoting the Christian faith.

To this end, the church is planning to commence a ministry to the over 60's called "Senior Grace Hatch". Its intention is to provide a forum for the elderly where they can meet, eat and enjoy community life in a safe space, as well as hear a talk based on the Christian faith.

Responsibilities of the Trustees

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. Charity law in England and Wales 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 its incoming resources and application of resources, including income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

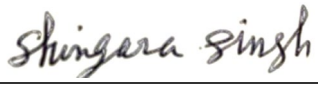
- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and 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 constitution. 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.

Approved by the Trustees on 14th October 2026 and signed on their behalf by:



Tirath Ram (Treasurer / Trustee)



Shingara Singh (Trustee)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Emmanuel Church, Handsworth		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1203316
Set out on pages	9 to 15		

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

Responsibilities and basis of report

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

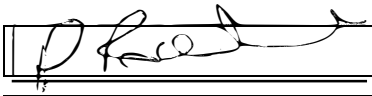
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:		**Date:**	14/10/2026
Name:	P Bradley		
Relevant professional qualification(s) or body (if any):	ACMA		
Address:	Bradmore, Wolverhampton, WV3 7HA		

Statement of Financial Activities

For the year ended 31st December 2025

Income & Endowments From	Notes	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Voluntary Income	2a	41,027	0	41,027	38,769
Other incoming resources	2b	1,227	0	1,227	22,765
Total Income		42,254	0	42,254	61,534
Expenditure on					
Grants & donations	3a	3,190	0	3,190	2,665
Activities directly relating to work of Church	3b	5,547	0	5,547	7,030
Governance Cost	4	2,138	0	2,138	2,693
Staff costs	5	23,347	0	23,347	23,804
Total Expenditure		34,222	0	34,222	36,192
Net Income / (Expenditure)		8,032	0	8,032	25,342
Reconciliation of funds					
Total funds brought forward (1 Jan)		460,663	8,646	469,309	443,967
Total funds carried forward (31 Dec)		468,695	8,646	468,695	469,309

All incoming resources and resources expended derive from continuing activities. There are no recognized gains or losses other than those shown above.

Balance Sheet

As at 31st December 2025

Assets and Liabilities	Notes	2025 (£)	2024 (£)
Fixed Assets			
Tangible fixed assets	8	431,168	431,168
Current Assets			
Debtors	6	1,905	0
Cash at Bank	7	44,268	38,141
Total Current Assets		46,173	38,141
Liabilities		0	0
Creditors: amounts falling due within 1 year		0	0
Net Current Assets		46,173	38,141
Total Assets Less Current Liabilities		477,341	469,309
Net Assets		477,341	469,309
Funds			
Unrestricted	9	468,695	460,663
Restricted	10	8,646	8,646
Total Funds		477,341	469,309

The financial statements on pages 9 to 16 were approved by the Trustees on 14th October 2026 and signed on their behalf by:

Tirath Ram (Treasurer / Trustee)

Shingara Singh (Trustee)

Notes to the Financial Statements

Note 1: Accounting Policies

- **Basis of preparing the financial statements:**
  The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) '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 (FRS102) (effective 1 January 2015)' Financial Reporting Standard 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

- **Funds:**
  - **Unrestricted funds:**
    Represent general funds which can be used by the Trustees for ordinary Church purposes. From time-to-time Trustees may designate funds for a particular purpose.

  - **Restricted funds:**
    Represent donations or grants received for a specific object or invited by the Trustees for a specific object and may only be expended on those restricted objects.

- **Incoming resources:**
  - **Voluntary income:**

    Planned to give receivable under Gift Aid is recognised when received. Collections and offerings are recognised when received by or on behalf of the Church. Income tax recoverable of Gift Aid donations is recognised when the income is received.

  - **Interest received:**

    Interest received is accounted for on an accrual basis. No interest was received during 2025

  - **Other incoming resources:**

    Other incomes, such as bank refunds or building hire receipts, are recognised when receivable.

  - **Resources expended:**

    All expenditure is recognized on an accruals basis as soon as there is a legal or constructive obligation committing the Church to the expenditure. Costs are allocated to expenditure categories on a basis designed to reflect the use of resources. All costs inclusive of VAT are recognized, as the charity cannot recover VAT.

  - **Fixed Assets:**

    Freehold land and building are held for charitable use and are not depreciated because the property is subject to an ongoing programme of repair and maintenance to keep it in good condition and preserve its value. The Trustees consider a depreciation charge would be immaterial to these financial statements.

Note 2a: Voluntary Income

Category	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Gifts and offerings	41,027	0	41,027	38,769
Other	0	0	0	0
Total Voluntary Income	41,027	0	41,027	38,769

Note 2b: Other Incoming Resources

Category	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Other Sources (Building Hire/Park)	1,227	0	1,227	22,765
Refunds	0	0	0	0
Total Other Income	1,227	0	1,227	22,765

Note: Other Sources includes income from hiring the church facilities for NHS Diabetes Clinics (£300 in June 2025) and JustPark parking allocations (£927 overall in 2025). The 2024 figure included a large back-dated or one-off rental receipt.

Note 3a: Grants and Donations

Type of Grant / Support	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Mission One-off Donations	600	0	600	150
Missionary Regular Support	1,430	0	1,430	1,550
Speaker Allowances	1,160	0	1,160	890
Youth Mission	0	0	0	75
Total Grants & Donations	3,190	0	3,190	2,665

Note 3b: Activities Directly Relating to the Work of the Church

Category of Expense	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Consumables	27	0	27	0
Maintenance & Improvements	666	0	666	456
Printing & Stationery	583	0	583	2,027
Utility Bills	3,847	0	3,847	4,323
Website Hosting & IT	248	0	248	224
Subscriptions (CCLI Licence, etc.)	176	0	176	0
Total Activities Expense	5,547	0	5,547	7,030

Note 4: Governance Cost

Governance Category	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Administration & DBS Fees	347	0	347	1,371
Health & Safety Checks	274	0	274	1,322
Insurance	1,452	0	1,452	0
Miscellaneous (Other Charges / Fireworks)	65	0	65	0
Total Governance Cost	2,138	0	2,138	2,693

Note: In 2024, Health & Safety and Insurance costs were reported together. Miscellaneous in 2025 comprises New Year fireworks (£52) and specific bank other charges (£13).

Note 5: Staff Cost

Staff Cost Breakdown	Unrestricted (£)	Restricted (£)	Total 2025 (£)	Total 2024 (£)
Ministry Wages + NI + Payroll run fees	21,721	0	21,721	22,855
Pension Contribution	1,626	0	1,626	949

Total Staff Cost	23,347	0	23,347	23,804

- No employees received emoluments of more than £60,000.
- Other than the Pastor (Minister) of the Church, no trustee received set wages.
- Although permitted by the Church constitution, only one Trustee out of 3 receives remuneration in his capacity as Pastor.

Note 6: Debtors

There were two fraudulent direct debits paid out on 4th and 6th November 2025 to "Square" for a total of £1,905. These were reported to the bank and reimbursed on 2nd April 2026 after investigations.

Note 7: Cash at Bank

Cash at bank comprises operational cash balances. At 31st December 2025, the bank balance was £44,268 (up from £38,141 at 31st December 2024).

Note 8: Tangible Fixed Assets

Cost / Valuation	Freehold Land & Buildings (£)	Equipment & Furniture (£)	Total (£)
At 1st January 2025	431,168	0	431,168
Additions in Year	0	0	0
Disposals in Year	0	0	0
At 31st December 2025	431,168	0	431,168
Depreciation			
At 1st January 2025	0	0	0
Charge for Year	0	0	0
At 31st December 2025	0	0	0
Net Book Value			
At 31st December 2025	431,168	0	431,168
At 31st December 2024	431,168	0	431,168

The charity owns the freehold land and building at 22 Holyhead Road, Handsworth, Birmingham, B21 0LT, which is used entirely for the charitable purposes of the church. The property is maintained in an ongoing program of repairs and is not depreciated.

Note 9: Unrestricted Funds

Fund Component	Brought Forward (£)	Income (£)	Expenditure (£)	Carried Forward (£)
General Fund (Liquid Cash)	29,495	42,254	-34,222	37,527
Property Capital Fund (Fixed Assets)	431,168	0	0	431,168
Total Unrestricted Funds	460,663	42,254	-34,222	468,695

The General Fund represents the accumulated operating reserves of the church, used for general day-to-day operations. The Property Capital Fund represents the value of freehold property held for the charity's own use.

Note 10: Restricted Funds

Restricted Fund Component	Brought Forward (£)	Income (£)	Expenditure (£)	Carried Forward (£)
Restricted Gift Aid Fund	8,646	0	0	8,646
Total Restricted Funds	8,646	0	0	8,646

The restricted fund balance represents historic Gift Aid receipts designated for specific building works. As no restricted expenditures were incurred or specific restricted-purpose income received, the balance remains at £8,646.

Note 11: Related Party Transactions

During the year ended 31st December 2025, Juge Ram received remuneration in his capacity as Pastor of the church, as permitted by the church constitution (see Note 5). No other trustee received remuneration, travel expenses, or other financial benefits during the year. There were no other related party transactions.

Note 12: Taxation

As a registered charity, Emmanuel Church Handsworth is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that these are applied to its charitable objects. No tax charges have arisen during the year.