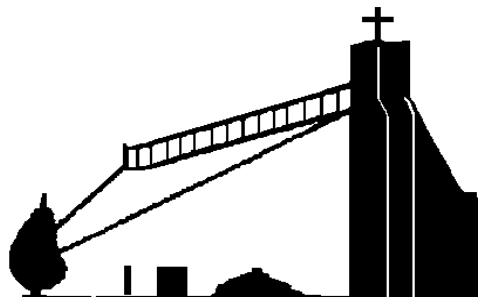


**St Anne's Church West Heath**

**End of Year Financial Statements**

**Year ending 2025**



## Introduction for members of St Anne's Church

The PCC has continued to use a Data Developments Package to record its finances.

The money the church has is recorded in various funds: unrestricted (sometimes called the general fund), designated or restricted funds. Restricted funds can only be spent on items that the fund is 'restricted' to.

The George Goodger Hall is regarded as a designated asset and is valued at £65,000.

During 2025 the total income was £43,894.65 which is £1,444.70 less than during 2024, however the 2024 figure included a £4,000 grant to Little Stars. The total expenditure was £37,518.46 which was £7,592.28 less than in 2024. At the end of 2025 there was £16,904.72 in total in the three banks compared to the end of 2024 when there was £10,528.53. In general funds at the end of 2024 there was £2,649.18 compared to £3,208.58 in 2024. This means that we need to continue to be very careful about finances and may need to ask the congregation for donations.

### A few more details to help explain the figures.

#### Pages 4 Statement of Financial Activities

This gives an overview. Towards the bottom of the page it states the balance in the general fund, each of the designated funds and the restricted fund and compares them to the balance in each fund at the end of 2024. More details is provided on later pages.

#### Page 5 Balance Sheet

This lists our assets. It shows the money in each bank and how much is in unrestricted, designated and restricted funds comparing 2025 to 2024.

#### Page 6 Statement of Assets and Liabilities

This goes into a bit more detail listing each of the unrestricted, designated and restricted funds and compares the balance for each of these at the end of 2025 to the end of 2024

#### Page 7 Fund Movement by Type

This details the incoming and outgoing money in each fund and also shows money that the treasurer has transferred into or out of the fund. During 2025 the PCC set up an additional designated fund for building and maintenance work and transferred £6,000 from the general fund into this fund as they were aware that some work was required to be done. No journals were carried out during 2025.

#### Pages 8 and 9 Analysis of receipts and payments

##### Income and Endowments

##### A. Donations and Legacies

During 2025 the number of people attending church increased slightly.

The income from gift aid envelopes, non gift aid envelopes, other planned giving (this is bank direct debits and standing orders), the Parish Giving Scheme and the loose plate collection in 2025 was £22,147.43 compared to £21,102.37 during 2024. The treasurer and the PCC need to monitor this carefully during 2026.

0550 donations appeals etc. – This includes £500 from a Kings Norton Charity which goes into the 'hardship fund'. Members of the congregation have continued to donate money for various items e.g. the new sound system, repairs etc.

##### B. Income from charitable activities

1101 - Fees for weddings and funerals. There were no weddings or funerals held at St Anne's during 2025.

##### C. Other trading activities

0910 – Rummage Sales etc. During 2025 we held a Spring and a Christmas Fayre so more money was raised than the previous year.

1240 – Church hall lettings – fund raising. At the end of 2025 this was £7,192 compared to £2,212.50 at the end of 2024. The increase was due to the Amy Greaves School of Dance hiring the hall each week. However during 2026 this will not be so high as the dance school has moved to bigger premises so the church will lose that income.

##### D. Investments

1030 – rent from land or buildings. This is the money we receive for the mobile phone mast.

##### E. Other Income

0204: This money we receive if you shop on-line and use Easy Fundraising.

0903: Mothers' Union keep their money within our accounts.

**Expenditure**

**A. Raising Funds**

1720 – Cost of stewardship campaign. This covers the cost of the weekly envelopes etc.

**B. Expenditure on Charitable Activities**

1910 - Ministry parish share etc. The PCC paid the 'minimum ask' which was 75% of the full amount.

2330 Church Maintenance. The figure remained low as the PCC only did the most necessary maintenance work.

2331 – Cleaning. This figure is higher than 2025 because it includes the annual cost of £350.72 for using Direct 365 for 2024. A new vacuum and mops were also purchased during 2025.

2340 – Upkeep of services. The figure for 2025 is less than 2024 as most of the work on updating the audio visual system had been completed.

2350 – Upkeep of churchyard. This is the ongoing cost of dealing with Japanese knotweed.

2370 – Visiting speakers / locums. During the interregnum we have had to find clergy to lead most of our services. Some of them charge a small amount to cover their costs. This includes a cheque for £186 for 2024.

2401 and 2530 – Electricity. In 2025 we spent £1,707.90 compared to £3,651.25 in 2024 when we had to use dehumidifiers to dry out the flooded boiler room and using electric heaters in the George Goodger Hall.

2410 and 2540 – Gas. In 2025 we spent £3376.72 compared to £1,996.75 in 2024. The increase was due to rising costs, the heating system in the George Goodger Hall was repaired and the fact that more groups were using the buildings.

2820 – Hall major repairs. During 2025 no major repairs were carried out compared to 2024 when the PCC had to spend a lot of money on major heating issues.

**C. Other Expenditure**

Little Stars and Mothers' Union keep their money in the church accounts in designated funds. This section states the money they have spent during 2025.

The PCC has managed to keep costs down because of the goodwill of so many of the congregation who volunteer their time free of charge to cover administration work, looking after the office computer, cleaning, gardening, carrying out minor repairs and maintenance etc. These people frequently provide stationery, computer equipment, cleaning materials, paint etc. themselves so that the church does not have to cover all the costs. Also several people have donated money during the year. Thank you.

The Treasurer presents information regarding the state of the church's finances at each PCC meeting which enables the PCC to monitor income and expenditure closely and make informed decisions on how the church's money should be used to best effect.

Georgina Arnold  
26<sup>th</sup> February 2026

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	£26,817.51	£63.94	£0.00	£26,881.45	£33,289.04
Income from charitable activities	£0.00	£0.00	£0.00	£0.00	£336.00
Other trading activities	£7,651.16	£519.96	£0.00	£8,171.12	£2,828.68
Investments	£8,766.35	£0.00	£0.00	£8,766.35	£8,764.37
Other income	£75.73	£0.00	£0.00	£75.73	£121.26
<b>Total income</b>	<b>£43,310.75</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£43,894.65</b>	<b>£45,339.35</b>
<b>Expenditure on:</b>					
Raising funds	£81.36	£0.00	£0.00	£81.36	£81.36
Expenditure on charitable activities	£37,180.24	£0.00	£0.00	£37,180.24	£44,715.88
Other expenditure	£256.86	£0.00	£0.00	£256.86	£313.50
<b>Total expenditure</b>	<b>£37,518.46</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£37,518.46</b>	<b>£45,110.74</b>
Gains / losses on investment assets	£0.00	£0.00	£0.00	£0.00	£5,000.00
<b>Net income / (expenditure) resources before transfer</b>	<b>£5,792.29</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£6,376.19</b>	<b>£5,228.61</b>
<b>Transfers</b>					
Gross transfers between funds - in	£6,000.00	£0.00	£0.00	£6,000.00	£3,084.00
Gross transfers between funds - out	(£6,000.00)	£0.00	£0.00	(£6,000.00)	(£3,084.00)
<b>Other recognised gains / losses</b>					
<b>Net movement in funds</b>	<b>£5,792.29</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£6,376.19</b>	<b>£5,228.61</b>
<b>Total funds brought forward</b>	<b>£73,528.53</b>	<b>£2,000.00</b>	<b>£0.00</b>	<b>£75,528.53</b>	<b>£70,299.92</b>
<b>Total funds carried forward</b>	<b>£79,320.82</b>	<b>£2,583.90</b>	<b>£0.00</b>	<b>£81,904.72</b>	<b>£75,528.53</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£2,649.18	£0.00	£0.00	£2,649.18	£3,235.92
<b>Designated</b>					
George Goodger Hall	£65,000.00	£0.00	£0.00	£65,000.00	£65,000.00
Hardship fund	£1,190.30	£0.00	£0.00	£1,190.30	£715.11
Little Stars	£4,247.60	£0.00	£0.00	£4,247.60	£4,375.46
Mothers' Union	£215.66	£0.00	£0.00	£215.66	£183.96
Youth and Children's work	£18.08	£0.00	£0.00	£18.08	£18.08
building work including maintenance	£6,000.00	£0.00	£0.00	£6,000.00	£0.00
<b>Restricted</b>					
building work including maintenance	£0.00	£2,583.90	£0.00	£2,583.90	£2,000.00

## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
6431	George Goodger Hall	£65,000.00	£65,000.00
	<b>Total Fixed assets</b>	<b>£65,000.00</b>	<b>£65,000.00</b>
<b>Current assets</b>			
6502	Barclays Bank	£16,606.71	£10,243.42
6503	Santander	£0.00	£0.00
6510	CCLA (CBF) deposit account	£298.01	£285.11
	<b>Total Current assets</b>	<b>£16,904.72</b>	<b>£10,528.53</b>
<b>Liabilities</b>			
6601	Loans received	£0.00	£0.00
	<b>Total Liabilities</b>	<b>£0.00</b>	<b>£0.00</b>
	<b>Net Asset surplus(deficit)</b>	<b>£81,904.72</b>	<b>£75,528.53</b>
<b>Reserves</b>			
	Excess / (deficit) to date	£6,376.19	£228.61
Z01	Starting balances	£75,528.53	£70,299.92
Z02	Other gains/(losses)	£0.00	£5,000.00
	<b>Total Reserves</b>	<b>£81,904.72</b>	<b>£75,528.53</b>
	<b>Represented by funds</b>		
	Unrestricted	£2,649.18	£3,235.92
	Designated	£76,671.64	£70,292.61
	Restricted	£2,583.90	£2,000.00
	Endowment	£0.00	£0.00
	<b>Total</b>	<b>£81,904.72</b>	<b>£75,528.53</b>

## Statement of assets and liabilities

	This year	Last year
<b>Heritage assets</b>		
<b>George Goodger Hall</b>		
George Goodger Hall (Designated) -	£65,000.00	£65,000.00
	<b>£65,000.00</b>	<b>£65,000.00</b>
<b>Total for Heritage assets</b>	<b>£65,000.00</b>	<b>£65,000.00</b>
<b>Cash at bank and in hand</b>		
<b>Barclays Bank</b>		
Hardship fund (Designated) -	£1,190.30	£715.11
Little Stars (Designated) -	£4,247.60	£4,375.46
Mothers' Union (Designated) -	£215.66	£183.96
Shining Light Project (Restricted) -	(£257.77)	(£257.77)
Youth and Children's work (Designated) -	£18.08	£18.08
building work including maintenance (Designated) -	£6,000.00	£0.00
building work including maintenance (Restricted) -	£2,583.90	£2,000.00
General fund (Unrestricted) -	£2,608.94	£3,208.58
	<b>£16,606.71</b>	<b>£10,243.42</b>
<b>CCLA (CBF) deposit account</b>		
Shining Light Project (Restricted) -	£257.77	£257.77
General fund (Unrestricted) -	£40.24	£27.34
<b>Total for Cash at bank and in hand</b>	<b>£16,904.72</b>	<b>£10,528.53</b>
<b>Grand total</b>	<b>£81,904.72</b>	<b>£75,528.53</b>

**Fund movement by type**

	<b>Opening</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Gains/losses</b>	<b>Journals</b>	<b>Closing</b>
<b>ANNCHAR - Annual charities</b>							
Designated	£0.00	£481.39	£481.39	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for ANNCHAR</b>	<b>£0.00</b>	<b>£481.39</b>	<b>£481.39</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>BWM - building work includ</b>							
Designated	£0.00	£0.00	£0.00	£6,000.00	£0.00	£0.00	£6,000.00
Restricted	£2,000.00	£583.90	£0.00	£0.00	£0.00	£0.00	£2,583.90
<b>Sub-total for BWM</b>	<b>£2,000.00</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£6,000.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£8,583.90</b>
<b>GGH - George Goodger Hall</b>							
Designated	£65,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£65,000.00
<b>Sub-total for GGH</b>	<b>£65,000.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£65,000.00</b>
<b>Hardship - Hardship fund</b>							
Designated	£715.11	£500.00	£24.81	£0.00	£0.00	£0.00	£1,190.30
<b>Sub-total for Hardship</b>	<b>£715.11</b>	<b>£500.00</b>	<b>£24.81</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£1,190.30</b>
<b>Heat - Heating bills</b>							
Restricted	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for Heat</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>IT - IT support</b>							
Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for IT</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>LStars - Little Stars</b>							
Designated	£4,375.46	£100.00	£227.86	£0.00	£0.00	£0.00	£4,247.60
<b>Sub-total for LStars</b>	<b>£4,375.46</b>	<b>£100.00</b>	<b>£227.86</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£4,247.60</b>
<b>MU - Mothers' Union</b>							
Designated	£183.96	£60.70	£29.00	£0.00	£0.00	£0.00	£215.66
<b>Sub-total for MU</b>	<b>£183.96</b>	<b>£60.70</b>	<b>£29.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£215.66</b>
<b>SLP - Shining Light Project</b>							
Restricted	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for SLP</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>SpGift - Special Gifts</b>							
Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for SpGift</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>Yandchn - Youth and Children's</b>							
Designated	£18.08	£0.00	£0.00	£0.00	£0.00	£0.00	£18.08
<b>Sub-total for Yandchn</b>	<b>£18.08</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£18.08</b>
<b>roof - roof fund</b>							
Restricted	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Sub-total for roof</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>General - General fund</b>							
Unrestricted	£3,235.92	£42,168.66	£36,755.40	(£6,000.00)	£0.00	£0.00	£2,649.18
<b>Sub-total for General</b>	<b>£3,235.92</b>	<b>£42,168.66</b>	<b>£36,755.40</b>	<b>(£6,000.00)</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£2,649.18</b>
<b>Grand total</b>	<b>£75,528.53</b>	<b>£43,894.65</b>	<b>£37,518.46</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£81,904.72</b>

## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
0110 - Gift Aid - Envelopes	£0.00	£0.00	£0.00	£0.00	£0.00	£265.00
0111 - non gift aid envelopes	£3,676.39	£0.00	£0.00	£0.00	£3,676.39	£2,737.47
0201 - Other planned giving	£1,626.00	£0.00	£0.00	£0.00	£1,626.00	£1,566.00
0202 - Parish Giving Scheme	£16,037.81	£0.00	£0.00	£0.00	£16,037.81	£15,903.16
0203 - Parish Giving Scheme - gift aid received	£2,035.31	£0.00	£0.00	£0.00	£2,035.31	£2,175.79
0301 - Loose plate collections	£807.23	£0.00	£0.00	£0.00	£807.23	£630.74
0550 - Donations appeals etc	£1,112.55	£1,081.39	£58.94	£0.00	£2,252.88	£5,091.75
08A1 - Non-recurring one-off grants	£0.00	£0.00	£0.00	£0.00	£0.00	£4,000.00
0901 - Other funds generated	£440.83	£0.00	£5.00	£0.00	£445.83	£919.13
Total	£25,736.12	£1,081.39	£63.94	£0.00	£26,881.45	£33,289.04
<b>Income from charitable activities</b>						
1101 - Fees for weddings and funerals	£0.00	£0.00	£0.00	£0.00	£0.00	£336.00
Total	£0.00	£0.00	£0.00	£0.00	£0.00	£336.00
<b>Other trading activities</b>						
0910 - Rummage sales etc	£459.16	£0.00	£519.96	£0.00	£979.12	£616.18
1240 - Church hall lettings - fund raising	£7,192.00	£0.00	£0.00	£0.00	£7,192.00	£2,212.50
Total	£7,651.16	£0.00	£519.96	£0.00	£8,171.12	£2,828.68
<b>Investments</b>						
1020 - Bank and building society interest	£12.90	£0.00	£0.00	£0.00	£12.90	£14.37
1030 - Rent from lands or buildings	£8,753.45	£0.00	£0.00	£0.00	£8,753.45	£8,750.00
Total	£8,766.35	£0.00	£0.00	£0.00	£8,766.35	£8,764.37
<b>Other income</b>						
0204 - Credit from Easy Fundraising	£15.03	£0.00	£0.00	£0.00	£15.03	£60.26
0903 - Mothers' Union	£0.00	£60.70	£0.00	£0.00	£60.70	£61.00
Total	£15.03	£60.70	£0.00	£0.00	£75.73	£121.26
<b>INCOME TOTAL</b>	<b>£42,168.66</b>	<b>£1,142.09</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£43,894.65</b>	<b>£45,339.35</b>

St Anne's West Heath End of Year Financial Statement for 2025

**EXPENDITURE**

**Raising funds**

1720 - Costs of stewardship campaign	£81.36	£0.00	£0.00	£0.00	£81.36	£81.36
Total	£81.36	£0.00	£0.00	£0.00	£81.36	£81.36

**Expenditure on charitable activities**

1802 - Christian Aid	£0.00	£275.90	£0.00	£0.00	£275.90	£316.29
1850 - Home mission	£17.40	£24.81	£0.00	£0.00	£42.21	£50.00
1870 - Secular charities	£0.00	£205.49	£0.00	£0.00	£205.49	£0.00
1910 - Ministry parish share etc	£20,000.00	£0.00	£0.00	£0.00	£20,000.00	£17,895.00
2301 - Church running - insurance	£2,609.20	£0.00	£0.00	£0.00	£2,609.20	£2,455.16
2310 - Church office - telephone	£564.56	£0.00	£0.00	£0.00	£564.56	£562.38
2330 - Church maintenance	£915.20	£0.00	£0.00	£0.00	£915.20	£668.40
2331 - Cleaning	£966.42	£0.00	£0.00	£0.00	£966.42	£57.80
2340 - Upkeep of services	£1,424.90	£0.00	£0.00	£0.00	£1,424.90	£3,383.00
2350 - Upkeep of churchyard	£288.00	£0.00	£0.00	£0.00	£288.00	£642.00
2360 - Administration	£2,516.12	£0.00	£0.00	£0.00	£2,516.12	£2,152.99
2370 - Visiting speakers / locums	£498.00	£0.00	£0.00	£0.00	£498.00	£395.50
2401 - Church running - electric	£1,368.32	£0.00	£0.00	£0.00	£1,368.32	£2,921.00
2410 - Church running - gas	£2,698.50	£0.00	£0.00	£0.00	£2,698.50	£1,597.31
2420 - Church running - water	£72.38	£0.00	£0.00	£0.00	£72.38	£260.63
2530 - Hall running - electricity	£339.58	£0.00	£0.00	£0.00	£339.58	£730.25
2540 - Hall running - gas	£678.22	£0.00	£0.00	£0.00	£678.22	£399.44
2560 - Hall running - maintenance	£1,109.52	£0.00	£0.00	£0.00	£1,109.52	£2,041.40
2580 - Hall running - water	£157.72	£0.00	£0.00	£0.00	£157.72	£195.33
2601 - Governance costs examination/audit fee	£450.00	£0.00	£0.00	£0.00	£450.00	£0.00
2820 - Hall + major repairs - installation	£0.00	£0.00	£0.00	£0.00	£0.00	£7,992.00
Total	£36,674.04	£506.20	£0.00	£0.00	£37,180.24	£44,715.88

**Other expenditure**

2362 - Little Stars Equipment	£0.00	£227.86	£0.00	£0.00	£227.86	£234.50
2363 - Mothers' Union Subs	£0.00	£29.00	£0.00	£0.00	£29.00	£29.00
2364 - Mothers Union	£0.00	£0.00	£0.00	£0.00	£0.00	£50.00
Total	£0.00	£256.86	£0.00	£0.00	£256.86	£313.50
<b>EXPENDITURE TOTAL</b>	<b>£36,755.40</b>	<b>£763.06</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£37,518.46</b>	<b>£45,110.74</b>

<b>GRAND TOTAL</b>	<b>£5,413.26</b>	<b>£379.03</b>	<b>£583.90</b>	<b>£0.00</b>	<b>£6,376.19</b>	<b>£228.61</b>
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## St Anne's West Heath End of Year Financial Statement for 2025

In approving these financial statements, the Parochial Church Council hereby confirm that an audit is not required and that they have kept proper accounting records.

The financial statements were approved at the Parochial Church Council on Thursday 26<sup>th</sup> March 2026 and signed on its behalf by:

Ian Bradley, Lay Chair

Georgina Arnold, Treasurer and Church Warden