

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDES, WOLVERHAMPTON

England & Wales · Charity number 1132485

Details

Other names ST JUDES PCC, WOLVERHAMPTON

Status Registered

Legal form Previously excepted

Registered 2009-11-05

Register [View on the Charity Commission register](#)

Contact

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Wolverhampton
WV6 0EB

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Website www.stjudeschurch.org.uk/

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship, open to all. The provision for sacred space for prayer and contemplation. Pastoral work including visiting the sick and bereaved. Teaching Christianity through sermon, courses and small groups. Provision of Christian teaching for children & young people.

Classification

- **How:** Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£118,839	£123,025	-	-
2024-12-31	£103,720	£102,171	-	-
2023-12-31	£103,541	£98,569	-	-
2022-12-31	£88,921	£99,740	-	-
2021-12-31	£101,753	£214,481	-	-
2020-12-31	£110,296	£111,795	-	-

Trustees

Name	Role	Appointed
Rev Ian David Jamieson	Chair	2025-07-08
AMITA SUDRA		2020-10-29
Annette Joy Henriques-Saddler		2025-05-11
Chipo Cynthia Utete		2020-10-29
Dawn Rosemary Peach		2020-10-29
Joan Reynolds		2018-07-30
John Griffith Wallbridge		2023-08-02
Kweku Oman-Tetteh		2023-08-02
Mark Harrington		2018-04-30
Pradip Sudra		2019-04-28
Simon Fenner		2017-04-28
Simon Hewitt		2017-09-19

Accounts

Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2025

Registered Charity Number 1132485

The Parochial Church Council of St Jude's Trustees' Annual Report for the year ended 31st December 2025

Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent Rev. Ian Jamieson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through non-sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

PCC Activity in 2025.

The Parochial Church Council of Wolverhampton St Jude (the PCC) being the main decision maker of the Parish of Wolverhampton St Jude elected its lay members at the Annual Parochial Church Meeting of 11th May 2025.

The PCC comprised of seven ordinary members with the two Wardens, Pradip Sudra & Simon Fenner, an Authorized Lay Minister, Amita Sudra, our new Vicar Rev. Ian Jamieson from July 2025 & our Parish Safeguarding Officer, Dawn Peach being ex-officio members.

The PCC met eleven times during 2025 and currently meets on the second Monday, monthly. Detailed minutes are produced for each PCC meeting, amended, and agreed/ signed at the next PCC meeting.

Weekly management staff meetings continued through 2025, (unminuted) comprising both Wardens, Parish Secretary, and the incumbent once in post. At these meetings, discussion is had & decisions made about day-to-day items of church business, some of which, including all significant financial transactions, are taken to the PCC for further discussion & actioning which is minuted.

The PCC has two Deanery Synod representatives who attend the Wolverhampton Deanery Synod (WDS) every quarter which in 2025 had a change of Rural Dean (who chairs the WDS meetings). Rev. Richard Merrick of Holy Trinity Church, Heath Town has been succeeded by Rev. Matthew Hird, Vicar of St Matthews Church.

The PCC takes their (Safeguarding) duty of care for the protection of the vulnerable in their church community seriously with Safeguarding being a standing item of PCC business with an appropriately experienced designated lay Parish Safeguarding Officer and regularly reviewed parish safeguarding policy.

HIGHLIGHTS OF PCC /CHURCH ACTIVITY DURING 2025.

- 1) NEW VICAR** - Arguably the highlight of 2025 and an answer to much prayer, was the selection, appointment and licensing of our new incumbent, Rev. Ian Jamieson, with the assistance of both our church sponsors, The Church Pastoral Aid Society, and Lichfield Diocese following the period of vacancy i.e., without an incumbent, since August 2023.

Rev. Ian moved into the vicarage along with his wife, Helen & two of this three children in June 2025 and was licensed by the Bishop of Lichfield on 8th July 2025.
- 2) IMPROVED HOLY COMMUNION PROVISION** - In 2025, the provision of Holy Communion services was challenging until the licensing of Rev. Ian but with the assistance of other local priests, including the new Bishop of Wolverhampton, Rt Rev. Tim Wambunya, Communion was provided about once a month. Since Rev. Ian arrived communion is provided at least twice a month.
- 3) BIBLE COURSE®** - A ten week course was run twice weekly in the autumn as an introduction to the whole bible story pointing to Jesus. It was well received.
- 4) SIGNIFICANT INFRASTRUCTURE WORK – 1)** The Church Hall glazing & external doors have all been replaced with double glazed units. **2)** Several areas of damaged plasterwork around the organ loft, chancel, West door and Parish Room have been repaired. **3)** Several areas of roofing including the Church Hall, the Parish Room and main church have received repairs & significant cleaning of accumulated debris.
- 5) SAFEGUARDING TRAINING** – This Diocesan based training has been delivered to all those who are required to have undertaken it.
- 6) INCREASED INVOLVEMENT OF CHURCH MEMBERS IN SERVICE DELIVERY** – There has been as significant increase.
- 7) GREATER ENGAGEMENT WITH LOCAL SCHOOLS** – not withstanding the ‘difficulties’ of maintaining links with our local schools, the arrival of Rev. Ian has re-invigorated our interactions with St Jude’s Primary Academy, in particular, but St Peter’s have also been engaging with us.
- 8) CONTINUED ENGAGEMENT WITH OUR LOCAL COMMUNITY** – We continue to encourage use our church facilities for non-‘religious’ activities which in 2025, included hosting Scouting & Guiding groups and Alcoholics Anonymous. Free English lessons for adults whose first language isn’t English are provided by a member of our congregation. Weekly Carers & Toddlers and monthly Cuppa ‘n’ Cake meetings are offered to members of the public/ Parish.
- 9) A NEW ELERCTORAL ROLL WAS PRODUCED** – as prescribed by Church of England’s Church Representation Rules for the APCM in May 2025.
- 10) A NEW VERGER WAS APPOINTED** - After several decades of service, Graham Sutton retired in June 2025 and Taru Bal was appointed.

Worship Services.

A Worship service every Sunday morning at 10:30 and is a mixture of Holy Communion, Morning Worship (during which Primary School age children leave the service after the first song to receive their own instruction as the J-Team) & Worship Together (Primary School age children included). Orders of Service are now produced in very limited numbers to reduce printing & paper costs. Both the order of service & ‘news’ are now projected during services. However, orders of service are still posted to people who feel unable to attend (mainly due to ill health).

The service scripture passages have mainly followed the Church of England (CoE) lectionary.

Prayer Meetings.

Prayer meetings take place every week on Saturday mornings, and every month on a Wednesday evening. Both are attended by a consistent few. During Communion services a ‘Prayer Corner’ is staffed for members of the congregation to share in prayer with two Safeguard trained members of the prayer TEAM.

Electoral Roll Membership and Service Statistics (20243).

The Electoral Roll was renewed in 2025. The new 2025 electoral roll had 85 members listed (Resident in Parish = 31; Non-resident in Parish = 54).

Usual Sunday Attendance in 2025 was 75 adults and 16 under 16's.

There were three baptisms, one wedding with no dedications after a civil ceremony, and four funerals held at St Jude's in 2025.

Children and Families Work.

J Team during 10.30am Sunday Services - Primary school aged children.

J team is our 'Sunday school' for primary school aged children. Numbers vary with some weeks having 20 children attending and an average of 13 children which has increased since the previous year. We have a good core team, with Mark, Linda and Temi leading the sessions and a committed group of helpers. Due to the needs of the group and safeguarding practice, three adults are needed each Sunday.

Each week the Roots teaching materials are used which follow the lectionary plan so that they are learning about the same passage of scripture as the rest of the congregation.

Schools work.

The Church tries to maintain contact with three schools in the church's immediate vicinity (St Peter's Collegiate Academy, St Jude's Primary Academy and St Andrew's Church of England Primary School [not in Parish]. There is no meaningful contact with two others within the Parish (Wolverhampton Girls' High School and Newbridge Preparatory School – both private schools).

The PCC has nominated PCC members to maintain contact with the previously mentioned three schools though since Rev. Ian arrival he has been the main contact. All these schools have had classes of pupils visit St Jude's in the last year. St Jude's Primary has a chaplain, but St Peter's chaplain left at the end of 2025 and has not been replaced.

Since the Autumn term of 2025-26 Rev. Ian had been leading weekly morning (worship) assemblies St Jude's Primary Academy. St Jude's PCC, as was the usual practice, bought bibles for distribution to the School leavers. However, arrangements could not satisfactorily be made for these bibles to actually be presented by any representative of St Jude's PCC/ Church.

Carers & Toddlers.

This meets weekly on Tuesday mornings (during School Term time) run by a regular group of (safeguarding trained) volunteer helpers.

Guides, Brownies and Rainbows.

Since the summer of 2016 St Jude's church and the 27th Wolverhampton (St Jude's) Guide Unit have been linked together through a formal agreement. The unit meets in the church hall, rent free, every Monday evening during school term time and continues to thrive in all age ranges. Leaders, some of whom are regular St Jude's church members) also take girls to national Guiding events.

Beavers & Cub Scouts.

During 2024, the PCC agreed to host the 5th Tettenhall Beaver & Cub Scout group on Wednesday evenings.

Pastoral Care.

Pastoral support.

The church family are a caring community, offering ad hoc home visiting. A voluntary diary of church member birthdays is kept & used to note/ celebrate church member birthdays.

The vicar has access to limited finance to assist church members with 'emergency' purchase of food or essential household items

Some of the people who feel unable to return to church receive service and prayer sheets.

The Prayer Chain has remained in operation throughout the year.

Prayer is an absolute key activity, and an updated Prayer Diary has been produced & distributed to those church members who have 'promised' to pray for others and areas within the Parish.

A special prayer box at the back of church is provided for (anonymous prayer requests). It's use by church members is encouraged. It is used regularly. Prayers left in the box are read/ shared at the Saturday morning Prayer meeting for at least four weeks before being destroyed.

A prayer corner for individuals to be prayed for or with by two others in private has been reintroduced at Communion Services.

House Groups

There are a limited number of long established semi-autonomous groups that meet regularly during the week.

The PCC are minded to try to increase numbers of groups & attendees as it is seen as a great way to increase faith & discipleship.

Occasional Leaders and Preachers Group

This group was established in 2019 by the previous incumbent and PCC in line with an initiative from Bishop Michael to encourage lay participation in leading and preaching during Worship Services. The group is led by Amita Sudra, our Lay Minister, and Rev. Ian since his arrival. Currently, there are eleven participants in the group. It meets, approximately four times a year to support participants in developing their gifts. Members participate in delivering Sunday Services (leading/ preaching). The aim that this is not more frequently than once every two months. Feedback is given. Recently, it has been the forum through which Morning Worship Templates have been produced that closely follow the Book of Common Worship.

Cuppa 'n' Cake

This is a monthly 'Afternoon Tea' fellowship meeting in our church hall open to anyone but without an explicit evangelical basis.

Evangelism activities

The PCC has supported the provision of courses to help people discover more about Jesus. This was the '*The Bible Course*'. Lent lunches have again been provided in 2025 with recorded talks by J John (*Facing the Canon*) being shown.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our Mission Partners. The last 10% of the allocation forms a reserve fund from which grants may be awarded to short term mission projects, it also funds the purchase of the Bibles we give to St Jude's school year 6 leavers.

The PCC conducts an annual review of the Mission Partners we support. The PCC currently supports: Wolverhampton Well (a foodbank) ; Little Brothers of the Good Shepherd; PCF Romania Project; Tearfund; The Leprosy Mission; Barnabas Aid (this was stopped in February 2025 and substituted with Open Doors); Hope From Above; and Interserve as a Mission Partner (because of the connections Amita Sudra has formed with the organisation to help her in her work amongst Asian women).

The PCC invite a rotation of our Missional Partner organisations to present a talk about their organisations activities or deliver a sermon though not more than three times per year.

Use of our buildings by the community

Our reasonably well-equipped church hall is let to community groups (Alcoholics Anonymous, Howling Wolves Community Choir, Wolverhampton Music Service) and private individuals.

The main church has been used in 2025 for two music/ choral concerts as well as for school services.

Fabric report

A new architect's quinquennial inspection (QI) of the building fabric is to be carried out in early 2026.

The PCC manages the day-to-day maintenance of church property and grounds.

Work in 2025 included:

- Ongoing maintenance & repairs to the church heating system including the boilers
- Replacement/ maintenance of audiovisual & internet/ Wi-Fi capabilities for church services.
- Ongoing roof repairs: Junction of nave/ transept roof over music area; church hall corridor porch; toilet block; Church Hall.
- Demolition of the old 'gardeners' shed & erection of a new one.
- Plasterwork repairs (Parish Room, Main Church)
- Installing contactless donation capability in church.
- Testing of lightening protection.
- Testing of fire extinguishers.
- Protection of our church organ from ingress of wall plaster debris.
- Replacement of water boiler for the servery at the back of church.

The PCC's priorities for repairs in 2026-27 include:

- Dealing with any urgent issues highlighted by the 2026 QI report.
- Investigate & effect repairs/ stabilisation of structural issues with Parish Room external porch
- Ongoing plasterwork repairs (Main Church esp. around North Door)
- Ongoing maintenance of church heating system (boilers).
- Rainwater goods inspection ± repair.
- Repair/ replacement of Baptistry water heating/ pump.
- Commitment to moving to a more carbon neutral church e.g. solar panels, EV charging points, move to electric church heating.
- Improving access for those with physical disabilities to both the main church and to the toilets.
- Investigate & effect repairs/ stabilisation of structural issues with the sandstone pillars by the main (West) entrance.

Financial Review

Net total assets - £64,504_2025 [£68,689_2024]

Deficit: (£4,186)_2025 - Unrestricted Deficit: (£2,294) Restricted Deficit: (£1,893)

[Excess – £1,548 2024]

Overall Income has increased from £103,720_2024 to £118,839_2025. The most notable differences being increases in 0101_Gift Aid collections, 0301_Loose plate collections and 0550_donations. There have been reductions in 1230 Church Hall lettings.

Expenditure has increased from £102,171_2024 to £123,025_2025. The most notable differences being reductions in 1801_Giving to other charities, 2360_Administration and 2440_Heating and Lighting. There were increases in 2001_Salaries, 2330_Day to Day Maintenance and 2710_Major Repairs.

Following advice the PCC transferred all of the designated funds apart from the Discretionary fund to the General fund to ensure that the General fund was not in a negative position at year end. All designated fund in an overdrawn position were brought to nil by transferring from the General fund. All of the designated funds with ZZ marker will be closed in 2026.

The Incumbent and Churchwardens Trust is held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £532,423_2025 [£549,368_2024] – which includes 21 St Jude's Road a house which is rented and has a Fixed asset value of £236,322_2025 [£230,960_2024]

The remainder are Stocks and share investments:

CB3008391 - £66,796_2025 [£70,745_2024] – held in Trust with LDBF – TN217

CB3008411 - £44,696_2025 [£43,755_2024] – held in Trust with LDBF – TN217

CB3008467 - £139,590_2025 [£145,403_2024] – held in Trust with LDBF - TN217

Bank Current account holds £15,018_2025 [£28,503_2024]

£30,000 was transferred to a Fixed term deposit with Lloyds Bank – Statements have not been provided.

Deficit: (£13,486)_2025

[Excess: £10,891_2024]

The income is derived from rental income from 21 St Jude's Road and dividend income from the investments held in Trust TN217. Rental income was £9,000_Net 2025 [£9,000_Net 2024]. Repairs and maintenance were £1,034_2025 [£6,403_2024].

The Dividend income and Interest was £8,983_2025 [£7,974_2024]. Transfers to St Jude's in 2025 was £30,000 [There were no transfers in 2024].

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £28,467_2025 [£25,106_2024]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end were £21,102 [(£13,407) 2024] which is marginally lower than this target. The PCC will continue to monitor the situation to build up their reserves.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes it's fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC takes full responsibility for fundraising and does not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all the 55 volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 11 times during the year.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work.

Donations from Related Parties

Donations from 7 related parties [PCC members] during the year totalled £16,400₂₀₂₅ [£15,360₂₀₂₄]. All these donations were received without condition.

Remuneration paid to Trustees.

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees.

One trustee was reimbursed £32₂₀₂₅ [Nil₂₀₂₄] for travel and subsistence during the year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2025 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
Rev Ian Jamieson	Chairperson	From 08.07.2025
Mr Simon Fenner	Vice Chairperson/Churchwarden [2023]	
Mr Pradip Sudra	Churchwarden [2022]	
Dawn Peach	Safeguarding Co-ordinator [2023]	
Mr Mark Harrington	Deanery Synod Representative [2023]	
Amita Sudra	Authorised Lay Minister [2023]	
Elected Members		
Mrs Joan Reynolds	Planned giving secretary [2022]	
Mr Simon Hewitt	[2023]	
Ms Annette Joy Henriques-Saddler		From 11.05.2025
Cynthia Utete	[2023]	
John Wallbridge		
Kweku Oman Tetteh		

Bank	Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF
Investment Managers	CCLA 1 Angel Ln London EC4R 3AB
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Mary's House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 11.04.2026 and signed on its behalf by:



Rev Ian Jamieson

Simon Fenner

Independent Examiner's report to the trustees/members of The PCC of The Parish of Wolverhampton St Jude's
Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 07/05/2026.

Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

The Parish of Wolverhampton St Jude's
Notes to the Financial Statements
For the year ended 31st December 2025

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- ZZFaith & Art – Funds set aside to work on Faith along with Art. Fund transferred to General and closed 2025.
- Discretionary – To be used to help those in need at the Vicars discretion.
- ZZGreen Energy – For new heating system. Fund brought to nil and closed 2025
- ZZJobClub – Funds set aside for The Job Club group. Fund transferred to General and closed 2025.
- ZZJ-Team – Work with children. Fund overdrawn £429.18 transferred from General to bring to nil and close.
- ZZMaintain – Funds set aside for Building maintenance. Fund overdrawn £3,037.81 transferred from General to bring to nil and close.
- ZZMission – Short term mission fund overdrawn at the end of 2024. Fund overdrawn £354.41 transferred from General to bring to nil and close.
- ZZReserves – 3 months expenditure set aside as reserves. Fund transferred to General and closed 2025.

Restricted funds comprise of two elements: -

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest.
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – Specific donations for the first phase of the building project.
- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Flower fund – Specific donations for flowers in Church
- Green Energy – For new heating system
- Jubilee – Grant for the Jubilee celebrations. Project complete and at nil fund closed in 2025.
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance.
- Carers & Toddlers – This is outreach work using the facilities of St Jude's and continues to be self-funding.
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not hold any Endowment funds.

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are 50% per annum.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2025

Statement of Receipts and Payments 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2025	2024
Receipts						
Donations and legacies	103,973	-	6,513	-	110,486	91,319
Income from charitable activities	1,385	-	687	-	2,072	2,585
Other trading activities	-	-	-	-	-	-
Investments	6,218	-	62	-	6,280	9,816
Other income	-	-	-	-	-	-
Total income	111,577	-	7,262	-	118,839	103,720
Payments						
Raising funds	404	-	861	-	1,266	434
Expenditure on charitable activities	110,269	171	5,605	-	116,046	101,737
Other expenditure	3,024	-	2,687	-	5,712	-
Total expenditure	113,699	171	9,154	-	123,025	102,171
Net income / (expenditure) resources before transfer	(2,123)	(171)	(1,893)	-	(4,186)	1,548
Transfers						
Gross transfers between funds - in	40,698	4,321	250	-	45,269	11,768
Gross transfers between funds - out	(4,572)	(40,299)	(400)	-	(45,270)	(11,769)
Other recognised gains / losses						
Gains/losses on investment assets	0	-	-	-	0	0
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	34,004	(36,148)	(2,043)	-	(4,186)	1,548
Reconciliation of funds						
Total funds brought forward	(13,403)	36,647	45,443	-	68,689	67,140
Total funds carried forward	20,602	500	43,401	-	64,504	68,689

Statement of assets and liabilities 2025

Class and nominal code	General	Designated	Restricted	Endowment	2025	2024
Fixed Asset - Investments						
CB3000561: CBF Church of England UK Equity Fund 013	-	-	-	-	-	4
Total	-	-	-	-	-	4
Current Asset - Cash At Bank And In Hand						
00520537: Lloyds TSB Current Account	20,550	500	43,215	-	64,265	65,679
2001000782: Kingdom Bank St Judes Reserve A/C	49	-	-	-	49	49
6590: Carers&Toddlers_Petty Cash	-	-	70	-	70	300
CB3000560: CCLA Wolverhampton St Judes	2	-	-	-	2	2
IDWOLV123: The Vicarage 21A St Judes	-	-	62	-	62	2,437
ZZ6591: Other Petty Cash	-	-	-	-	-	193
Total	20,602	500	43,347	-	64,450	68,662
Liability - Agency Accounts						
6699: Agency collections	-	-	(54)	-	(54)	(23)
Total	-	-	(54)	-	(54)	(23)
Net total assets	20,602	500	43,401	-	64,504	68,689

Approved by the PCC on 11.04.2026 and signed on its behalf by:



Rev Ian Jamieson

Simon Fenner

Statement of assets and liabilities 2024

Class and nominal code	General	Designated	Restricted	Endowment	2024	2023
Fixed Asset - Investments						
CB3000561: CBF Church of England UK Equity Fund 013	4	-	-	-	4	3
Total	4	-	-	-	4	3
Current Asset - Cash At Bank And In Hand						
00520537: Lloyds TSB Current Account	(13,459)	36,647	42,489	-	65,679	65,060
2001000782: Kingdom Bank St Judes Reserve A/C	49	-	-	-	49	48
6590: Cash in hand	-	-	300	-	300	300
6591: Other Petty Cash	-	-	193	-	193	100
CB3000560: CCLA Wolverhampton St Judes	2	-	-	-	2	2
IDWOLV123: The Vicarage 21A St Judes	-	-	2,437	-	2,437	2,125
Total	(13,407)	36,647	45,421	-	68,662	67,636
Liability - Agency Accounts						
6699: Agency collections	-	-	(23)	-	(23)	500
Total	-	-	(23)	-	(23)	500
Net total assets	(13,403)	36,647	45,443	-	68,689	67,140

Analysis of receipts and payments 2025

	Unrestricted	Designated	Restricted	Endowment	2025	2024
RECEIPTS						
Donations and legacies						
0101 - Gift Aid - Collections	42,065	-	3,175	-	45,240	41,995
0201 - Non Gift Aid - Collections	7,656	-	-	-	7,656	8,838
0301 - Loose plate collections	9,163	-	-	-	9,163	8,186
0303 - Contactless	347	-	-	-	347	-
0550 - Donations	32,425	-	2,793	-	35,218	1,531
0601 - Tax recoverable on Gift Aid	12,116	-	545	-	12,661	12,906
0701 - Legacies	200	-	-	-	200	17,862
Donations and legacies Totals	103,973	-	6,513	-	110,486	91,319
Income from charitable activities						
0901 - Other Income Generated	805	-	93	-	898	219
0902 - Heating Weddings and Funerals	218	-	-	-	218	794
0903 - Subs paid for Clubs Holiday/Jteam/Youth	-	-	594	-	594	657
1101 - Fees for Weddings and Funerals	362	-	-	-	362	914
Income from charitable activities Totals	1,385	-	687	-	2,072	2,585
Investments						
1001 - Dividends	-	-	-	-	-	0
1020 - Bank and building society interest	-	-	62	-	62	63
1230 - Church hall lettings - general	6,218	-	-	-	6,218	9,752
Investments Totals	6,218	-	62	-	6,280	9,816
Receipts Grand totals	111,577	-	7,262	-	118,839	103,720
PAYMENTS						
Raising funds						
1720 - Costs of Stewardship Campaign	81	-	-	-	81	193
1730 - Costs of Fetes & Other Events	323	-	861	-	1,185	241
Raising funds Totals	404	-	861	-	1,266	434
Expenditure on charitable activities						
1801 - Giving to Other Charities/Sponsorships	4,772	-	-	-	4,772	5,587
1910 - LDBF Common Fund	38,200	-	-	-	38,200	37,453
2001 - Salaries	20,914	-	-	-	20,914	18,886
2025 - Secretary Pension	611	-	-	-	611	662
2101 - Clergy Expenses	32	-	-	-	32	-
2102 - All Other Expense Claims	-	-	-	-	-	65
2201 - Parish Training and Mission	1,400	171	182	-	1,753	1,159
2301 - Church running - insurance	5,067	-	-	-	5,067	4,949
2310 - Telephones	868	-	-	-	868	871
2320 - Organ/Piano Tuning/Repair/Maintenance	768	-	-	-	768	-
2330 - Day to Day Maintenance & Repairs	11,469	-	2,400	-	13,869	11,726
2331 - Cleaning Materials&Equipment	388	-	7	-	395	296
2340 - Upkeep of services	466	-	-	-	466	1,156
2350 - Upkeep of Church yard	250	-	-	-	250	619
2360 - Administration	4,592	-	39	-	4,632	5,500
2370 - Visiting speakers / locums	1	-	-	-	1	243
2420 - Church running - water	19	-	-	-	19	188
2440 - Heating & Lighting Church	10,604	-	-	-	10,604	12,405
2710 - Major repairs	4,720	-	2,977	-	7,697	(250)
2720 - Church interior and exterior decorating	5,121	-	-	-	5,121	-
ZZ2202 - Catering - Inactive	-	-	-	-	-	214
Expenditure on charitable activities Totals	110,269	171	5,605	-	116,046	101,737
Other expenditure						

2840 - Other PCC property upkeep	3,024	-	2,687	-	5,712	-
Other expenditure Totals	3,024	-	2,687	-	5,712	-
Payments Grand totals	113,699	171	9,154	-	123,025	102,171

Fund movement by type – 2025

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Build1st							
Restricted	25,557	5,195	5,377	-	-	-	25,375
Sub-totals	25,557	5,195	5,377	-	-	-	25,375
Decoration							
Restricted	2,437	62	2,687	250	-	-	62
Sub-totals	2,437	62	2,687	250	-	-	62
Discretionary							
Designated	-	-	-	500	-	-	500
Sub-totals	-	-	-	500	-	-	500
Flower							
Restricted	53	-	-	-	-	-	53
Sub-totals	53	-	-	-	-	-	53
Green Energy							
Designated	10,000	-	-	(10,000)	-	-	-
Restricted	950	1,116	-	-	-	-	2,067
Sub-totals	10,950	1,116	-	(10,000)	-	-	2,067
Organ							
Restricted	6,967	-	-	-	-	-	6,967
Sub-totals	6,967	-	-	-	-	-	6,967
Toddlers							
Restricted	1,066	889	1,090	(400)	-	-	465
Sub-totals	1,066	889	1,090	(400)	-	-	465
Youth							
Restricted	8,410	-	-	-	-	-	8,410
Sub-totals	8,410	-	-	-	-	-	8,410
ZZFaith-Art							
Designated	200	-	-	(200)	-	-	-
Sub-totals	200	-	-	(200)	-	-	-
ZZJobClub							
Designated	98	-	-	(99)	-	-	-
Sub-totals	98	-	-	(99)	-	-	-
ZZJ-Team							
Designated	(259)	-	171	429	-	-	-
Sub-totals	(259)	-	171	429	-	-	-
ZZMaintain							
Designated	(3,038)	-	-	3,037	-	-	-
Sub-totals	(3,038)	-	-	3,037	-	-	-
ZZMission							
Designated	(355)	-	-	354	-	-	-
Sub-totals	(355)	-	-	354	-	-	-

ZZReserves							
Designated	30,000	-	-	(30,000)	-	-	-
Sub-totals	30,000	-	-	(30,000)	-	-	-
General							
Unrestricted	(13,403)	111,577	113,699	36,126	0	(38,200)	(17,598)
Sub-totals	(13,403)	111,577	113,699	36,126	0	(38,200)	(17,598)
Totals	68,689	118,839	123,025	-	0	(38,200)	26,304

Fund movement by type - 2024

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Build1st							
Restricted	21,836	3,721	-	-	-	-	25,557
Sub-totals	21,836	3,721	-	-	-	-	25,557
Decoration							
Restricted	2,125	62	-	250	-	-	2,437
Sub-totals	2,125	62	-	250	-	-	2,437
Faith-Art							
Designated	200	-	-	-	-	-	200
Sub-totals	200	-	-	-	-	-	200
Flower							
Restricted	53	-	-	-	-	-	53
Sub-totals	53	-	-	-	-	-	53
Green Energy							
Designated	-	-	-	10,000	-	-	10,000
Restricted	-	950	-	-	-	-	950
Sub-totals	-	950	-	10,000	-	-	10,950
Job Club							
Designated	98	-	-	-	-	-	98
Sub-totals	98	-	-	-	-	-	98
J-Team							
Designated	42	-	300	-	-	-	(259)
Sub-totals	42	-	300	-	-	-	(259)
Jubilee							
Restricted	18	-	-	(19)	-	-	-
Sub-totals	18	-	-	(19)	-	-	-
Maintain							
Designated	1,142	-	4,180	-	-	-	(3,038)
Sub-totals	1,142	-	4,180	-	-	-	(3,038)
Mission							
Designated	299	-	654	-	-	-	(355)

Sub-totals	299	-	654	-	-	-	(355)
Organ							
Restricted	6,967	-	-	-	-	-	6,967
Sub-totals	6,967	-	-	-	-	-	6,967
Reserves							
Designated	30,000	-	-	-	-	-	30,000
Sub-totals	30,000	-	-	-	-	-	30,000
Toddlers							
Restricted	2,398	657	489	(1,500)	-	-	1,066
Sub-totals	2,398	657	489	(1,500)	-	-	1,066
Youth							
Restricted	8,410	-	-	-	-	-	8,410
Sub-totals	8,410	-	-	-	-	-	8,410
General							
Unrestricted	(6,453)	96,719	96,247	(8,732)	0	(36,144)	(13,402)
Sub-totals	(6,453)	96,719	96,247	(8,732)	0	(36,144)	(13,402)
Totals	67,140	103,720	102,171	-	0	(36,144)	68,689

Staff Costs

	2025	2024
Wages & Salaries	£20,914	£18,822
Social Security Costs	£1,036	£ 207
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and most payments were not large enough to attract social security costs. Only the administrator's salary attracted social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments. None of the employees were eligible. However, the PCC do pay into an Aviva pension for the secretary. In 2025 £611 was contributed. [£662_2024]

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

One trustee was reimbursed £32_2025 [Nil_2024] for travel and subsistence during the year.

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from 7 related parties [PCC members] totalled £16,400_2025 [£15,360_2024]

Fees for the examination of the accounts

	2025	2024
Independent Examiner's fees	210	150
Other fees - Bookkeeping	1,290	1,020
Total	1,500	1,170

Analysis of Transfer between Funds 2025

Debit	Credit	Description	Fund	Fund Type
-	354.41	Tfr from General to Mission to bring to nil and close	General	Unr
354.41	-	Tfr from General to Mission to bring to nil and close	ZZMission	Des
-	250	Tfr from current account to IDS	General	Unr
-	400	Tfr from Carers & toddlers to General as per email 08.05.25	Toddlers	Res
400	-	Tfr from Carers & toddlers to General as per email 08.05.25	General	Unr
-	429.18	Tfr from General to J-Team to bring to nil and close	General	Unr
429.18	-	Tfr from General to J-Team to bring to nil and close	ZZJ-Team	Des
-	3,037.81	Tfr from General to Maintencance to bring to nil and close	General	Unr
3,037.81	-	Tfr from General to Maintencance to bring to nil and close	ZZMaintain	Des
-	200	Tfr from Faith-Art to General as per email 01.12 IJ	ZZFaith-Art	Des
200	-	Tfr from Faith-Art to General as per email 01.12 IJ	General	Unr
-	10,000.00	Tfr from Green Energy to General as per email 01.12 IJ	Green Energy	Des
10,000.00	-	Tfr from Green Energy to General as per email 01.12 IJ	General	Unr
-	98.22	Tfr from Job Club to General as per email 01.12 IJ	ZZJobClub	Des
98.22	-	Tfr from Job Club to General as per email 01.12 IJ	General	Unr
-	30,000.00	Tfr from Reserve to General as per email 01.12 IJ	ZZReserves	Des
30,000.00	-	Tfr from Reserve to General as per email 01.12 IJ	General	Unr
-	500	Tfr from General to Discretionary as per email 01.12 IJ	General	Unr
500	-	Tfr from General to Discretionary as per email 01.12 IJ	Discretionary	Des
250	-	Tfr from current account to IDS	Decoration	Res

Analysis of Transfer between Funds 2024

Debit	Credit	Description	Fund	Fund Type
-	18.93	Tfr from Jubilee to General to close	Jubilee	Res
18.93	-	Tfr from Jubilee to General to close	General	Unr
-	250	Tfr from C/A to IDS A/C	General	Unr
-	1,500.00	Tfr from Carers & toddlers to General as per email 25/04/2024 AC	Toddlers	Res
1,500.00	-	Tfr from Carers & toddlers to General as per email 25/04/2024 AC	General	Unr
-	10,000.00	Tfr from General [Saunders legacy] to Green fund des as per email from PS dated 27.02.25 - posted into 2024	General	Unr
10,000.00	-	Tfr from General [Saunders legacy] to Green fund des as per email from PS dated 27.02.25 - posted into 2024	Green Energy	Des
250	-	Tfr from C/A to IDS A/C	Decoration	Res

Fixed Assets

a) Fixed Assets - Tangible

The PCC of Wolverhampton St Jude's does not have any Fixed Assets - Tangible

b) Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF UK Equity Fund	4	-	4	-	-	-
Total	4	-	4	-	-	-

CB3000561 – CBF Church of England UK Equity Fund 013 – £Nil 2025 [£4 2024]

Liabilities

Liabilities due within one year

	2025 £	2024 £
Agency	-	124
Total	-	124

Debtors

	2025 £	2024 £
LDBF Vacancy	54	146
Total	54	146

Summary of Assets by Fund 2025

	Unrestricted	Designated	Restricted	Endowment	2025	2024
General (Unrestricted)	20,602	-	-	-	20,602	(13,403)
Designated - Discretionary	-	500	-	-	500	-
Designated - Green Energy	-	-	-	-	-	10,000
Designated - ZZFaith-Art	-	-	-	-	-	200
Designated - ZZJobClub	-	-	-	-	-	98
Designated - ZZJ-Team	-	-	-	-	-	(259)
Designated - ZZMaintain	-	-	-	-	-	(3,038)
Designated - ZZMission	-	-	-	-	-	(355)
Designated - ZZReserves	-	-	-	-	-	30,000
Restricted - Build1st	-	-	25,375	-	25,375	25,557
Restricted - Decoration	-	-	62	-	62	2,437
Restricted - Flower	-	-	53	-	53	53
Restricted - Green Energy	-	-	2,067	-	2,067	950
Restricted - Organ	-	-	6,967	-	6,967	6,967
Restricted - Toddlers	-	-	465	-	465	1,066
Restricted - Youth	-	-	8,410	-	8,410	8,410
Total	20,602	500	43,401	-	64,504	68,689

Summary of Assets by Fund 2024

	Unrestricted	Designated	Restricted	Endowment	2024	2023
General (Unrestricted)	(13,403)	-	-	-	(13,403)	(6,453)
Designated - Faith-Art	-	200	-	-	200	200
Designated - Green Energy	-	10,000	-	-	10,000	-
Designated - JobClub	-	98	-	-	98	98
Designated - J-Team	-	(259)	-	-	(259)	42
Designated - Maintain	-	(3,038)	-	-	(3,038)	1,142
Designated - Mission	-	(355)	-	-	(355)	299
Designated - Reserves	-	30,000	-	-	30,000	30,000
Restricted - Build1st	-	-	25,557	-	25,557	21,836
Restricted - Decoration	-	-	2,437	-	2,437	2,125
Restricted - Flower	-	-	53	-	53	53
Restricted - Green Energy	-	-	950	-	950	-
Restricted - Jubilee	-	-	-	-	-	18
Restricted - Organ	-	-	6,967	-	6,967	6,967
Restricted - Toddlers	-	-	1,066	-	1,066	2,398
Restricted - Youth	-	-	8,410	-	8,410	8,410
Total	(13,403)	36,647	45,443	-	68,689	67,140

Receipts & Payments Comparatives

Statement of Receipts and Payments 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
Receipts						
Donations and legacies	86,010	-	5,308	-	91,319	95,038
Income from charitable activities	1,730	-	854	-	2,585	2,711
Other trading activities	-	-	-	-	-	-
Investments	8,978	-	837	-	9,816	5,790
Other income	-	-	-	-	-	-
Total income	96,719	-	7,000	-	103,720	103,541
Payments						
Raising funds	193	134	106	-	434	714
Expenditure on charitable activities	96,054	5,000	683	-	101,737	97,854
Other expenditure	-	-	-	-	-	-
Total expenditure	96,247	5,135	789	-	102,171	98,568
Net income / (expenditure) resources before transfer	472	(5,136)	6,211	-	1,548	4,972
Transfers						
Gross transfers between funds - in	1,518	10,000	250	-	11,768	250
Gross transfers between funds - out	(10,250)	-	(1,519)	-	(11,769)	(250)
Other recognised gains / losses						
Gains/losses on investment assets	0	-	-	-	0	0
Gains on revaluation, fixed assets, charity's own use	1,309	-	(1,309)	-	-	-
Net movement in funds	(6,950)	4,864	3,633	-	1,548	4,973
Reconciliation of funds						
Total funds brought forward	(6,453)	31,782	41,810	-	67,140	62,167
Total funds carried forward	(13,403)	36,647	45,443	-	68,689	67,140

Accounts

Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2024

Registered Charity Number 1132485

The Parochial Church Council of St Jude's
Trustees' Annual Report for the year ended 31st December 2024
Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent; however, the Parish is in vacancy at present, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through non-sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

The Parochial Church Council of Wolverhampton St Jude (the PCC) being the main decision maker of the Parish of Wolverhampton St Jude elected it's lay members at the Annual Parochial Church Meeting of 14th April 2024.

The church of St Jude's, Wolverhampton has been in vacancy i.e., without an incumbent since August 2023.

The PCC's powers and duties are defined by legislation and can principally be found in the Parochial Church Councils (Powers) Measure 1956. Its members are clergy (until the previous incumbent's retirement in August 2023), churchwardens and other members on the Electoral Roll of St Jude's Church at the time of the APCM.

The PCC is responsible, along with any incumbent, to promote the mission of God, pastoral, evangelical, social, and ecumenical in the Parish of Wolverhampton St Jude.

The PCC is responsible for the finances of the Parish. It is ultimately responsible for the care and maintenance of all church buildings and their contents.

The PCC is crucial in deciding & delivering the forms of Service used by the church. The PCC of Wolverhampton St Jude is a registered charity with the Charity Commission (number 1132485). Every member of the PCC is registered as a charity trustee and is aware of the Charity Commission's guidance on public benefit in the Advancement of Religion for the **Public Benefit** in providing facilities for public worship and promoting Christian values and service by church members in and to the communities in which they live to the

benefit of both individuals and the wider society. All new PCC members receive 'The Essential Trustee Guide' issued by the Charity Commission and a copy of the financial procedures as approved by the PCC to ensure they are aware of the controls in place.

The PCC takes their (Safeguarding) duty of care for the protection of the vulnerable in their church community seriously with Safeguarding being a standing item of PCC business with an appropriately experienced designated lay Parish Safeguarding Officer and regularly reviewed parish safeguarding policy.

PCC Activity during 2024.

The PCC is comprised of seven ordinary members with the two Wardens & Parish Safeguarding Officer ex-officio members. (An eighth PCC member was elected to post at the end of 2024 in order to facilitate the recruitment of the new incumbent). The PCC met 12 times during 2024 and currently meets on the second Monday, monthly. Detailed minutes are produced for each PCC meeting, amended, and agreed/ signed at the next meeting.

The PCC has only one Deanery Synod representative since the APCM who is invited to attend the Deanery Synod every quarter and has contributed to the Diocesan Shaping for Mission project which appears to have lost momentum.

Staff.

There was a Lay Reader, John Welsby, who left in August 2024 and there is an Authorised Lay Minister, Amita Sudra.

There are two Church Wardens, Pradip Sudra & Simon Fenner.

The PCC employs paid staff – a part-time secretary, cleaner, and Verger.

In 2024, there are weekly (unminuted) Management staff meetings comprising both Wardens, Lay Reader (until his departure) and Parish Secretary.

Services.

There is a Worship service every Sunday morning at 10:30 and is a mixture of Holy Communion, Morning Worship (during which Primary School age children leave the service after the first song to receive their own instruction) & Worship Together (Primary School age children included). Orders of Service and News Sheets are posted to people who feel unable to attend (mainly due to ill health).

During our vacancy, the service scripture passages have been following the Church of England (CoE) lectionary closely.

Previously Holy Communion was provided approximately twice a month with the sacraments offered combined by intincture. Now the sacraments are offered as separate elements in accordance with Diocesan guidance. During our vacancy the PCC/ Wardens aim to provide a service of Holy Communion at least once a month though Holy Communion Services were only delivered on eight Sundays in 2024.

Prayer Meetings.

Prayer meetings take place every week on Saturday mornings, and every month on Wednesday evenings. They are attended by a consistent few.

Electoral Roll Membership and Service Statistics (20243).

The Electoral Roll was steady compared to 2023 at 118. Usual Sunday Attendance in 2024 was 81 adults and 18 under 16s. There were three baptisms, no confirmations, one wedding with no dedications after a civil ceremony, and six funerals.

Children and Families Work.

J Team during 10.30am Sunday Services - Primary school aged children.

J team is our 'Sunday school' for primary school aged children. Numbers vary with some weeks having 20 children attending and an average of 13 children which has increased since the previous year. We have a good core team, with Mark, Linda and Temi leading the sessions and a committed group of helpers. Due to the needs of the group and safeguarding practice, three adults are needed each Sunday.

Each week the Roots teaching materials are used which follow the lectionary plan so that they are learning about the same passage of scripture as the rest of the congregation.

Schools work.

The Church tries to maintain contact with three schools in the church's immediate vicinity (St Peter's Collegiate Academy, St Jude's Primary Academy and St Andrew's Church of England Primary School [not in Parish]. There is no meaningful contact with two others within the Parish (Wolverhampton Girls' High School and Newbridge Preparatory School – both private schools).

Since our vacancy the PCC has nominated PCC members to maintain contact with the previously mentioned three schools. All these schools have had classes of pupils visit St Jude's in the last year. Two (St Jude's Primary & St Peter's both with Chaplains) have had/ been involved with services at Jude's Church,

Up until the Autumn term of 2024-25 the nominated PCC contact for at St Jude's Primary Academy had been leading/ contributing to fortnightly morning (worship) assemblies. Towards the end of the Summer term (2023-24), it became increasingly 'awkward' for this arrangement to be delivered in as satisfactory way. No direct input to St Jude's Primary Academy morning assemblies has taken place since September 2024.

St Jude's PCC, as was the usual practice, bought bibles for distribution to the school leavers. However, arrangements could not satisfactorily be made for these bibles to be presented by any representative of St Jude's PCC/ Church, so they were presented by the teaching staff.

Carers & Toddlers.

This meets weekly on Tuesday mornings (during School Term time) run by a regular group of (safeguarding trained) volunteer helpers.

Guides, Brownies and Rainbows.

Since the summer of 2016 St Jude's church and the 27th Wolverhampton (St Jude's) Guide Unit have been linked together through a formal agreement. The unit meets in the church hall, rent free, every Monday evening during school term time and continues to thrive in all age ranges. Leaders, some of whom are regular St Jude's church members) also take girls to national Guiding events.

Beavers & Cub Scouts.

During 2024, the PCC agreed to host the 5th Tettenhall Beaver & Cub Scout group on Wednesday evenings.

Pastoral Care.

Pastoral support.

The church family are a caring community, offering ad hoc home visiting. A voluntary diary of church member birthdays is kept & used to note/ celebrate church member birthdays.

Some of the people who feel unable to return to church receive service and prayer sheets either by hand or postal delivery. The Prayer Chain has remained in operation throughout the year.

Prayer is an absolute key activity, and an updated Prayer Diary has been produced & distributed to those church members who have 'promised' to pray for others and also areas within the Parish.

A special prayer box at the back of church is provided for (anonymous prayer requests). It's use by church members is encouraged. It is used regularly. Prayers left in the box are read/ shared at the Saturday morning Prayer meeting for at least four weeks before being destroyed.

A prayer corner for individuals to be prayed for, or with, by two others in private has been reintroduced at Communion Services.

There is informal networking of individuals outside of services offering both practical & spiritual support.

Since Covid, visiting Care Homes within the Parish has not been re-instituted, obviously not helped by being in vacancy.

House Groups

There are a limited number of long established semi-autonomous groups that meet regularly during the week.

The PCC are minded to try to increase numbers of groups & attendees as it is seen as a great way to increase faith & discipleship.

Occasional Leaders and Preachers Group

This group was established in 2019 by the previous incumbent and PCC in line with an initiative from Bishop Michael to encourage lay participation in leading and preaching during Worship Services. The group was led by John Welsby, our Reader, though since his departure it is led by Amita Sudra, our Lay Minister. Currently, there are eleven participants in the group. It meets, approximately four times a year to support participants in developing their gifts. Members participate in delivering Sunday Services by way of either leading or preaching. The aim that this is not more frequent than once every two months. Feedback is given. Recently, it has

been the forum through which Morning Worship Templates have been produced that closely follow the Book of Common Worship.

Cuppa 'n' Cake

This is a monthly 'Afternoon Tea' fellowship meeting in our church hall open to anyone but without an explicit evangelical basis.

Evangelism activities

The PCC has supported the provision of courses to help people discover more about Jesus. This was the '*Life of Jesus*' course. Lent lunches have again been provided in 2024 with recorded talks by J John (*Facing the Canon*) being shown.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our Mission Partners. The last 10% of the allocation forms a reserve fund from which grants may be awarded to short term mission projects, it also funds the purchase of the Bibles we give to St Jude's school year 6 leavers.

The PCC conducts an annual review of the Mission Partners we support. The PCC currently supports: Wolverhampton Well; Little Brothers of the Good Shepherd; PCF Romania Project; Tearfund; The Leprosy Mission; Barnabas Aid (this was stopped in February 2025 and substituted with Open Doors); Hope From Above; and Interserve as a Mission Partner (because of the connections Amita Sudra has formed with the organisation to help her in her work amongst Asian women).

Use of our buildings by the community

Our reasonably well-equipped church hall is let to community groups (Alcoholics Anonymous, Howling Wolves Community Choir, Wolverhampton Music Service) and private individuals.

The main church has been used twice in 2023 for music/ choral concerts as well as for school services.

Fabric report

The architect's quinquennial survey of the building fabric was carried out in 2022.

The PCC manages the day-to-day maintenance of church property and grounds.

Work in 2024 included:

- Ongoing maintenance & repairs to the church heating system including the boilers.
- Replacement/ maintenance of audio-visual & internet (Wi-Fi) capabilities for church services.
- Ongoing roof repairs: Junction of nave/ transept roof over music area; church hall corridor porch; toilet block.
- Installation of a new urinal for the male toilet.
- Testing of lightening protection.
- Testing of fire extinguishers.
- Church Hall dishwasher replacement.
- Renewal of fence panels at the rear of church.
- Protection of our church organ from ingress of wall plaster debris.
- Replacement of water boiler for the servery at the back of church.

The PCC's priorities for repairs in 2025-26 include:

- Ongoing plasterwork repairs (Parish Room, Main Church)
- Ongoing maintenance of church heating system (boilers).
- Rainwater drainage inspection ± repair.
- Repair/ replacement of Baptistry water heating/ pump.
- Commitment to moving to a more carbon neutral church e.g. solar panels, EV charging points, move to electric church heating.
- Installing contactless donation capability in church.
- Investigate & effect repairs/ stabilisation of structural issues with Parish Rom external porch.

Financial Review

Net total assets - £ 68,689 2024 [£67,140 2023]

Excess – £1,548 - Unrestricted Deficit: (£4,662) Restricted Excess: £6,211
[Excess – £4,972 2023]

Overall Income has increased from £103,541 2023 to £103,720. The most notable differences being reductions in 0101 Gift Aid collections, 0601 Tax recoverable and 1101 Fees for Weddings & Funerals There have been increases in 1230 Church Hall lettings.

Expenditure has increased from £98,568 to £102,171. The most notable differences being reductions in 2310 Telephones. There were increases in 2440 Heating and Lighting when comparing to the old codes 2401 and 2410, 2360 Administration and 2330 Day to Day Maintenance & Repairs..

The Incumbent and Churchwardens Trust is held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £549,368 2024 [£514,118 2023] – which includes 21 St Jude's Road a house which is rented and has a Fixed asset value of £230,960 2024 [£214,265 2023]

The remainder are Stocks and share investments:

CB3008467 - £145,403 2024 [£142,149 2023] – held in Trust with LDBF - TN217

CB3008391 - £70,745 2024 [£66,578 2023] – held in Trust with LDBF – TN217

CB3008411 - £43,755 2024 [£43,513 2023] – held in Trust with LDBF – TN217

Bank Current account holds £28,503 2024 [£27,288 2023]

£30,000 was transferred to a Fixed term deposit with Lloyds Bank – Statements have not been provided.

Excess: £10,891 2024 [Deficit: (£2,734) 2023]

The income is derived from rental income from 21 St Jude's Road and dividend income from the investments held in Trust TN217. Rental income was £9,000 Net 2024 [£8,050 2023]. Repairs and maintenance were £6,403 2024 [£1,704 2023]. The Dividend income was £7,974 2024 [£7,845 2023]. £15,000 was transferred to St Jude's church in 2023. There have been no transfers in 2024.

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £25,106 2024 [£24,270 2023]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end were (£13,407) 2024 [(£6,452) 2023] but with designated funds of £36,647 2024 [£31,783 2023] which includes the reserve fund of £30,000 added into the equation the reserves would be £22,945 2024 [£25,331 2023] which is marginally lower than this target. The PCC will continue to monitor the situation but can call upon the reserves held in the Incumbent and Church warden's trust should the need arise.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC takes full responsibility for fundraising and does not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all the 55 volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 12 times during the year.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work.

Donations from Related Parties

Donations from 6 related parties [PCC members] during the year totalled £15,360 [£18,290 2023]. All these donations were received without condition.

Remuneration paid to Trustees.

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees.

No trustees were reimbursed for travel and subsistence during the year or in the previous year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2024 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
Mr Simon Fenner	Chairman from 31/07/2023	
Mr Pradip Sudra	Churchwarden [2022]	
Dawn Peach	Safeguarding Co-ordinator [2023]	
Mr Mark Harrington	Deanery Synod Representative [2023]	
Amita Sudra	Authorised Lay Minister [2023]	
Elected Members		
Mrs Joan Reynolds	Planned giving secretary [2022]	
Mr Simon Hewitt	[2023]	
Cynthia Utete	[2023]	
John Wallbridge		
Kweku Oman Tetteh		

Bank

Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF

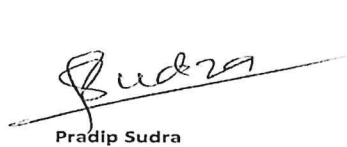
**Investment
Managers**

CCLA
1 Angel Ln London EC4R 3AB

**Independent
Examiner**

Jonathan Hill
Lichfield Diocesan Board of Finance
St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 16.05.25 and signed on its behalf by:



Pradip Sudra



Simon Fenner

Independent Examiner's report to the trustees/members of The PCC of The Parish of Wolverhampton St Jude's
Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2024 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 15/07/2025.

Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

The Parish of Wolverhampton St Jude's
Notes to the Financial Statements
For the year ended 31st December 2024

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- Faith & Art – Funds set aside to work on Faith along with Art.
- JobClub – Funds set aside for The Job Club group
- J-Team – Work with children
- Maintain – Funds set aside for Building maintenance.
- Mission – Short term mission fund overdrawn at the end of 2024. Funds will be transferred from General to bring to nil and close in 2025.
- Reserves – 3 months expenditure set aside as reserves.

Restricted funds comprise of two elements: -

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest.
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – Specific donations for the first phase of the building project.
- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Flower fund – Specific donations for flowers in Church
- Green Energy – For new heating system
- Jubilee – Grant for the Jubilee celebrations. Project complete and at nil fund will be closed in 2025.
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance.
- Carers & Toddlers – This is outreach work using the facilities of St Jude's and continues to be self-funding.
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not hold any Endowment funds.

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are 50% per annum.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2024

Statement of Receipts and Payments 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
Receipts						
Donations and legacies	86,010	-	5,308	-	91,319	95,038
Income from charitable activities	1,730	-	854	-	2,585	2,711
Other trading activities	-	-	-	-	-	-
Investments	8,978	-	837	-	9,816	5,790
Other income	-	-	-	-	-	-
Total income	96,719	-	7,000	-	103,720	103,541
Payments						
Raising funds	193	134	106	-	434	714
Expenditure on charitable activities	96,054	5,000	683	-	101,737	97,854
Other expenditure	-	-	-	-	-	-
Total expenditure	96,247	5,135	789	-	102,171	98,568
Net income / (expenditure) resources before transfer	472	(5,136)	6,211	-	1,548	4,972
Transfers						
Gross transfers between funds - in	1,518	10,000	250	-	11,768	250
Gross transfers between funds - out	(10,250)	-	(1,519)	-	(11,769)	(250)
Other recognised gains / losses						
Gains/losses on investment assets	0	-	-	-	0	0
Gains on revaluation, fixed assets, charity's own use	1,309	-	(1,309)	-	-	-
Net movement in funds	(6,950)	4,864	3,633	-	1,548	4,973
Reconciliation of funds						
Total funds brought forward	(6,453)	31,782	41,810	-	67,140	62,167
Total funds carried forward	(13,403)	36,647	45,443	-	68,689	67,140

Statement of assets and liabilities 2024

Class and nominal code	General	Designated	Restricted	Endowment	2024	2023
Fixed Asset - Investments						
CB3000561: CBF Church of England UK Equity Fund 013	4	-	-	-	4	3
Total	4	-	-	-	4	3
Current Asset - Cash At Bank And In Hand						
00520537: Lloyds TSB Current Account	(13,459)	36,647	42,489	-	65,679	65,060
2001000782: Kingdom Bank St Judes Reserve A/C	49	-	-	-	49	48
6590: Cash in hand	-	-	300	-	300	300
6591: Other Petty Cash	-	-	193	-	193	100
CB3000560: CCLA Wolverhampton St Judes	2	-	-	-	2	2
IDWOLV123: The Vicarage 21A St Judes	-	-	2,437	-	2,437	2,125
Total	(13,407)	36,647	45,421	-	68,662	67,636
Liability - Agency Accounts						
6699: Agency collections	-	-	(23)	-	(23)	500
Total	-	-	(23)	-	(23)	500
Net total assets	(13,403)	36,647	45,443	-	68,689	67,140

Approved by the PCC on 16.05.2025 and signed on its behalf by:


Pradip Sudra


Simon Fenner

Statement of assets and liabilities 2023

Class and nominal code	General	Designated	Restricted	Endowment	2023	2022
Fixed Asset - Investments						
CB3000561: CBF Church of England UK Equity Fund 013	4	-	-	-	4	3
Total	4	-	-	-	4	3
Current Asset - Cash At Bank And In Hand						
00520537: Lloyds TSB Current Account	(6,507)	31,783	39,785	-	65,061	60,834
2001000782: Kingdom Bank St Judes Reserve A/C	48	-	-	-	48	47
6590: Cash in hand	-	-	300	-	300	200
6591: Other Petty Cash	-	-	100	-	100	-
CB3000560: CCLA Wolverhampton St Judes	3	-	-	-	3	3
IDWOLV123: The Vicarage 21A St Judes	-	-	2,125	-	2,125	1,813
Total	(6,456)	31,783	42,310	-	67,637	62,896
Liability - Agency Accounts						
6699: Agency collections	-	-	500	-	500	732
Total	-	-	500	-	500	732
Net total assets	(6,452)	31,783	41,810	-	67,141	62,167

Analysis of receipts and payments 2024

	Unrestricted	Designated	Restricted	Endowment	2024	2023
RECEIPTS						
Donations and legacies						
0101 - Gift Aid - Collections	38,470	-	3,525	-	41,995	46,069
0201 - Non Gift Aid - Collections	8,798	-	40	-	8,838	8,488
0301 - Loose plate collections	8,186	-	-	-	8,186	6,207
0550 - Donations	628	-	902	-	1,531	16,697
0601 - Tax recoverable on Gift Aid	12,065	-	841	-	12,906	16,576
0701 - Legacies	17,862	-	-	-	17,862	-
08A1 - Non-recurring one-off grants	-	-	-	-	-	1,000
Donations and legacies Totals	86,010	-	5,308	-	91,319	95,038
Income from charitable activities						
0901 - Other Income Generated	219	-	-	-	219	370
0902 - Heating Weddings and Funerals	597	-	197	-	794	242
0903 - Subs paid for Clubs Holiday/Jteam/Youth	-	-	657	-	657	695
1101 - Fees for Weddings and Funerals	914	-	-	-	914	1,403
Income from charitable activities Totals	1,730	-	854	-	2,585	2,711
Investments						
1001 - Dividends	0	-	-	-	0	-
1020 - Bank and building society interest	1	-	62	-	63	63
1230 - Church hall lettings - general	8,977	-	775	-	9,752	5,727
Investments Totals	8,978	-	837	-	9,816	5,790
Receipts Grand totals	96,719	-	7,000	-	103,720	103,541
PAYMENTS						
Raising funds						
1720 - Costs of Stewardship Campaign	193	-	-	-	193	-
1730 - Costs of Fetes & Other Events	-	134	106	-	241	714
Raising funds Totals	193	134	106	-	434	714
Expenditure on charitable activities						
1801 - Giving to Other Charities/Sponsorships	5,587	-	-	-	5,587	6,758
1910 - Common Fund	37,453	-	-	-	37,453	36,718
2001 - Salaries and Bursaries	18,886	-	-	-	18,886	16,955
2025 - Secretary Pension	662	-	-	-	662	560
2102 - All Other Expense Claims	-	-	65	-	65	104
2201 - Parish Training and Mission	348	654	157	-	1,159	618
2202 - Catering	214	-	-	-	214	175
2301 - Church running - insurance	4,949	-	-	-	4,949	4,647
2310 - Telephones	871	-	-	-	871	1,263
2320 - Organ/Piano Tuning/Repair/Maintenance	-	-	-	-	-	684
2330 - Day to Day Maintenance & Repairs	7,546	4,180	-	-	11,726	8,469
2331 - Cleaning Materials&Equipment	296	-	-	-	296	408
2340 - Upkeep of services	1,156	-	-	-	1,156	816
2341 - Ministry Recources used in Services - Inactive	-	-	-	-	-	32
2350 - Upkeep of Church yard	619	-	-	-	619	3,702
2360 - Administration	4,873	166	460	-	5,500	4,829
2362 - Photocopier Inactive use 2360	-	-	-	-	-	1,820
2370 - Visiting speakers / locums	243	-	-	-	243	-
2401 - Church running - electric Inactive use 2440	-	-	-	-	-	1,572
2410 - Church running - gas - Inactive use 2440	-	-	-	-	-	7,557
2420 - Church running - water	188	-	-	-	188	160
2440 - Heating & Lighting Church	12,405	-	-	-	12,405	-
2710 - Major repairs	(250)	-	-	-	(250)	-

Expenditure on charitable activities Totals	96,054	5,000	683	-	101,737	97,854
Payments Grand totals	96,247	5,135	789	-	102,171	98,568

Fund movement by type - 2024

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Build1st							
Restricted	21,836	3,721	-	-	-	-	25,557
Sub-totals	21,836	3,721	-	-	-	-	25,557
Decoration							
Restricted	2,125	62	-	250	-	-	2,437
Sub-totals	2,125	62	-	250	-	-	2,437
Faith-Art							
Designated	200	-	-	-	-	-	200
Sub-totals	200	-	-	-	-	-	200
Flower							
Restricted	53	-	-	-	-	-	53
Sub-totals	53	-	-	-	-	-	53
Green Energy							
Designated	-	-	-	10,000	-	-	10,000
Restricted	-	950	-	-	-	-	950
Sub-totals	-	950	-	10,000	-	-	10,950
Job Club							
Designated	98	-	-	-	-	-	98
Sub-totals	98	-	-	-	-	-	98
J-Team							
Designated	42	-	300	-	-	-	(259)
Sub-totals	42	-	300	-	-	-	(259)
Jubilee							
Restricted	18	-	-	(19)	-	-	-
Sub-totals	18	-	-	(19)	-	-	-
Maintain							
Designated	1,142	-	4,180	-	-	-	(3,038)
Sub-totals	1,142	-	4,180	-	-	-	(3,038)
Mission							
Designated	299	-	654	-	-	-	(355)
Sub-totals	299	-	654	-	-	-	(355)
Organ							
Restricted	6,967	-	-	-	-	-	6,967
Sub-totals	6,967	-	-	-	-	-	6,967
Reserves							
Designated	30,000	-	-	-	-	-	30,000
Sub-totals	30,000	-	-	-	-	-	30,000

Toddlers							
Restricted	2,398	657	489	(1,500)	-	-	1,066
Sub-totals	2,398	657	489	(1,500)	-	-	1,066
Youth							
Restricted	8,410	-	-	-	-	-	8,410
Sub-totals	8,410	-	-	-	-	-	8,410
General							
Unrestricted	(6,453)	96,719	96,247	(8,732)	0	(36,144)	(13,402)
Sub-totals	(6,453)	96,719	96,247	(8,732)	0	(36,144)	(13,402)
Totals	67,140	103,720	102,171	-	0	(36,144)	68,689

Fund movement by type – 2023

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Build1st							
Restricted	17,456	4,380	-	-	-	-	21,836
Sub-totals	17,456	4,380	-	-	-	-	21,836
Decoration							
Restricted	1,813	63	-	250	-	-	2,125
Sub-totals	1,813	63	-	250	-	-	2,125
Faith-Art							
Designated	200	-	-	-	-	-	200
Sub-totals	200	-	-	-	-	-	200
Flower							
Restricted	54	-	-	-	-	-	54
Sub-totals	54	-	-	-	-	-	54
JobClub							
Designated	98	-	-	-	-	-	98
Sub-totals	98	-	-	-	-	-	98
J-Team							
Designated	43	-	-	-	-	-	43
Sub-totals	43	-	-	-	-	-	43
Jubilee							
Restricted	19	-	-	-	-	-	19
Sub-totals	19	-	-	-	-	-	19
Maintain							
Designated	1,142	-	-	-	-	-	1,142
Sub-totals	1,142	-	-	-	-	-	1,142
Mission							
Designated	1,148	-	848	-	-	-	300
Sub-totals	1,148	-	848	-	-	-	300
Organ							
Restricted	6,967	-	-	-	-	-	6,967
Sub-totals	6,967	-	-	-	-	-	6,967
Reserves							
Designated	30,000	-	-	-	-	-	30,000
Sub-totals	30,000	-	-	-	-	-	30,000
Toddlers							

Restricted	1,761	995	357	-	-	-	2,399
Sub-totals	1,761	995	357	-	-	-	2,399
Youth							
Restricted	8,691	-	280	-	-	-	8,411
Sub-totals	8,691	-	280	-	-	-	8,411
General							
Unrestricted	(7,223)	98,104	97,083	(250)	1	(36,718)	(6,452)
Sub-totals	(7,223)	98,104	97,083	(250)	1	(36,718)	(6,452)
Totals	62,167	103,541	98,569	-	1	(36,718)	67,141

Staff Costs

	2024	2023
Wages & Salaries	£18,822	£16,995
Social Security Costs	£ 207	83
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and most payments were not large enough to attract social security costs. Only the administrator's salary attracted social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments. None of the employees were eligible.

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

No trustees were reimbursed for travel and subsistence during the year or in the previous year.

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from 6 related parties [PCC members] totalled £15,360 [£18,290 2023]

Fees for the examination of the accounts

	2024	2023 £
Independent Examiner's fees	150	150
Other fees - Bookkeeping	1,020	800
Total	1,170	950

Analysis of Transfer between Funds 2024

Debit	Credit	Description	Fund	Fund Type
-	18.93	Tfr from Jubilee to General to close	Jubilee	Res
18.93	-	Tfr from Jubilee to General to close	General	Unr
-	250	Tfr from C/A to IDS A/C	General	Unr
-	1,500.00	Tfr from Carers & toddlers to General as per email 25/04/2024 AC	Toddlers	Res
1,500.00	-	Tfr from Carers & toddlers to General as per email 25/04/2024 AC	General	Unr
-	10,000.00	Tfr from General [Saunders legacy] to Green fund des as per email from PS dated 27.02.25 - posted into 2024	General	Unr
10,000.00	-	Tfr from General [Saunders legacy] to Green fund des as per email from PS dated 27.02.25 - posted into 2024	Green Energy	Des
250	-	Tfr from C/A to IDS A/C	Decoration	Res

Analysis of Transfer between Funds 2023

Debit	Credit	Description	Fund	Fund Type
-	250	Tfr from 00520537 to IDS account	General	Unr
250	-	Tfr from 00520537 to IDS account	Decoratio n	Res

Fixed Assets

a) Fixed Assets - Tangible

The PCC of Wolverhampton St Jude's does not have any Fixed Assets - Tangible

b) Fixed Asset Investments

	At 1 Jan £	Addition s £	Disposal s £	Transfer s £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF UK Equity Fund	3	-	-	-	-	4
Total	3	-	-	-	-	4

CB3000561 – CBF Church of England UK Equity Fund 013 – £4 2024 [£3 2023]

Liabilities

Liabilities due within one year

	2024 £	2023 £
Agency	124	500
Total	124	500

Debtors

	2024 £	2023 £
LDBF Vacancy	146	-
Total	146	-

**Net amount shown in the Accounts is (£23)*

Summary of Assets by Fund 2024

	Unrestricted	Designated	Restricted	Endowment	2024	2023
General (Unrestricted)	(13,403)	-	-	-	(13,403)	(6,453)
Designated - Faith-Art	-	200	-	-	200	200
Designated - Green Energy	-	10,000	-	-	10,000	-
Designated - JobClub	-	98	-	-	98	98
Designated - J-Team	-	(259)	-	-	(259)	42
Designated - Maintain	-	(3,038)	-	-	(3,038)	1,142
Designated - Mission	-	(355)	-	-	(355)	299
Designated - Reserves	-	30,000	-	-	30,000	30,000
Restricted - Build1st	-	-	25,557	-	25,557	21,836
Restricted - Decoration	-	-	2,437	-	2,437	2,125
Restricted - Flower	-	-	53	-	53	53
Restricted - Green Energy	-	-	950	-	950	-
Restricted - Jubilee	-	-	-	-	-	18
Restricted - Organ	-	-	6,967	-	6,967	6,967
Restricted - Toddlers	-	-	1,066	-	1,066	2,398
Restricted - Youth	-	-	8,410	-	8,410	8,410
Total	(13,403)	36,647	45,443	-	68,689	67,140

Summary of Asset by fund 2023

	Unrestricted	Designated	Restricted	2023	2022
Unrestricted					
General fund	(6,452)	-	-	(6,452)	(7,223)
Designated					
Building Maintenance (D)	-	1,142	-	1,142	1,142
Faith & Art	-	200	-	200	200
Job Club	-	98	-	98	98
Pre-Secondary School Children	-	43	-	43	43
Reserves 3 months expenditure	-	30,000	-	30,000	30,000
Short Term Mission	-	300	-	300	1,148
Restricted					
Building Project - 1st Phase	-	-	21,836	21,836	17,456
Carers and Toddlers	-	-	2,399	2,399	1,761
Flower Fund	-	-	54	54	54
IDS Decoration Lichfield	-	-	2,125	2,125	1,813
Jubilee	-	-	19	19	19
Organ Fund	-	-	6,967	6,967	6,967
Youth Fund (R)	-	-	8,411	8,411	8,691
Totals	(£6,452)	31,783	41,810	67,141	62,167

SOFA – Receipts & Payments Comparatives
Previous Year 2023

Statement of Receipts and Payments 2023

	Unrestricted	Designated	Restricted	Endowment	2023	2022
Receipts						
Donations and legacies	90,659	-	4,380	-	95,039	82,199
Income from charitable activities	1,717	-	995	-	2,712	1,139
Investments	5,728	-	63	-	5,791	5,584
Other income	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Total Receipts	98,104	-	5,438	-	103,541	88,921
Payments						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	79,568	848	637	-	81,053	83,652
Other expenditure	17,516	-	-	-	17,516	16,089
Total Payments	97,083	848	637	-	98,569	99,741
Excess of receipts over payments before transfer	1,020	(848)	4,800	-	4,973	(10,819)
Transfers:						
Gross transfers between funds - in	-	-	250	-	250	250
Gross transfers between funds - out	(250)	-	-	-	(250)	(250)
Excess of receipts over payments before other gains	770	(848)	5,050	-	4,973	(10,819)
Net movement in funds	771	(848)	5,050	-	4,973	(10,820)
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	(7,223)	32,631	36,760	-	62,167	72,988
Excess of receipts over payments for the year	(6,452)	31,783	41,810	-	67,141	62,167

Accounts

Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2023

Registered Charity Number 1132485

The Parochial Church Council of St Jude's
Trustees' Annual Report for the year ended 31st December 2023
Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent; however, the Parish is in vacancy at present, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through nonsacramental activities of hospitality and fellowship we aim to reach non church members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

The Parochial Church Council of Wolverhampton St Jude (the PCC) being the main decision maker of the Parish of Wolverhampton St Jude elected its lay members at the Annual Parochial Church Meeting of 21st May 2023.

The PCC's powers and duties are defined by legislation and can principally be found in the Parochial Church Councils (Powers) Measure 1956. Its members are clergy (until the previous incumbent's retirement in August 2023), churchwardens and other members on the Electoral Roll of St Jude's Church at the time of the APCM. The PCC is responsible, along with any incumbent, to promote the mission of God, pastoral, evangelical, social, and ecumenical in the Parish of Wolverhampton St Jude.

The PCC is responsible for the finances of the Parish. It is ultimately responsible for the care and maintenance of all church buildings and their contents.

The PCC is crucial in deciding & delivering the forms of Service used by the church. The PCC of Wolverhampton St Jude is a registered charity with the Charity Commission (number 1132485). Every member of the PCC is registered as a charity trustee and is aware of the Charity Commission's guidance on public benefit in the Advancement of Religion for the **Public Benefit** in providing facilities for public worship and promoting Christian values and service by church members in and to the communities in which they live to the benefit of both individuals and the wider society. All new PCC members receive 'The Essential Trustee Guide' issued by the

Charity Commission and a copy of the financial procedures as approved by the PCC to ensure they are aware of the controls in place.

The PCC takes their (safeguarding) duty of care for the protection of the vulnerable in their church community seriously with Safeguarding being a standing item of PCC business with an appropriately experienced designated lay Parish Safeguarding Officer and regularly reviewed parish safeguarding policy.

PCC Activity during 2023.

The PCC met ten times during 2023. It currently meets monthly. Detailed minutes are produced for each PCC meeting, amended, and agreed/ signed at next meeting.

One or two members of the PCC attend the Deanery Synod every quarter and has contributed to the Diocesan Shaping for Mission project which appears to have lost momentum.

Staff

Our previous priest, Rev. Philip Robertson, retired & left in August 2023.

We have a Lay Reader – John Welsby, and an Authorised Lay Minister – Amita Sudra.

There is two Church Wardens, Pradip Sudra & Simon Fenner.

The PCC employs paid staff – a part-time secretary, cleaner, and vergers.

Currently there are weekly Management staff meetings comprising both Wardens, Lay Reader and Parish Secretary.

Services

A Worship service every Sunday morning at 10:30 and is a mixture of Holy Communion, Morning Worship (Primary School age children receive their own instruction) & Worship Together (Primary School age children included). Orders of Service and News Sheets are posted to people who feel unable to attend (mainly due to ill health).

During our vacancy the services follow the Church of England (CoE) lectionary closely.

Previously Holy Communion was provided approximately twice a month with the sacraments offered combined by in tincture. Now the sacraments are offered as separate elements in accordance with Diocesan guidance. During our vacancy the PCC/ Wardens aim to provide a service of Holy Communion at least once a month.

Prayer Meetings

Prayer meetings take place every week on Saturday mornings, and every month on Wednesday evenings. They are attended by a consistent few.

Electoral Roll Membership and Service Statistics (2023)

The Electoral Roll remains at 114. Usual Sunday Attendance in 2023 was 84.8 adults and 16.1 under 16s.

There were ten baptisms, no confirmations, two weddings with no dedications after a civil ceremony, and eight funerals.

Children and Families Work

J Team during 10.30am Sunday Services - Primary school aged children

During Sunday worship, the Primary School age children, the J Team, meet in the church hall (except on Sundays when we hold Worship Together). Numbers attending have held steady at approximately 12 to 15 at each session.

Schools work

Prior to our vacancy, the previous incumbent led weekly assemblies at St Jude's and St Andrew's schools. Since our vacancy contacts have been established by a link member of the PCC and one such leads morning (worship) assemblies at St Jude's Primary Academy to take assemblies.

Both St Andrew's Primary & St Peter's Collegiate schools have visited St Jude's Church for educational or worship events.

Carers & Toddlers

This meets weekly on Tuesday mornings (during School Term time) run by a regular group of (safeguarding trained) volunteer helpers.

Guides, Brownies and Rainbows

Since the summer of 2016 St Jude's church and the 27th Wolverhampton (St Jude's) Guide Unit have been linked together through a formal agreement. The unit meets in the church hall, rent free, every Monday evening during school term time and continues to thrive in all age ranges. Leaders, some of whom are regular St Jude's church members) also take girls to national Guiding events.

Pastoral Care

Pastoral support

The church family are a caring community.

Some of the people who feel unable to return to church receive service and prayer sheets. The Prayer Chain has remained in operation throughout the year.

An updated Prayer Diary has been produced.

A prayer corner for individuals to be prayed for or with two others in private has been reintroduced at Communion Services.

There are informal networking of individuals outside of services offering both practical & spiritual support. Since Covid, visiting Care Homes within the Parish has not been re-instituted, obviously not helped by being in vacancy.

House Groups

There are a limited number of long established semi-autonomous groups that meet regularly during the week.

The PCC are minded to try to increase numbers of groups & attendees as it is seen as a great way to increase faith & discipleship.

Occasional Leaders and Preachers Group

This group was established in 2019 by the previous incumbent and PCC in line with an initiative from Bishop Michael to encourage lay participation in leading and preaching during Worship Services. The group is led by John Welsby, our Reader, with support more recently from Amita Sudra, our Lay Minister. Currently there are ten participants in the group. It meets, approximately 4 times a year to support participants in developing their gifts. Members participate in Sunday Services occasionally – up to once a quarter, and their contributions are valued by the Church Family. Recently it has been the forum through which Morning Worship Templates have been produced that closely follow the Book of Common Worship

Cuppa 'n' Cake

This is a monthly 'Afternoon Tea' fellowship meeting in our church hall open to all.

Evangelism activities

Together & Love Black Country Festival '23 received financial support for the Summer Festival at Himley Hall and some of our church family attending & performing at the July event.

The PCC has supported the provision of courses to help people discover more about Jesus, currently this is the 'Life of Jesus' course. Lent lunches have again been provided in 2023 with recorded talks by J John (*Facing the Canon*) being shown.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our Mission Partners. The last 10% of the allocation forms a reserve fund from which grants may be awarded to short term mission projects, it also funds the purchase of the Bibles

we give to St Jude's school year 6 leavers.

The PCC conducts an annual review of the Mission Partners we support. We currently support: Wolverhampton Well, Little Brothers of the Good Shepherd, PCF Romania Project, Tearfund, The Leprosy Mission, Barnabas Aid, Hope From Above, and Interserve as a Mission Partner (because of the connections Amita Sudra has formed with the organisation to help her in her work amongst Asian women).

Use of our buildings by the community

Our reasonably well-equipped church hall is let to community groups (Alcoholics Anonymous, Howling Wolves Community Choir, Wolverhampton Music Service) and private individuals.

The main church has been used twice in 2023 for music/ choral concerts as well as for school services.

Fabric report

The architect's quinquennial survey of the building fabric was carried out in 2022.

The PCC manages the day-to-day maintenance of church property and grounds. Work in 2023 included:

- Ongoing maintenance & repairs to the church heating boilers
- Replacement of radio microphones.
- Ongoing roof repairs: Junction of nave/ transept roof over music area; church hall corridor porch; toilet block
- Dehumidifying the Parish room to allow replacement of damaged plasterwork.
- Testing of lightening protection.
- Testing of fire extinguishers.
- Path to north frontage renovated with new slabs and formation of ramp to church/ vicarage drive.
- External renovation of Barnabus Cabin.
- Renewal of Fence panels at the rear of church.
- Protection of our church organ from ingress of wall plaster debris.
- Renewal of damaged floor covering in the church hall.

The PCC's priorities for repairs in 2024-25 include:

- Ongoing plasterwork repairs (Parish Room, Main Church)
- Church Hall dishwasher repair/ replacement.
- Ongoing maintenance of church heating system (boilers).
- Rainwater drainage inspection ± repair.
- Repair/ replacement of Baptistry water heating/ pump.
- Replacement of water boiler for the servery at the back of church.
- Investigating the possibility of moving to a more carbon neutral church e.g. solar panels, EV charging points, move to electric church heating (currently)

Financial Review

Net total assets - £67,141 [£62,167 2022]

Excess – £4,973 - Unrestricted Excess: £172 Restricted excess: £4,800
[Deficit: (£10,819) 2022]

Overall Income has increased from £88,921 2022 to £103,541. The most notable differences being reductions in 0101 Gift Aid collections and 0901 Other income generated and increases in 0301 Loose plate collections, 0550 donations, 0601 Tax recoverable on Gift aid and 1101 Fees for weddings and funerals.

Expenditure has reduced from £99,740 2022 to £98,569. The most notable differences being reductions in 2330 Day to day maintenance and 2410 Church running – gas and increases in 2001 Salaries and bursaries and 2350 Upkeep of church yard. A grant of £1,000 was received from Lichfield Diocese for support with the Parish energy costs.

The Incumbent and Churchwardens Trust held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £514,118 [£505,266 2022] – which includes 21 St Jude's Road a house which is rented and has a Fixed asset value of £214,265 [£220,543 2022]

The remainder are Stocks and share investments:

CB3008467 - £142,149 [£129,925 2022] – held in Trust with LDBF - TN217

CB3008391 - £66,578 [£57,942 2022] – held in Trust with LDBF – TN217

CB3008411 - £43,513 [£46,358 2022] – held in Trust with LDBF – TN217

Bank Current account holds £27,288 [£50,346 2022]

£20,000 was transferred to a Fixed term deposit with Lloyds Bank

Deficit: (£2,734) [Excess: £14,215 2022]

The income is derived from rental income from 21 St Jude's Road and dividend income from the investments held in Trust TN217. Rental income was £8,050 [£8,752 2022] and management charges were £916 [£1,270 2022]. Repairs and maintenance was £1,704 [£730 2022]. The Dividend income was £7,845 [£7,809 2022]. £15,000 was transferred to St Jude's church in 2023 which has contributed to the excess shown in the accounts.

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £24,270 [£24,935 2022]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end were (£6,452) [(£45,361) 2022] but with designated funds of £31,783 [£32,759 2022] which includes the reserve fund of £30,000 added into the equation the reserves would be £25,331 [(£12,731)2022] which is marginally higher than this target. The PCC will continue to monitor the situation but can call upon the reserves held in the Incumbent and Church warden's trust should the need arise.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all the 35 volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 10 times during the year.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work.

Donations from Related Parties

Donations from 9 related parties [PCC members] during the year totalled £18,290 [£18,140 2022]. All these donations were received without condition.

Remuneration paid to Trustees.

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees.

No trustees were reimbursed for travel and subsistence during the year [£53 2022].

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2023 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
The Rev'd Philip Robertson	Chairman	Retired 31/07/2023
Mr Simon Fenner	Chairman from 31/07/2023	
Mr James Sturgeon	Churchwarden [2022]	Retired 16/07/2023
Mr Pradip Sudra	Churchwarden [2022]	From 31/07/2023
Elected Members		
Mrs Joan Reynolds	Planned giving secretary [2022]	
Mr Mark Harrington	[2023]	
Mr Simon Hewitt	[2023]	
Liz Lawrance	[2023]	
Dawn Peach	Safeguarding Co-ordinator [2023]	
Amita Sudra	[2023]	
Cynthia Ultete	[2023]	
John Wallbridge		Elected 02/08/2023
Kweku Oman Tetteh		Elected 02/08/2023

Bank	Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF
Investment Managers	CCLA 1 Angel Ln London EC4R 3AB
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 15/04/2024 and signed on its behalf by:



Pradip Sudra



Simon Fenner

Independent Examiner's report to the trustees/members of The PCC of The Parish of Wolverhampton St Jude's
Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2023 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:
Jonathan Hill FCMA CGMA
Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

Date: 04/07/2024.

The Parish of Wolverhampton St Jude's
Notes to the Financial Statements
For the year ended 31st December 2023

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- JobClub – Funds set aside for The Job Club group.
- Faith & Art – Funds set aside to work on Faith along with Art.
- J-Team – Work with children
- Maintain – Funds set aside for Building maintenance.
- Mission – Short term mission fund
- Reserves – 3 months expenditure set aside as reserves.

Restricted funds comprise of two elements: -

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest.
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – Specific donations for the first phase of the building project.
- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Jubilee – Grant for the Jubilee celebrations
- Holiday club – Outreach work in summer holidays for which grants were received. This continues to remain in place for the ongoing work and further grants which may be received.
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance.
- Carers & Toddlers – This is outreach work using the facilities of St Jude's and continues to be self-funding.
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.
- Flower fund – Specific donations for flowers in Church

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not hold any Endowment funds.

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are 50% per annum.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2023

Statement of Receipts and Payments 2023

	Unrestricted	Designated	Restricted	Endowment	2023	2022
Receipts						
Donations and legacies	90,659	-	4,380	-	95,039	82,199
Income from charitable activities	1,717	-	995	-	2,712	1,139
Investments	5,728	-	63	-	5,791	5,584
Other income	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Total Receipts	98,104	-	5,438	-	103,541	88,921
Payments						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	79,568	848	637	-	81,053	83,652
Other expenditure	17,516	-	-	-	17,516	16,089
Total Payments	97,083	848	637	-	98,569	99,741
Excess of receipts over payments before transfer	1,020	(848)	4,800	-	4,973	(10,819)
Transfers:						
Gross transfers between funds - in	-	-	250	-	250	250
Gross transfers between funds - out	(250)	-	-	-	(250)	(250)
Excess of receipts over payments before other gains	770	(848)	5,050	-	4,973	(10,819)
Net movement in funds	771	(848)	5,050	-	4,973	(10,820)
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	(7,223)	32,631	36,760	-	62,167	72,988
Excess of receipts over payments for the year	(6,452)	31,783	41,810	-	67,141	62,167

Statement of assets and liabilities 2023

Class and nominal code	General	Designated	Restricted	Endowment	2023	2022
Fixed Asset - Investments						
CB3000561: CBF Church of England UK Equity Fund 013	4	-	-	-	4	3
Total	4	-	-	-	4	3
Current Asset - Cash At Bank And In Hand						
00520537: Lloyds TSB Current Account	(6,507)	31,783	39,785	-	65,061	60,834
2001000782: Kingdom Bank St Judes Reserve A/C	48	-	-	-	48	47
6590: Cash in hand	-	-	300	-	300	200
6591: Other Petty Cash	-	-	100	-	100	-
CB3000560: CCLA Wolverhampton St Judes	3	-	-	-	3	3
IDWOLV123: The Vicarage 21A St Judes	-	-	2,125	-	2,125	1,813
Total	(6,456)	31,783	42,310	-	67,637	62,896
Liability - Agency Accounts						
6699: Agency collections	-	-	500	-	500	732
Total	-	-	500	-	500	732
Net total assets	(6,452)	31,783	41,810	-	67,141	62,167

Approved by the PCC on 15/04/2024 and signed on its behalf by:

Pradip Sudra

Simon Fenner

Statement of assets and liabilities 2022

	General	Designated	Restricted	2022	2021
Current assets - Cash at bank and in hand					
Lloyds TSB Current Account -	(7,276)	32,630	35,479	60,833	71,901
CCLA DEPOSIT ACCOUNT -	2	—	—	2	2
Kingdom Bank St Judes Reserve A/C -	46	—	—	46	46
Cash in hand -	—	—	200	200	—
The Vicarage 21A St Judes -	—	—	1,812	1,812	1,500
Totals	(7,226)	32,630	37,491	62,896	73,450
Current assets - Investments					
CBF Church of England UK Equity Fund 013 -	3	—	—	3	4
Totals	3	—	—	3	4
Liabilities - Agency accounts					
Agency collections -	—	—	732	732	467
Totals	—	—	732	732	467
Grand total	(7,223)	32,630	36,759	62,167	72,987

Analysis of receipts and payments 2023

	Unrestricted	Designated	Restricted	Endowment	2023	2022
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Gift Aid - Collections	41,689	-	4,380	-	46,069	50,236
0201 - Non Gift Aid - Collections	8,488	-	-	-	8,488	9,824
0301 - Loose plate collections	6,207	-	-	-	6,207	4,352
0550 - Donations	16,697	-	-	-	16,697	407
0601 - Tax recoverable on Gift Aid	16,577	-	-	-	16,577	15,179
0801 - Recurring grants	-	-	-	-	-	550
08A1 - Non-recurring one-off grants	1,000	-	-	-	1,000	1,650
Donations and legacies Totals	90,659	-	4,380	-	95,039	82,199
Income from charitable activities						
0901 - Other Income Generated	71	-	300	-	371	636
0902 - Heating Weddings and Funerals	243	-	-	-	243	-
0903 - Subs paid for Clubs Holiday/Jteam/Youth	-	-	695	-	695	279
1101 - Fees for Weddings and Funerals	1,403	-	-	-	1,403	224
Income from charitable activities Totals	1,717	-	995	-	2,712	1,139
Investments						
1020 - Bank and building society interest	1	-	63	-	64	63
1230 - Church hall lettings - general	5,727	-	-	-	5,727	5,521
Investments Totals	5,728	-	63	-	5,791	5,584
Income and endowments Grand totals	98,104	-	5,438	-	103,541	88,921

EXPENDITURE ON:**Expenditure on charitable activities**

1730 - Costs of Fetes & Other Events	376	-	338	-	714	1,436
1802 - Giving to Other Charities/Sponsorships	6,628	100	30	-	6,758	6,340
1910 - Common Fund	36,718	-	-	-	36,718	36,718
2101 - Clergy Expenses	-	-	-	-	-	(36)
2102 - All Other Expense Claims	104	-	-	-	104	54
2201 - Staff Training	332	53	233	-	618	-
2202 - Catering	176	-	-	-	176	274
2301 - Church running - insurance	4,648	-	-	-	4,648	4,249
2310 - Telephones	1,263	-	-	-	1,263	1,238
2320 - Organ/Piano Tuning/Repair/Maintenance	684	-	-	-	684	924
2330 - Day to Day Maintenance & Repairs	8,470	-	-	-	8,470	12,069
2331 - Cleaning Materials&Equipment	409	-	-	-	409	562
2340 - Upkeep of services Wafer Wine	816	-	-	-	816	924
2341 - Ministry Recources used in Services	33	-	-	-	33	226
2350 - Upkeep of Church yard	3,703	-	-	-	3,703	1,242
2360 - Printing/Stationery/Advertising	4,099	695	36	-	4,829	4,820
2362 - Photocopier	1,821	-	-	-	1,821	1,230
2363 - Licences and Subscriptions	-	-	-	-	-	927
2401 - Church running - electric	1,572	-	-	-	1,572	1,170
2410 - Church running - gas	7,557	-	-	-	7,557	8,377
2420 - Church running - water	160	-	-	-	160	94
2710 - Major repairs	-	-	-	-	-	813

Expenditure on charitable activities Totals	79,568	848	637	-	81,053	83,652
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Other expenditure

2001 - Salaries and Bursaries	16,955	-	-	-	16,955	15,478
2025 - Secretary Pension	561	-	-	-	561	612

Other expenditure Totals	17,516	-	-	-	17,516	16,089
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Expenditure Grand totals	97,083	848	637	-	98,569	99,741
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Fund movement by type – 2023

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Build1st							
Restricted	17,456	4,380	-	-	-	-	21,836
Sub-totals	17,456	4,380	-	-	-	-	21,836
Decoration							
Restricted	1,813	63	-	250	-	-	2,125
Sub-totals	1,813	63	-	250	-	-	2,125
Faith-Art							
Designated	200	-	-	-	-	-	200
Sub-totals	200	-	-	-	-	-	200
Flower							
Restricted	54	-	-	-	-	-	54
Sub-totals	54	-	-	-	-	-	54
JobClub							
Designated	98	-	-	-	-	-	98
Sub-totals	98	-	-	-	-	-	98
J-Team							
Designated	43	-	-	-	-	-	43
Sub-totals	43	-	-	-	-	-	43
Jubilee							
Restricted	19	-	-	-	-	-	19
Sub-totals	19	-	-	-	-	-	19
Maintain							
Designated	1,142	-	-	-	-	-	1,142
Sub-totals	1,142	-	-	-	-	-	1,142
Mission							
Designated	1,148	-	848	-	-	-	300
Sub-totals	1,148	-	848	-	-	-	300
Organ							
Restricted	6,967	-	-	-	-	-	6,967
Sub-totals	6,967	-	-	-	-	-	6,967
Reserves							
Designated	30,000	-	-	-	-	-	30,000
Sub-totals	30,000	-	-	-	-	-	30,000
Toddlers							
Restricted	1,761	995	357	-	-	-	2,399
Sub-totals	1,761	995	357	-	-	-	2,399
Youth							
Restricted	8,691	-	280	-	-	-	8,411
Sub-totals	8,691	-	280	-	-	-	8,411
General							
Unrestricted	(7,223)	98,104	97,083	(250)	1	(36,718)	(6,452)
Sub-totals	(7,223)	98,104	97,083	(250)	1	(36,718)	(6,452)
Totals	62,167	103,541	98,569	-	1	(36,718)	67,141

Fund movement by type – 2022

	Opening	Incoming	Outgoing	Transfers	Gain/Loss	Closing
Build1st - Building Project - 1						
Restricted	9,176	7,292	(986)	—	—	17,456
Sub-total for Build1st	9,176	7,292	(986)	—	—	17,456
Decoration - IDS Decoration Lichfield						
Restricted	1,500	62	—	250	—	1,812
Sub-total for Decoration	1,500	62	—	250	—	1,812
Faith-Art - Faith & Art						
Designated	200	—	—	—	—	200
Sub-total for Faith-Art	200	—	—	—	—	200
Flower - Flower Fund						
Restricted	53	—	—	—	—	53
Sub-total for Flower	53	—	—	—	—	53
J-Team - Pre-Secondary School						
Designated	—	42	—	—	—	42
Sub-total for J-Team	—	42	—	—	—	42
JobClub - Job Club						
Designated	98	—	—	—	—	98
Sub-total for JobClub	98	—	—	—	—	98
Jubilee - Jubilee						
Restricted	—	400	381	—	—	18
Sub-total for Jubilee	—	400	381	—	—	18
MISSION - SHORT TERM MISSION F						
Designated	1,867	—	719	—	—	1,147
Sub-total for MISSION	1,867	—	719	—	—	1,147
Maintain - Building Maintenance						
Designated	1,142	—	—	—	—	1,142
Sub-total for Maintain	1,142	—	—	—	—	1,142
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,352	627	218	—	—	1,760
Sub-total for Toddlers	1,352	627	218	—	—	1,760
Youth - Youth Fund (R)						
Restricted	9,359	—	669	—	—	8,690
Sub-total for Youth	9,359	—	669	—	—	8,690
General - General fund						

Unrestricted	11,271	80,496	98,739	(250)	0	(7,223)
Sub-total for General	11,271	80,496	98,739	(250)	0	(7,223)
Grand total	72,987	88,921	99,740	—	0	62,167

Staff Costs

	2023	2022
Wages & Salaries	16,955	£15,397
Social Security Costs	83	£0.00
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and most payments were not large enough to attract social security costs. Only the administrator's salary attracted social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments. None of the employees were eligible.

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

No trustees were reimbursed for travel and subsistence during the year [£53 2022].

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from 9 related parties [PCC members] totalled £18,290[£18,140 2022]

Analysis of Transfer between Funds 2023

Debit	Credit	Description	Fund	Fund Type
-	250	Tfr from 00520537 to IDS account	General	Unr
250	-	Tfr from 00520537 to IDS account	Decoration	Res

Analysis of Transfer between Funds 2022

Reference	Debit	Credit	Description	Fund	Fund Type
Tfr to IDS Account	-	250	To IDS account	General	Unr
Tfr to IDS Account	250	-	Per Current Account	Decoration	Res

Fixed Assets

a) Fixed Assets - Tangible

The PCC of Wolverhampton St Jude's do not have any Fixed Assets - Tangible

b) Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF UK Equity Fund	3.11	0.00	0.00	0.00	0.00	0.00
Total	3.11	0.00	0.00	0.00	0.00	0.00

CB3000561 – CBF Church of England UK Equity Fund 013 – £4 [£3.41 2022]

Liabilities

Liabilities due within one year

	2023 £	2022 £
Agency	500	732
Total	500	732

Debtors

The PCC has no debtors.

Summary of Asset by fund 2023

	Unrestricted	Designated	Restricted	2023	2022
Unrestricted					
General fund	(6,452)	-	-	(6,452)	(7,223)
Designated					
Building Maintenance (D)	-	1,142	-	1,142	1,142
Faith & Art	-	200	-	200	200
Job Club	-	98	-	98	98
Pre-Secondary School Children	-	43	-	43	43
Reserves 3 months expenditure	-	30,000	-	30,000	30,000
Short Term Mission	-	300	-	300	1,148
Restricted					
Building Project - 1st Phase	-	-	21,836	21,836	17,456
Carers and Toddlers	-	-	2,399	2,399	1,761
Flower Fund	-	-	54	54	54
IDS Decoration Lichfield	-	-	2,125	2,125	1,813
Jubilee	-	-	19	19	19
Organ Fund	-	-	6,967	6,967	6,967
Youth Fund (R)	-	-	8,411	8,411	8,691
Totals	(£6,452)	31,783	41,810	67,141	62,167

Summary of Asset by fund 2022

	Unrestricted	Restricted	2022	2021
Unrestricted				
General fund	(7,223)	—	(7,223)	11,271
Designated				
Building Maintenance (D)	1,142	—	1,142	1,142
Faith & Art	200	—	200	200
Job Club	98	—	98	98
Pre-Secondary School Children	42	—	42	—
Reserves 3 months expenditure	30,000	—	30,000	30,000
SHORT TERM MISSION FUND	1,147	—	1,147	1,867
Restricted				
Building Project - 1st Phase	—	17,456	17,456	9,176
Carers and Toddlers	—	1,760	1,760	1,352
Flower Fund	—	53	53	53
IDS Decoration Lichfield	—	1,812	1,812	1,500
Jubilee	—	18	18	—
Organ Fund	—	6,967	6,967	6,967
Youth Fund (R)	—	8,690	8,690	9,359

SOFA – Receipts & Payments Comparatives
Previous Year 2022

Statement of Receipts and Payments 2022

	Unrestricted	Restricted	2022	2021
Receipts from:				
Donations and legacies	74,505	7,692	82,198	98,002
Receipts from charitable activities	511	627	1,139	1,150
Investments	5,521	62	5,583	2,600
Total receipts	80,538	8,382	88,921	101,753
Payments on:				
Raising funds	—	—	—	236
Payments on charitable activities	83,369	281	83,651	200,617
Other payments	16,089	—	16,089	13,627
Total payments	99,459	281	99,740	214,481
Net receipts / (payments) resources before transfer	(18,920)	8,100	(10,819)	(112,727)
Transfers				
Gross transfers between funds - in	—	250	250	4,040
Gross transfers between funds - out	(250)	—	(250)	(4,040)
Other recognised gains / losses				
Gains / losses on investment assets	0	—	0	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	2,946
Net movement in funds	(19,170)	8,350	(10,820)	(109,781)
Total funds brought forward	44,578	28,408	72,987	182,768
Total funds carried forward	25,407	36,759	62,167	72,987

Accounts

Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2022

Registered Charity Number 1132485

The Parochial Church Council of St Jude's Trustees' Annual Report for the year ended 31st December 2022

Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Philip Robertson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

The PCC of the Parish of St Jude's ensure that all new Trustees receive 'The Essential Trustee Guide' issued by the Charity Commission. They also receive a copy of the financial procedures as approved by the PCC to ensure they are aware of the controls in place. New trustees are informed that the bookkeeping, financial reports and adherence to financial procedures are maintained by Kim Benton.

The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

The Trustees carry out Risk Assessments for one-off events and ensure that leaders and helpers of events are aware of the PCC's Health and Safety and Safeguarding policies.

The PCC is a registered charity, charity number 1132485.

2022 – Moving Forward After Covid Restrictions

More activity has returned. We now have: church services, visits to schools, Carers & Toddlers, and Cuppa & Cake. Our contact with the local community is gradually returning.

PCC Activity During 2022

The PCC met seven times during the year.

Staff

We have: 1 Vicar - Rev Philip Robertson. 1 minister with permission to officiate – Rev Ivor Saunders. 1 Reader – John Welsby. 1 Authorised Lay Minister – Amita Sudra. The PCC employs paid staff – our secretary, cleaner, and vergers.

Occasional Leaders and Preachers

This group was established in 2019 by the Vicar and PCC in line with an initiative from bishop Michael to encourage lay participation in leading and preaching during Worship Services. The group is led by John Welsby, our Reader, with support more recently from Amita Sudra, our Lay Worker. Currently there are 9 participants in the group. It meets, approximately 4 times a year to support participants in developing their gifts. Members participate in Sunday Services occasionally – up to once a quarter. and their contributions are valued by the Church Family.

Services

Teaching during Sunday morning services has covered: Jesus' ministry in Mark's gospel; the message of the book of Revelation; reflections on the Queen's Platinum Jubilee and then later in the year her death; the early life of Moses leading towards the Exodus; and seasonal Festival Readings. We have stopped recording services for posting on YouTube and in the Church's Facebook group. Orders of Service and News Sheets are posted to people who feel unable to attend (mainly due to ill health).

Holy Communion is offered by intinction.

As we have come out of Covid Lockdown Messy Church has not resumed

Prayer Meetings

Prayer meetings take place every week on Saturday mornings, and every month on Wednesday evenings. They are not particularly well supported.

Electoral Roll Membership and Service Statistics

The Electoral Roll remains at 105. Average Sunday Attendance was 69 adults and 15 under 16s. There were 6 baptisms, and 0 Service of Thanksgiving; 2 confirmations; 0 wedding and 0 dedication after a civil ceremony; 2 funerals in church and 1 at the crematorium. In the Autumn there has been a growing number of overseas students and workers attending church.

Children and Families Work

J Team during 10.30am Sunday Services - Primary school aged children

Whilst the building has been open for Sunday worship J Team has met in the church hall (except on Sundays when we hold Worship Together). Numbers attending have held steady at approximately 12 to 15 at each session. Nicky Robertson, Linda Majhu, and Mark Harrington lead with assistance from other members of the church.

Schools work

St Jude's and St Andrew's schools have resumed inviting the vicar into school to take assemblies.

Carers & Toddlers

Dawn Peach and Janice Walbridge, with a regular group of volunteer helpers, do a marvellous job. The Tuesday time is popular, with mothers willing to travel from the other side of Wolverhampton to attend.

Guides, Brownies and Rainbows

Since the summer of 2016 St Jude's church and the 27th Wolverhampton (St Jude's) Guide Unit has been linked together through a formal agreement. The unit meets in the church hall, rent free, every Monday evening during school term time and continues to thrive in all age ranges. Leaders also take girls to national Guiding events.

Love Black Country Festival

We gave financial support to the Summer festival and some of our church family attended the July event that took place in Himley Hall.

Pastoral Care

Pastoral support

The church family are a caring community. The vicar also visits people in need. Some of the people who feel unable to return to church receive service and prayer sheets. The Prayer Chain has remained in operation throughout the year.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our Mission Partners. The last 10% of the allocation forms a reserve fund from which grants may be awarded to short term mission projects, it also funds the purchase of the Bibles we give to St Jude's school year 6 leavers. This year we carried out a review of the Mission Partners we support (The next review will be due in March 2025). We now support: Wolverhampton Well, Little Brothers of the Good Shepherd, PCF Romania Project, Tearfund, The Leprosy Mission, Barnabas Fund, and Hope From Above. Later in the year the PCC embraced Interserve as a Mission Partner (because of the connections Amita Sudra has formed with the organisation to help her in her work amongst Asian women). The prayer diary, in our weekly Sunday News and Prayer, keeps the congregation informed on what to pray for our Mission Partners.

Shaping for Mission

The Diocesan initiative Shaping for Mission continues. Each deanery across the diocese is to examine itself, and seek out mission opportunities that exist, in a 3 phase process. Details of all this can be found on the diocesan website at the address www.lichfield.anglican.org/shaping-for-mission. Mark Harrington (one of our Deanery representatives) sits on the Wolverhampton Deanery working party given the task of initiating and driving this process within our Deanery. We have engaged with the process, providing information about St Jude's.

Living in Love and Faith

This national church project came to fruition with the publication of literature and course material for Anglican Churches across the land to engage in thinking about human sexuality and marriage. We ran the five week course in March/ April. Feedback from participants, via the LLF webpages on the Church of England website, has been encouraged by the Church of England. It will be considered by a working party of Bishops before proposals are presented to the House of Bishops. The House of Bishops will then present their thoughts and recommendations to General Synod in February 2023.

Events Connected with the Queen's Jubilee in May and her death in September

The weekend before the Queen's Jubilee (to avoid a clash with many neighbourhood activities) we held a special Sunday worship service followed by a well-supported lunch (it was the first 'bring and share' lunch since coming out of Covid lockdown). In the autumn, to mark the sad passing away of the Queen, we opened the church during the week for private prayer and held a commemorative service.

Use of our buildings by the community

With the relaxing of Covid prohibitions, hall lettings have resumed. The church sanctuary is also, on occasion, used by outside groups – a local choir held a Christmas concert. Wolverhampton Music Service was due to resume their bookings after Covid with a Christmas workshop and concert, but it sadly had to be cancelled because of a boiler problem (which has now been resolved). Schools have been reluctant to resume Christmas services in church because of pressures upon their timetables as they attempt to make up the shortfall in pupils' education caused by Covid lockdown.

Fabric report

The architect's quinquennial survey of the building fabric was carried out this autumn.

The PCC manages the day-to-day maintenance of church property and grounds. Work this year has included:

- i. Ongoing maintenance & repairs to the church boilers
- ii. Lights replaced in toilets and corridors.
- iii. Hot water heater replaced in ladies' toilets.
- iv. Testing of lightening protection.
- v. Testing of fire extinguishers.
- vi. Minor roof repairs: Junction of roof over Parish Room with roof over Vestry
- vii. Insulation installed above Hall ceiling

- viii. Redeeming Gardens appointed to maintain church grounds
- ix. Paving slabs replaced to church frontage
- x. Path to north frontage renovated with new slabs and formation of ramp to church drive

The PCC's priorities for major repairs (identified in the architect's 2016 quinquennial report) and alterations are:

- i. replace the electrics and lighting within Victorian parts of the building
(The work was completed last year - 2021)
- ii. form appropriate disabled access to the front entrance of the church; and,
- iii. complete masonry and lead work repairs to the spire and tower.

At the start of 2020 we approached our architect for advice on the many damp patches in walls around the building. Lockdowns prevented progress. Once we have taken stock of our finances, investigations and work should be put in hand.

Church finances

Financial Review

Net total assets - £62,167 [£72,987 2021]

Deficit – (£10,819) - Unrestricted Deficit – (£18,920) Restricted excess £8,100 [Deficit (£112,727) 2021].

Overall Income has reduced from £101,753 2021 to £88,921 2022. The most notable differences being Gift Aid collections, donations, grants and Church Hall lettings.

Expenditure has also reduced from £214,481 2021 to £99,740 2022. This will be no surprise as £98,450 was spent in 2021 on Major repairs. The other notable differences are costs of fetes & other events, common fund which has reduced from £49,421 2021 to £36,718 which was paid in full. The request for 2023 will also be £36,718 because of the new formula being used. Other notable differences are clergy expenses showing a negative (£35.88). This is because of two cheques from August 2021 not being cashed £84.15 and £5.60. Phil may want to revisit and the cheques reissued in 2023. Day to day maintenance repairs have reduced but we have seen increases in Upkeep of churchyard, Printing/Stationery/Advertising, Church running-Electric and Gas [which will be no surprise]. A grant of £1,250 was received from Lichfield Diocese without application to help with Parish energy costs.

The Incumbent and Churchwardens Trust held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £505,266 [£511,244 2021] – which includes 21 St Jude's Road a house which is rented and has a Fixed asset value of £ 220,543 [£207,781 2021]

The remainder are Stocks and share investments:

1200021110S - £129,925 [£147,260 2021] – held in Trust with LDBF - TN217

120002015L - £57,942 [£67,401 2021] – held in Trust with LDBF – TN217

120002029P - £46,358 [£52,521 2021] – held in Trust with LDBF – TN217

Bank Current account holds £50,496 [£36,280 2021]

Excess: £14,215 [£13,256 2021]

The income is derived from rental income from 21 St Jude's Road and dividend income from the investments held in Trust TN217. Rental income in 2022 £8,752 [£8,388 2021] and management charges were £1,270 [£1,156.56 2021]. The Dividend income was £7,809 [£7,615 2021].

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £24,935 [£29,007 2021]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The PCC have a designated Reserve fund, the balance of this fund is £30,000. The balance of the free reserves at the year end were in deficit (£45,361) but with designated funds of £32,759 added into the equation reduces this to a deficit of (£12,731) [£25,406 2021] which is considerably lower than this target. The PCC are aware of this and will be working to increase income or reduce expenditure significantly.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all of the 35 volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 7 times in 2022.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work

Donations from Related Parties

Donations from related parties during the year totalled £18,140 [£18,260 2021]. All these donations were received without conditions.

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees

One trustee [The Incumbent] was reimbursed £53.87 [£138.85 2021 however £89.75 was not collected and may be reimbursed in 2023] for travel and subsistence during the year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2022 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
The Rev'd Philip Robertson	Chairman	
Mr Simon Fenner	Deputy Chairman [2023]	
Mr James Sturgeon	Churchwarden [2022]	
Mr Pradip Sudra	Churchwarden [2022]	
Elected Members		
Mrs Joan Reynolds	Planned giving secretary [2022]	
Mr Mark Harrington	[2023]	
Mr Simon Hewitt	[2023]	
Liz Lawrance	[2023]	
Dawn Peach	Safeguarding Co-ordinator [2023]	
Amita Sudra	[2023]	
Cynthia Ultete	[2023]	

Bank	Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF
Investment Managers	CCLA Senator House 85 Queen Victoria Street London EC4V 4ET
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Marys House, The Close, Lichfield. WS13 7LD

Approved by St Jude's PCC on 27/03/2023 and signed on its behalf by:



Revd Philip Robertson

Date: 27th March 2023

Independent Examiner's report to the trustees/members of The PCC of The Parish of Wolverhampton St Jude's
Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2022 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 05/10/2023

Jonathan Hill FCMA CGMA
Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

The Parish of Wolverhampton St Jude's

Notes to the Financial Statements

For the year ended 31st December 2022

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

The free reserves at 31 December 2022 were in deficit (£45,361) but with designated funds of £32,759 added into the equation reduces this to a deficit (£12,731) [£25,406 2021]. There is a potential danger that Wolverhampton St Judes may not remain a going concern. The PCC are aware of this and are working hard to increase income or reduce expenditure.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- JobClub – Funds set aside for The Job Club group
- Faith & Art – Funds set aside to work on Faith along with Art
- J-Team – Work with children
- Maintain – Funds set aside for Building maintenance
- Mission – Short term mission fund
- Reserves – 3 months expenditure set aside as reserves

Restricted funds comprise of two elements :-

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – Specific donations for the first phase of the building project

- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Jubilee – Grant for the Jubilee celebrations
- Holiday club – Outreach work in summer holidays for which grants were received. This continues to remain in place for the ongoing work and further grants which may be received
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance
- Carers & Toddlers – This is outreach work using the facilities of St Jude's and continues to be self-funding
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.
- Flower fund – Specific donations for flowers in Church

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not hold any Endowment funds

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are 50% per annum.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2022**Statement of Receipts and Payments 2022**

	Unrestricted	Restricted	2022	2021
Receipts from:				
Donations and legacies	74,505	7,692	82,198	98,002
Receipts from charitable activities	511	627	1,139	1,150
Investments	5,521	62	5,583	2,600
Total receipts	80,538	8,382	88,921	101,753
Payments on:				
Raising funds	—	—	—	236
Payments on charitable activities	83,369	281	83,651	200,617
Other payments	16,089	—	16,089	13,627
Total payments	99,459	281	99,740	214,481
Net receipts / (payments) resources before transfer	(18,920)	8,100	(10,819)	(112,727)
Transfers				
Gross transfers between funds - in	—	250	250	4,040
Gross transfers between funds - out	(250)	—	(250)	(4,040)
Other recognised gains / losses				
Gains / losses on investment assets	0	—	0	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	2,946
Net movement in funds	(19,170)	8,350	(10,820)	(109,781)
Total funds brought forward	44,578	28,408	72,987	182,768
Total funds carried forward	25,407	36,759	62,167	72,987

Statement of assets and liabilities 2022

	General	Designated	Restricted	2022	2021
Current assets - Cash at bank and in hand					
Lloyds TSB Current Account -	(7,276)	32,630	35,479	60,833	71,901
CCLA DEPOSIT ACCOUNT -	2	—	—	2	2
Kingdom Bank St Judes Reserve A/C -	46	—	—	46	46
Cash in hand -	—	—	200	200	—
The Vicarage 21A St Judes -	—	—	1,812	1,812	1,500
Totals	(7,226)	32,630	37,491	62,896	73,450
Current assets - Investments					
CBF Church of England UK Equity Fund 013 -	3	—	—	3	4
Totals	3	—	—	3	4
Liabilities - Agency accounts					
Agency collections -	—	—	732	732	467
Totals	—	—	732	732	467
Grand total	(7,223)	32,630	36,759	62,167	72,987

Approved by the PCC on 27/03/2023 and signed on its behalf by:



Revd Philip Robertson

Date: 27th March 2023

Statement of assets and liabilities 2021

Current assets - Cash at bank and in hand	General	Designated	Restricted	2021	2020
Lloyds TSB Current Account -	11,217	33,307	27,376	71,901	58,877
CCLA DEPOSIT ACCOUNT -	2	—	—	2	50,431
Kingdom Bank St Judes Reserve A/C -	46	—	—	46	25,252
Cash in hand -	—	—	—	—	20
Holiday Club Petty Cash -	—	—	—	—	108
The Vicarage 21A St Judes -	—	—	1,500	1,500	1,187
Totals	11,267	33,307	28,876	73,450	135,877
Current assets - Investments					
CBF Church of England Property Fund	—	—	—	—	19,403
0132 -					
CBF Church of England UK Equity Fund	4	—	—	4	26,489
013 -					
Totals	4	—	—	4	45,893
Liabilities - Agency accounts					
Agency collections -	—	—	467	467	(997)
Totals	—	—	467	467	(997)
Grand total	11,271	33,307	28,408	72,987	182,768

Analysis of receipts and payments 2022

Receipts

Donations and legacies

	Unrestricted	Designated	Restricted	2022	2021
0101 - Gift Aid - Collections	42,943	—	7,292	50,235	55,934
0201 - Non Gift Aid - Collections	9,823	—	0	9,824	9,894
0301 - Loose plate collections	4,352	—	—	4,352	3,919
0550 - Donations	407	—	—	407	6,110
0601 - Tax recoverable on Gift Aid	15,179	—	—	15,179	14,172
0801 - Recurring grants	550	—	—	550	—
08A1 - Non-recurring one-off grants	1,250	—	400	1,650	7,971
Total	74,505	—	7,692	82,198	98,002

Receipts from charitable activities

0901 - Other Income Generated	245	—	391	636	646
0903 - Subs paid for Clubs	—	42	236	278	80
Holiday/Jteam/Youth					
1101 - Fees for Weddings and Funerals	224	—	—	224	424
Total	469	42	627	1,139	1,150

Investments

1001 - Dividends	—	—	—	—	241
1020 - Bank and building society interest	0	—	62	62	127
1230 - Church hall lettings - general	5,520	—	—	5,520	2,231
Total	5,521	—	62	5,583	2,600
RECEIPTS TOTAL	80,496	42	8,382	88,921	101,753

Payments

Raising funds

	Unrestricted	Designated	Restricted	2022	2021
1720 - Costs of Stewardship Campaign	—	—	—	—	236
Total	—	—	—	—	236

Payments on charitable activities

1730 - Costs of Fetes & Other Events	399	—	1,037	1,436	154
1802 - Giving to Other Charities/Sponsorships	6,340	—	—	6,340	7,930
1910 - Common Fund	36,718	—	—	36,718	49,421
2102 - All Other Expense Claims	54	—	—	54	—
2103 - Clergy Expenses	(35)	—	—	(35)	138
2202 - Catering	273	—	—	273	—
2205 - Bank Charges	—	—	—	—	44
2301 - Church running - insurance	4,249	—	—	4,249	4,091
2310 - Telephones	1,237	—	—	1,237	1,460

2320 - Organ/Piano Tuning/Repair/Maintenance	924	—	—	924	—
2330 - Day to Day Maintenance & Repairs	12,055	—	12	12,068	25,576
2331 - Cleaning Materials&Equipment	562	—	—	562	149
2340 - Upkeep of services Wafer Wine	204	719	—	923	925
2341 - Ministry Recources used in Services	46	—	179	226	144
2350 - Upkeep of Church yard	1,242	—	—	1,242	—
2360 - Printing/Stationery/Advertising	4,781	—	38	4,820	2,779
2362 - Photocopier	1,229	—	—	1,229	1,231
2363 - Licences and Subscriptions	927	—	—	927	1,049
2401 - Church running - electric	1,169	—	—	1,169	857
2410 - Church running - gas	8,377	—	—	8,377	6,138
2420 - Church running - water	93	—	—	93	73
2710 - Major repairs	1,800	—	(986)	813	98,450
Total	82,650	719	281	83,651	200,617

Other payments

2001 - Salaries and Bursaries	15,477	—	—	15,477	12,965
2025 - Secretary Pension	611	—	—	611	662
Total	16,089	—	—	16,089	13,627
PAYMENTS TOTAL	98,739	719	281	99,740	214,481
GRAND TOTAL	(18,243)	(676)	8,100	(10,819)	(112,727)

Fund movement by type – 2022

	Opening	Incoming	Outgoing	Transfers	Gain/Loss	Closing
Build1st - Building Project - 1						
Restricted	9,176	7,292	(986)	—	—	17,456
Sub-total for Build1st	9,176	7,292	(986)	—	—	17,456
Decoration - IDS Decoration Lichfield						
Restricted	1,500	62	—	250	—	1,812
Sub-total for Decoration	1,500	62	—	250	—	1,812
Faith-Art - Faith & Art						
Designated	200	—	—	—	—	200
Sub-total for Faith-Art	200	—	—	—	—	200
Flower - Flower Fund						
Restricted	53	—	—	—	—	53
Sub-total for Flower	53	—	—	—	—	53
J-Team - Pre-Secondary School						
Designated	—	42	—	—	—	42
Sub-total for J-Team	—	42	—	—	—	42
JobClub - Job Club						
Designated	98	—	—	—	—	98
Sub-total for JobClub	98	—	—	—	—	98
Jubilee - Jubilee						
Restricted	—	400	381	—	—	18
Sub-total for Jubilee	—	400	381	—	—	18
MISSION - SHORT TERM MISSION F						
Designated	1,867	—	719	—	—	1,147
Sub-total for MISSION	1,867	—	719	—	—	1,147
Maintain - Building Maintenance						
Designated	1,142	—	—	—	—	1,142
Sub-total for Maintain	1,142	—	—	—	—	1,142
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,352	627	218	—	—	1,760
Sub-total for Toddlers	1,352	627	218	—	—	1,760
Youth - Youth Fund (R)						
Restricted	9,359	—	669	—	—	8,690
Sub-total for Youth	9,359	—	669	—	—	8,690
General - General fund						

Unrestricted		11,271	80,496	98,739	(250)	0	(7,223)
	Sub-total for General	11,271	80,496	98,739	(250)	0	(7,223)
	Grand total	72,987	88,921	99,740	—	0	62,167

Fund movement by type - 2021

	Opening	Incoming	Outgoing	Transfers	Gain/Loss	Closing
Build1st - Building Project - 1						
Restricted	118,037	8,485	118,477	1,131	—	9,176
Sub-total for Build1st	118,037	8,485	118,477	1,131	—	9,176
Decoration - IDS Decoration Lichf						
Restricted	1,187	62	—	250	—	1,500
Sub-total for Decoration	1,187	62	—	250	—	1,500
Faith-Art - Faith & Art						
Designated	200	—	—	—	—	200
Sub-total for Faith-Art	200	—	—	—	—	200
Flower - Flower Fund						
Restricted	—	53	—	—	—	53
Sub-total for Flower	—	53	—	—	—	53
Holiday - Holiday Club						
Restricted	108	—	108	—	—	—
Sub-total for Holiday	108	—	108	—	—	—
J-Team - Pre-Secondary School						
Designated	—	—	—	—	—	—
Sub-total for J-Team	—	—	—	—	—	—
JobClub - Job Club						
Designated	98	—	—	—	—	98
Sub-total for JobClub	98	—	—	—	—	98
MISSION - SHORT TERM MISSION F						
Designated	115	—	907	2,658	—	1,867
Sub-total for MISSION	115	—	907	2,658	—	1,867
Maintain - Building Maintenance						
Designated	1,337	—	195	—	—	1,142
Sub-total for Maintain	1,337	—	195	—	—	1,142
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,121	230	—	—	—	1,352
Sub-total for Toddlers	1,121	230	—	—	—	1,352
Youth - Youth Fund (R)						
Restricted	9,384	—	24	—	—	9,359
Sub-total for Youth	9,384	—	24	—	—	9,359
General - General fund						
Unrestricted	14,212	92,921	94,768	(4,040)	2,947	11,271
Sub-total for General	14,212	92,921	94,768	(4,040)	2,947	11,271
Grand total	182,768	101,753	214,481	—	2,947	72,987

Staff Costs

	2022	2021
Wages & Salaries	£15,397	£12,965
Social Security Costs	£0.00	£0.00
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and no payments were large enough to attract social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments.

COVID-19 – The PCC received £7,971 in grants from the Government related to the Furlough Scheme

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

One Trustee the incumbent has been reimbursed £53 [£138 2021] for travel and phone expenses incurred during the year

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from related parties [PCC members] totalled £18,140 [£18,260 2021]

Analysis of Transfer between Funds 2021

Reference	Debit	Credit	Description	Fund	Fund Type
Tfr to IDS Account	-	250	To IDS account	General	Unr
Tfr to IDS Account	250	-	Per Current Account	Decoration	Res

Analysis of Transfer between Funds 2021

Reference	Debit	Credit	Description	Fund	Fund Type
Per email from Phil Robertson all of Gift aid posted against General this is 25% of gift aid donations to Building	-	1,131.40	To building 1st to reflect 25% of GA on donations to this fund	General	Unr
Per email from Phil Robertson all of Gift aid posted against General this is 25% of gift aid donations to Building	1,131.40	-	Per General to reflect 25% of GA donations	Build1st	Res
Tfr from 00520537 to IDS	-	250	To IDS	General	Unr
Tfr from General to Short term mission fund	-	2,658.75	To Short term mission fund	General	Unr
Tfr from General to Short term mission fund	2,658.75	-	Per General	MISSION	Des
Tfr from 00520537 to IDS	250	-	Per 00520537	Decoration	Res

Fixed Assets

The PCC of Wolverhampton St Judes do not have any Fixed Assets - Tangible

Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF UK Equity Fund	4.11	0.00	0.00	0.00	(0.70)	3.11
Total	4.11	0.00	0.00	0.00	(0.70)	3.11

013249001Y – CBF Church of England UK Equity Fund 013 - £3.41

Liabilities

Liabilities due within one year

	2022 £	2021 £
Agency	732	467
Total	732	467

Summary of Asset by fund 2022

	Unrestricted	Restricted	2022	2021
Unrestricted				
General fund	(7,223)	—	(7,223)	11,271
Designated				
Building Maintenance (D)	1,142	—	1,142	1,142
Faith & Art	200	—	200	200
Job Club	98	—	98	98
Pre-Secondary School Children	42	—	42	—
Reserves 3 months expenditure	30,000	—	30,000	30,000
SHORT TERM MISSION FUND	1,147	—	1,147	1,867
Restricted				
Building Project - 1st Phase	—	17,456	17,456	9,176
Carers and Toddlers	—	1,760	1,760	1,352
Flower Fund	—	53	53	53
IDS Decoration Lichfield	—	1,812	1,812	1,500
Jubilee	—	18	18	—
Organ Fund	—	6,967	6,967	6,967
Youth Fund (R)	—	8,690	8,690	9,359

Summary of Asset by fund 2021

	Unrestricted	Restricted	Total 2021	Total 2020
Unrestricted				
General fund	11,271	—	11,271	14,212
Designated				
Building Maintenance (D)	1,142	—	1,142	1,337
Faith & Art	200	—	200	200
Job Club	98	—	98	98
Reserves 3 months expenditure	30,000	—	30,000	30,000
SHORT TERM MISSION FUND	1,867	—	1,867	115
Restricted				
Building Project - 1st Phase	—	9,176	9,176	118,037
Carers and Toddlers	—	1,352	1,352	1,121
Flower Fund	—	53	53	—
Holiday Club	—	—	—	108
IDS Decoration Lichfield	—	1,500	1,500	1,187
Organ Fund	—	6,967	6,967	6,967
Youth Fund (R)	—	9,359	9,359	9,384
Total	44,578	28,407	72,985	182,766

Receipts & Payments Comparatives Previous Year 2021

Receipts and endowments from:	Unrestricted	Restricted	Total funds	Prior year total funds
Donations and legacies	89,463	8,539	98,002	103,900
Receipts from charitable activities	942	208	1,150	261
Investments	2,516	84	2,600	2,853
Other receipts	—	—	—	3,280
Total income	92,921	8,832	101,753	110,296
Payments on:				
Raising funds	236	—	236	116
Payments on charitable activities	82,006	118,610	200,617	93,916
Other payments	13,627	—	13,627	17,762
Total payments	95,870	118,610	214,481	111,795
Net receipts / (payments) resources before transfer	(2,949)	(109,778)	(112,727)	(1,499)
Transfers				
Gross transfers between funds - in	2,658	1,381	4,040	1,862
Gross transfers between funds - out	(4,040)	—	(4,040)	(1,862)
Other recognised gains / losses				
Gains on revaluation, fixed assets, charity's own use	2,946	—	2,946	498
Net movement in funds	(1,384)	(108,396)	(109,781)	(1,001)
Total funds brought forward	45,963	136,805	182,768	183,770
Total funds carried forward	44,578	28,408	72,987	182,768

Accounts

<Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2021

Registered Charity Number 1132485

The Parochial Church Council of St Jude's Trustees' Annual Report for the year ended 31st December 2021

Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Philip Robertson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

Additional governance issues

The PCC of the Parish of St Jude's ensure that all new Trustees receive 'The Essential Trustee Guide' issued by the Charity Commission. They also receive a copy of the financial procedures as approved by the PCC to ensure they are aware of the controls in place. New trustees are informed that the bookkeeping, financial reports and adherence to financial procedures are maintained by Kim Benton.

The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

The Trustees carry out Risk Assessments for one-off events and ensure that leaders and helpers of events are aware of the PCC's Health and Safety and Safeguarding policies.

The PCC is a registered charity, charity number 1132485.

2021 – A second restricted year

Government restrictions, originally imposed across England at the end of March 2020 because of the coronavirus pandemic, continued to impact opening for public worship and other activities. The building was closed from 11th of January to 4th April, Easter Sunday (11 Sundays). Measures to reduce the risk of infection spread, and restrictions on the types of activity taking place in the building, continued beyond the end of the year. Special church services, visits by schools, Carers & Toddlers, gradually began to resume in the latter part of the year, but some (for example Cuppa & Cake) are unlikely to resume. Our contact with the local community is gradually returning. This report remains like last year's - very different to those of previous years.

PCC Activity During 2021

The PCC resumed physically meeting on 12th July, the first time in 17 months (it last met physically on 2nd March 2020). During the lockdown essential business was carried out by email.

Staff

We have: 1 Vicar - Rev Philip Robertson. 1 minister with permission to officiate – Rev Ivor Saunders. 1 Reader – John Welsby. 1 Authorised Lay Minister – Amita Sudra. The PCC's paid staff – our secretary, cleaner, and vergers - returned to work at the end of September after being placed on the Government's furlough scheme early in April 2020.

Services

Holy Communion resumed on 9th May 2021 and, for now, is given by intinction.

Teaching in Sunday morning services, and on You Tube when the building was closed, has covered: Jesus' ministry in Mark's gospel; the wisdom of Ecclesiastes; Why bother with faith in God? (From Hebrews 10-12); Lessons for the church (Revelation 1-4); and Seasonal Festival Readings.

The evening Zoom service that had served some of the congregation well during lockdown, came to an end at the beginning of the summer.

Electoral Roll Membership and Service Statistics

The Electoral Roll remains at 105. In 2019, the year prior to the start of the coronavirus pandemic, Average Sunday Attendance was 90 adults and 16 under 16s. This year, with the building closed for 11 Sundays in the year, we again have no directly comparable figures. At the time of writing this report Sunday attendance is up to 60 to 70 adults and 9, or so, under 16s. There was 1 baptism, and 0 Service of Thanksgiving (1 baptism and 0 Services of Thanksgiving in 2020); 0 confirmation (1 in 2020); 0 wedding and 0 dedication after a civil ceremony (0 wedding and 0 dedications after a civil ceremony in 2020); 5 funerals in church and 2 at the crematorium (0 in church and 6 at the crematorium in 2020).

Children and Families Work

J Team during 10.30am Sunday Services - Primary school aged children

Whilst the building has been open for Sunday worship J Team has met in the church hall (except on Sundays when we hold Worship Together), and numbers attending have, on occasion, risen. Nicky Robertson, Linda Majhu, and Mark Harrington lead with assistance from other members of the church.

Schools work

St Jude's and St Andrew's schools have resumed inviting the vicar into school to take assemblies.

Carers & Toddlers

The Tuesday morning group resumed meeting in the Autumn and is proving popular with many non-church families. Dawn, and a regular group of volunteers do a marvellous job.

Pastoral Care

Pastoral support

Coronavirus restrictions brought an end to physical visiting, but as we have come out of lockdown limited visiting is resuming. Some of the people who feel unable to return to church welcome receiving service and prayer sheets, and recordings of services. The Prayer Chain has remained in operation through the year.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our nine Mission Partners (the regular review of who we support is next due in March 2022). We currently support: Wolverhampton Well, Wolverhampton Pioneer Ministries, Pulse Ministries, Little Brothers of the Good Shepherd, PCF Romania Project, Tearfund, The Leprosy Mission, Barnabas Fund, and Hope From Above. The last 10% of our allocation to mission giving forms a reserve fund from which grants may be awarded to short term mission projects. It also funds the purchase of the Bibles we give to all St Jude's school year 6 leavers. The prayer diary, in our weekly Sunday News and Prayer, keeps the congregation informed on what to pray for our Mission Partners.

Shaping for Mission

At the end of 2020 Bishop Michael launched the diocesan initiative *Shaping for Mission*. It comes in response to the impact of the Coronavirus Pandemic on all aspects of life. Church communities and structures have been shaken by the pandemic to such an extent that a major reappraisal of mission opportunities and resources is called for. Each deanery across the diocese is to examine itself, and seek out the mission opportunities that exist, in a 3 phase process. Details of all this can be found on the diocesan website at the address www.lichfield.anglican.org/shaping-for-mission. Mark Harrington (one of our Deanery representatives) sits on the Wolverhampton Deanery working party given the task of initiating and driving the process within our Deanery.

Fabric report

The PCC manages the day-to-day maintenance of church property. Maintenance this year has included:

- i. Ongoing repairs to the boilers
- ii. Lightning protection testing and upkeep
- iii. Lock repairs

The PCC's priorities for major repairs (identified in the architect's 2016 quinquennial report) and alterations are:

- i. replace the electrics and lighting within Victorian parts of the building (Competitive quotes have been received – for £101,000 to £118,000 which you will see from 'Church finances' is in line with previous estimates - and we are ready to proceed with work as soon as a faculty is received. Currently the DAC – Church of England equivalent of Planning Authority – is being rather slow.)
- ii. form appropriate disabled access to the front entrance of the church; and,
- iii. complete masonry and lead work repairs to the spire and tower.

In 2021 the first of these items was completed.

At the start of 2020 the year we approached our architect for advice on the many damp patches in walls around the building. Lockdowns prevented progress. Once we have taken stock of our finances, investigations and work needs to be put in hand.

Church finances

Financial Review

Net total assets - £72,987 (2020 £182,768).

Deficit – (£109,781) 2020 was a deficit of (£1,001) – Unrestricted Deficit – (£1,384) 2020 was a deficit of (£1,694.48).

St Jude's total income has reduced from £110,296.70 in 2020 to £101,753 in 2021. This is mainly in donations and will be due to less Parish Share support, less furlough being paid and no transfers from the Incumbent and Church Wardens trust. The expenditure has increased from £111,795 2020 to £214,481 2021 and this mainly because of the day to day maintenance and major repairs. Gas has increased by £2,000 but salaries have reduced by approximately £4,000.

Parish Share

The PCC paid its full parish share of £49,928 for the year (£49,928 in 2020). Because we have no arrears LDBF gave us one month's Parish Share Payment as a support grant.

First phase of building repairs and alterations

On 24th September 2017 the PCC launched an appeal to raise funds for the first phase of repairs and alterations to our church building. The financial targets were summarised in the vicar's 20th September 2017 letter to the congregation:

Initial estimates for this work come to just over £600,000. If the Listed Places of Worship Grant Scheme continues to operate we will be able to recover most of the VAT paid, leaving us with a net target of £520,300. This breaks down into: £115,500 for renewal of electrical services in the Victorian parts of the building; £112,500 for spire repairs; £188,300 for roof repairs; and £104,000 for alterations to provide disabled access at the main entrance.

We have had no success with grant applications.

Planned Giving

Joan Reynolds is the Planned Giving Secretary.

Regular income from planned giving fluctuates but for all our depletion of numbers attending church in person during the year, income from giving has held well through the year. Every gift is received with a thankful heart, and with gratitude towards those who have made personal sacrifice in order to offer it. A few people have been exceptionally generous.

Appointment of Independent Examiner

On 10th February 2015 the PCC approved terms of appointment for LDBF to independently examine its annual accounts for the foreseeable future.

The Incumbent and Churchwardens Trust held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £511,244.85 2021 £434,461.97 2020– which includes 21 St Jude's Road a house which is rented has a Fixed asset value of £207,781 2021 £190,000 2020

The remainder are Stocks and share investments:

1200021110S - £147,260.97 2021 £128,831.11 2020 – held in Trust with LDBF - TN217

120002015L - £67,401.29 2021 £58,012.99 – held in Trust with LDBF – TN217

120002029P - £52,521.37 2021 £45,964.63 2020– held in Trust with LDBF – TN217

Bank Current account holds £36,280.22 2021 £23,023.40 2020

Excess: £13,256.82

The income is derived from rental income from 21 St Jude's road and dividend income from the investments held in Trust TN217. Rental income in 2021 £8,388 2020 £8,388 and management charges were £1,156.56 2021 £1,156.56 2020. The Dividend income was £7,615 2021 £7,499 2020.

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £29,007. It is held to smooth out fluctuations in cash flow and to meet emergencies. The PCC have a designated Reserve fund. The balance of this fund is £30,000. The balance of the free reserves at the year end was £44,578 which is higher than this target. The parish should be aware that the economic factors of the Covid-19 pandemic could have a detrimental effect on these reserves in the future.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a

policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops’ guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity’s beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity’s money or assets, damage to the charity’s property or harm to the charity’s work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all of the 35 volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 2 times in 2020.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work

Donations from Related Parties

Donations from related parties during the year totalled £18,260. All of these donations were received without conditions.

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees

One trustee [The Incumbent] was reimbursed £138.85 for travel and subsistence during the year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

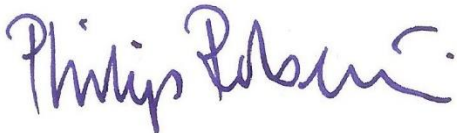
Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2021 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
The Rev'd Philip Robertson	Chairman	
Mr Simon Fenner	Deputy Chairman [2023]	
Mr James Sturgeon	Churchwarden [2022]	
Mr Pradip Sudra	Churchwarden [2022]	
Elected Members		
Mrs Joan Reynolds	Planned giving secretary [2022]	
Mr Mark Harrington	[2023]	
Mr Simon Hewitt	[2023]	
Mr Brian Titton	[2021]	Resigned May 2021
Liz Lawrance	[2023]	
Dawn Peach	Safeguarding Co-ordinator [2023]	
Amita Sudra	[2023]	
Cynthia Ultete	[2023]	

Bank	Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF
Investment Managers	CCLA Senator House 85 Queen Victoria Street London EC4V 4ET
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 24th March 2022 and signed on its behalf by:



Revd Philip Robertson

Date: 24th March 2022

Independent Examiner's report to the trustees/members of The PCC of The Parish of Wolverhampton St Jude's
Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2021 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed:
Jonathan Hill FCMA CGMA
Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield WS13 7LD

Date: 05/10/2022

The Parish of Wolverhampton St Jude's

Notes to the Financial Statements

For the year ended 31st December 2021

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties that relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Post year end event

The ongoing worldwide outbreak of the COVID-19 virus still represents a significant event since the end of the financial year. However, COVID-19 is considered to be a non-adjusting post year end event and therefore has not been taken into account in preparing these Financial Statements as at 31 December 2021.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- JobClub – Funds set aside for The Job Club group
- Faith & Art – Funds set aside to work on Faith along with Art
- Maintain – Funds set aside for Building maintenance
- Mission – Short term mission fund
- Reserves – 3 months expenditure set aside as reserves

Restricted funds comprise of two elements :-

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must

be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – Specific donations for the first phase of the building project
- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Holiday club – Outreach work in summer holidays for which grants were received. This continues to remain in place for the ongoing work and further grants which may be received
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance
- Carers & Toddlers – This is outreach work using the facilities of St Jude's and continues to be self-funding
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.
- Flower fund – Specific donations for flowers in Church

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not have any Endowment funds

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are disclosed in note XX.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2021

Statement of Receipts and Payments 2021

Receipts and endowments from:	Unrestricted	Restricted	Endowment	Total funds	Prior year total funds
Donations and legacies	89,463	8,539	—	98,002	103,900
Receipts from charitable activities	942	208	—	1,150	261
Investments	2,516	84	—	2,600	2,853
Other receipts	—	—	—	—	3,280
Total income	92,921	8,832	—	101,753	110,296
Payments on:					
Raising funds	236	—	—	236	116
Payments on charitable activities	82,006	118,610	—	200,617	93,916
Other payments	13,627	—	—	13,627	17,762
Total payments	95,870	118,610	—	214,481	111,795
Net receipts / (payments) resources before transfer	(2,949)	(109,778)	—	(112,727)	(1,499)
Transfers					
Gross transfers between funds - in	2,658	1,381	—	4,040	1,862
Gross transfers between funds - out	(4,040)	—	—	(4,040)	(1,862)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	2,946	—	—	2,946	498
Net movement in funds	(1,384)	(108,396)	—	(109,781)	(1,001)
Total funds brought forward	45,963	136,805	—	182,768	183,770
Total funds carried forward	44,578	28,408	—	72,987	182,768

Statement of assets and liabilities 2021

Current assets - Cash at bank and in hand	General	Designated	Restricted	Endowment	This Year	Last Year
Lloyds TSB Current Account -	11,217	33,307	27,376	—	71,901	58,877
CCLA DEPOSIT ACCOUNT -	2	—	—	—	2	50,431
Kingdom Bank St Judes Reserve A/C -	46	—	—	—	46	25,252
Cash in hand -	—	—	—	—	—	20
Holiday Club Petty Cash -	—	—	—	—	—	108
The Vicarage 21A St Judes -	—	—	1,500	—	1,500	1,187
Totals	11,267	33,307	28,876	—	73,450	135,877
Current assets - Investments						
CBF Church of England Property Fund	—	—	—	—	—	19,403
0132 -						
CBF Church of England UK Equity Fund	4	—	—	—	4	26,489
013 -						
Totals	4	—	—	—	4	45,893
Liabilities - Agency accounts						
Agency collections -	—	—	467	—	467	(997)
Totals	—	—	467	—	467	(997)
Grand total	11,271	33,307	28,408	—	72,987	182,768

Approved by the PCC on 24th March 2022 and signed on its behalf by:



Revd Philip Robertson

Analysis of receipts and payments 2021

RECEIPTS AND ENDOWMENTS

Donations and legacies	Unrestricted	Designated	Restricted	Endowment	This year	Last year	
0101 - Gift Aid - Collections	49,115	—	—	6,819	—	55,934	54,451
0201 - Non Gift Aid - Collections	9,853	—	—	41	—	9,894	9,128
0301 - Loose plate collections	3,919	—	—	—	—	3,919	2,646
0550 - Donations	5,962	—	—	148	—	6,110	14,384
0601 - Tax recoverable on Gift Aid	12,641	—	—	1,530	—	14,172	14,036
08A1 - Non-recurring one-off grants	7,971	—	—	—	—	7,971	9,254
Total	89,463	—	—	8,539	—	98,002	103,900
Receipts from charitable activities							
0901 - Other Income Generated	518	—	—	128	—	646	92
0903 - Subs paid for Clubs	—	—	—	80	—	80	—
Holiday/Jteam/Youth							
1101 - Fees for Weddings and Funerals	424	—	—	—	—	424	169
Total	942	—	—	208	—	1,150	261
Investments							
1001 - Dividends	241	—	—	—	—	241	—
1020 - Bank and building society interest	65	—	—	62	—	127	623
1230 - Church hall lettings - general	2,210	—	—	21	—	2,231	2,230
Total	2,516	—	—	84	—	2,600	2,853
Other receipts							
1310 - Insurance claims	—	—	—	—	—	—	3,280
Total	—	—	—	—	—	—	3,280
RECEIPTS TOTAL	92,921	—	—	8,832	—	101,753	110,296

PAYMENTS

Raising funds

1720 - Costs of Stewardship Campaign	236	—	—	—	236	116
Total	236	—	—	—	236	116

Payments on charitable activities

1730 - Costs of Fetes & Other Events	46	—	108	—	154	72
1802 - Giving to Other Charities/Sponsorships	7,713	216	—	—	7,930	7,195
1901 - Parish share	49,421	—	—	—	49,421	49,928
2102 - All Other Expense Claims	—	—	—	—	—	146
2103 - Clergy Expenses	138	—	—	—	138	110
2202 - Catering	—	—	—	—	—	71
2203 - Course Material	—	—	—	—	—	320
2205 - Bank Charges	44	—	—	—	44	—
2301 - Church running - insurance	4,091	—	—	—	4,091	4,049
2310 - Telephones	1,460	—	—	—	1,460	1,476
2320 - Organ/Piano Tuning/Repair/Maintenance	—	—	—	—	—	714
2330 - Day to Day Maintenance & Repairs	5,459	90	20,027	—	25,576	8,871
2331 - Cleaning Materials&Equipment	149	—	—	—	149	361
2340 - Upkeep of services Wafer Wine	129	795	—	—	925	419
2341 - Ministry Recources used in Services	119	—	24	—	144	709
2361 - Printing/Stationery/Advertising	2,779	—	—	—	2,779	2,265
2362 - Photocopier	1,231	—	—	—	1,231	982
2363 - Licences and Subscriptions	1,049	—	—	—	1,049	871
2401 - Church running - electric	857	—	—	—	857	896
2410 - Church running - gas	6,138	—	—	—	6,138	4,202
2420 - Church running - water	73	—	—	—	73	28
2710 - Major repairs	—	—	98,450	—	98,450	10,224
Total	80,904	1,102	118,610	—	200,617	93,916

Other payments

2001 - Salaries and Bursaries	12,965	—	—	—	12,965	17,117
2002 - Ers Nic	—	—	—	—	—	84
2025 - Secretary Pension	662	—	—	—	662	560
Total	13,627	—	—	—	13,627	17,762

PAYMENTS TOTAL	94,768	1,102	118,610	—	214,481	111,795
GRAND TOTAL	(1,846)	(1,102)	(109,778)	—	(112,727)	(1,499)

Fund movement by type - 2021

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Build1st - Building Project - 1						
Restricted	118,037	8,485	118,477	1,131	—	9,176
Sub-total for Build1st	118,037	8,485	118,477	1,131	—	9,176
Decoration - IDS Decoration Lichf						
Restricted	1,187	62	—	250	—	1,500
Sub-total for Decoration	1,187	62	—	250	—	1,500
Faith-Art - Faith & Art						
Designated	200	—	—	—	—	200
Sub-total for Faith-Art	200	—	—	—	—	200
Flower - Flower Fund						
Restricted	—	53	—	—	—	53
Sub-total for Flower	—	53	—	—	—	53
Holiday - Holiday Club						
Restricted	108	—	108	—	—	—
Sub-total for Holiday	108	—	108	—	—	—
J-Team - Pre-Secondary School						
Designated	—	—	—	—	—	—
Sub-total for J-Team	—	—	—	—	—	—
JobClub - Job Club						
Designated	98	—	—	—	—	98
Sub-total for JobClub	98	—	—	—	—	98
MISSION - SHORT TERM MISSION F						
Designated	115	—	907	2,658	—	1,867
Sub-total for MISSION	115	—	907	2,658	—	1,867
Maintain - Building Maintenance						
Designated	1,337	—	195	—	—	1,142
Sub-total for Maintain	1,337	—	195	—	—	1,142
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,121	230	—	—	—	1,352
Sub-total for Toddlers	1,121	230	—	—	—	1,352
Youth - Youth Fund (R)						
Restricted	9,384	—	24	—	—	9,359
Sub-total for Youth	9,384	—	24	—	—	9,359
General - General fund						
Unrestricted	14,212	92,921	94,768	(4,040)	2,947	11,271
Sub-total for General	14,212	92,921	94,768	(4,040)	2,947	11,271
Grand total	182,768	101,753	214,481	—	2,947	72,987

Fund movement by type - 2020

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Build1st - Building Project - 1						
Restricted	121,388	6,812	10,224	60	—	118,037
Sub-total for Build1st	121,388	6,812	10,224	60	—	118,037
Decoration - IDS Decoration Lichf						
Restricted	812	125	—	250	—	1,187
Sub-total for Decoration	812	125	—	250	—	1,187
Faith-Art - Faith & Art						
Designated	—	—	—	200	—	200
Sub-total for Faith-Art	—	—	—	200	—	200
Holiday - Holiday Club						
Restricted	(594)	—	—	702	—	108
Sub-total for Holiday	(594)	—	—	702	—	108
J-Team - Pre-Secondary School						
Designated	(270)	—	379	649	—	—
Sub-total for J-Team	(270)	—	379	649	—	—
JobClub - Job Club						
Designated	98	—	—	—	—	98
Restricted	—	—	—	—	—	—
Sub-total for JobClub	98	—	—	—	—	98
KINDER - KINDER S PENSION CON						
Designated	2,437	—	2,437	—	—	—
Sub-total for KINDER	2,437	—	2,437	—	—	—
MISSION - SHORT TERM MISSION F						
Designated	750	—	634	—	—	115
Sub-total for MISSION	750	—	634	—	—	115
Maintain - Building Maintenance						
Designated	1,337	—	—	—	—	1,337
Sub-total for Maintain	1,337	—	—	—	—	1,337
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,029	92	—	—	—	1,121
Sub-total for Toddlers	1,029	92	—	—	—	1,121
Youth - Youth Fund (R)						
Restricted	9,384	—	—	—	—	9,384
Sub-total for Youth	9,384	—	—	—	—	9,384
General - General fund						
Unrestricted	10,229	103,266	98,120	(1,862)	498	14,212
Sub-total for General	10,229	103,266	98,120	(1,862)	498	14,212
Grand total	183,569	110,296	111,795	—	498	182,768

Staff Costs

	2021	2020
Wages & Salaries	£12,965	£15,005
Social Security Costs	£0.00	£84
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and not all payments were large enough to attract social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments.

COVID-19 – The PCC received £7,971 in grants from the Government related to the Furlough Scheme

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

One Trustee the incumbent has been reimbursed £138.85 for travel and phone expenses incurred during the year

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from related parties [PCC members] totalled £18,260 (2020 £18,428)

Analysis of Transfer between Funds 2021

Reference	Debit	Credit	Description	Fund	Fund Type
Per email from Phil Robertson all of Gift aid posted against General this is 25% of gift aid donations to Building	-	1,131.40	To building 1st to reflect 25% of GA on donations to this fund	General	Unr
Per email from Phil Robertson all of Gift aid posted against General this is 25% of gift aid donations to Building	1,131.40	-	Per General to reflect 25% of GA donations	Build1st	Res
Tfr from 00520537 to IDS	-	250	To IDS	General	Unr
Tfr from General to Short term mission fund	-	2,658.75	To Short term mission fund	General	Unr
Tfr from General to Short term mission fund	2,658.75	-	Per General	MISSION	Des
Tfr from 00520537 to IDS	250	-	Per 00520537	Decoration	Res

Analysis of Transfer between Funds 2020

Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
(250)	250	0			
(60)	60	0			
			(1,000)	1,000	0
			85	(85)	0
			(500)	500	0
			180	(180)	
(310)	310	0			

2020 transfers

- £250 from General to Decoration – transfer to IDS account held with Lichfield
- £60 from General to Build 1st – donation input incorrectly transferred to correct

Fixed Assets

The PCC of Wolverhampton St Judes do not have any Fixed Assets - Tangible

Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF Property Fund	19,404	0.00	0.00	19,404	0.00	0.00
CBF UK Equity Fund	26,489	0.00	0.00	26,485	0.00	4
Restricted Funds						
Investments	0.00	0.00	0.00	0.00	0.00	0.00
Endowment Fund						
Investments	0.00	0.00	0.00	0.00	0.00	0.00
Total	45,893	0.00	0.00	45,889	0.00	4

013249001P – CBF Church of England Property Fund 0132 - £0.00

013249001Y – CBF Church of England UK Equity Fund 013 - £4

Summary of Asset by fund 2021

Unrestricted

General fund	11,271	—	—	11,271	14,212
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Designated

Building Maintenance (D)	1,142	—	—	1,142	1,337
Faith & Art	200	—	—	200	200
Job Club	98	—	—	98	98
Reserves 3 months expenditure	30,000	—	—	30,000	30,000
SHORT TERM MISSION FUND	1,867	—	—	1,867	115

Restricted

Building Project - 1st Phase	—	9,176	—	9,176	118,037
Carers and Toddlers	—	1,352	—	1,352	1,121
Flower Fund	—	53	—	53	—
Holiday Club	—	—	—	—	108
IDS Decoration Lichfield	—	1,500	—	1,500	1,187
Organ Fund	—	6,967	—	6,967	6,967
Youth Fund (R)	—	9,359	—	9,359	9,384
Total	44,578	28,407		72,985	182,766

SOFA – Receipts & Payments Comparatives
Previous Year 2020

Statement of Receipts and Payments 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	97,088	6,812	—	103,900	99,246
Income from charitable activities	169	92	—	261	1,458
Investments	2,728	125	—	2,853	4,532
Other income	3,280	—	—	3,280	—
Total income	103,266	7,029	—	110,296	105,237
Expenditure on:					
Raising funds	116	—	—	116	123
Expenditure on charitable activities	83,692	10,224	—	93,916	96,802
Other expenditure	17,762	—	—	17,762	16,766
Total expenditure	101,571	10,224	—	111,795	113,692
Net income / (expenditure) resources before transfer	1,694	(3,194)	—	(1,499)	(8,454)
Transfers					
Gross transfers between funds - in	849	1,012	—	1,862	3,035
Gross transfers between funds - out	(1,862)	—	—	(1,862)	(3,035)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	395
Gains on revaluation, fixed assets, charity's own use	698	(200)	—	498	—
Net movement in funds	1,380	(2,382)	—	(1,001)	(8,059)
Total funds brought forward	44,582	139,187	—	183,770	191,829
Total funds carried forward	45,963	136,805	—	182,768	183,770

Accounts

Annual Report and Financial Statements of the Parochial Church Council of The Parish of St Jude's

For the year ended 31st December 2020

Registered Charity Number 1132485

The Parochial Church Council of St Jude's Trustees' Annual Report for the year ended 31st December 2020

Charity registration number 1132485

Objectives and Activities

The Parochial Church Council of Wolverhampton St Jude's (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Philip Robertson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Wolverhampton St Jude's. The PCC 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, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non church members of the community.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Wolverhampton St Jude's, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

2020 - An unprecedented year

Government restrictions, imposed across England at the end of March because of the coronavirus pandemic, resulted in our building being shut for 20 weeks of the year. To reopen it after the first lockdown ended we had to put in place measures to reduce the risk of infection spread and restrict the types of activity that could take place. Special church services, visits by schools, Carers & Toddlers, Cuppa & Cake, Guides, social activities, many regular lettings, and social lettings have yet to resume. Our contact with the local community has been greatly reduced. We are not going out into Care homes or visiting schools. This report is very different to those of previous years. It will simply mention things we have been able to do.

PCC Activity During 2020

Due to coronavirus pandemic restrictions the PCC has not physically met since 2nd March 2020. Essential business has been carried out by email. The 2020 APCM was delayed by 6 months.

Staff

We have: 1 Vicar - Rev Philip Robertson. 1 minister with permission to officiate – Rev Ivor Saunders (socially isolating for most of the time since March). 1 Reader – John Welsby. 1 Authorised Lay Minister – Amita Sudra. The PCC has placed our three paid staff - secretary, cleaner, and vergers - on the UK government furlough scheme since early April 2020.

Services

At the start of the year we brought an end to the 8.00am Sunday service due to zero attendance. We began a trial run of providing Holy Communion after the 10.30am Sunday service on Sundays when no Holy Communion was provided during that service. With the onset of coronavirus restrictions at the end of March, there began an extended period of not offering Holy Communion. We trialled a post service Communion, following Church of England guidance, on Sunday 20th December, but there has been none offered since because of the re-introduction of lockdown from 5th January 2021.

With the arrival of the first lockdown the building closed and the vicar began issuing weekly prayer sheets by email, post and on social media. He set up the Virtual Vicar YouTube Channel offering biblical reflection on the season of Easter and then on coping with life with coronavirus. On the second Sunday in July, church services resumed and we began posting recordings of services on a new YouTube channel – St Jude's Church Wolverhampton - to let people remaining in isolation participate in our worship.

Teaching in Sunday morning services in the building and broadcast on our new YouTube Channel, has covered: Jesus' ministry in Matthew's gospel; the Epistle of James; The OT book of Malachi; a series on 'Little Letters' looking at 2 John, 3 John, Philemon, Jude, 1 Thessalonians and 2 Thessalonians; Unlocking the hope we need; and Seasonal Readings.

With the onset of lockdown, our evening "Second Sunday at Six" was replaced by a weekly 6.00pm Zoom service led by Mark Harrington and Amy Majhu. It follows lectionary readings, and after a time of prayer, bible reflection and sung worship there is opportunity for chat.

Electoral Roll Membership and Service Statistics

The Electoral Roll remains at 105. The Average Sunday Attendance in 2019 was 90 adults and 16 under 16s. This year, with the building closed for 20 Sundays in the year, we have no comparable figure. There was 1 baptism, and 0 Service of Thanksgiving (1 baptism and 0 Services of Thanksgiving in 2019); 1 confirmation (1 in 2019); 0 wedding and 0 dedication after a civil ceremony (0 wedding and 0 dedications after a civil ceremony in 2019); 0 funerals in church and 6 at the crematorium (2 in church and 4 at the crematorium in 2019).

Children and Families Work

J Team during 10.30am Sunday Services - Primary school aged children

With the onset of lockdown J Team stopped meeting physically but Nicky Robertson Linda Majhu, and Dawn Peach set up a WhatsApp social media group to keep in touch with children and their families and provide short talks and craft and bible activities. J Team returned to meeting in the church hall, socially distanced etc, for the autumn term. Throughout Advent Nicky Robertson offered an Advent thought for the day. The group has continued meeting on WhatsApp during resumed lockdown after Christmas.

Schools work

The vicar's work with schools has been much reduced. St Jude's School has not wished for any participation since the beginning in of the first lockdown, and St Andrews asking for occasional YouTube short talks/ short readings. No schools have been to visit church this year.

Pastoral Care

Hello Neighbour!

At the start of the first lockdown the vicar delivered cards to approximately two thirds of the parish offering help with shopping, a listening ear or someone to pray with. This generated quite a number of responses from people (non-church) in need of help. A small food bank was set up in the vicarage to help people in need of food – in the main they were those who had applied to the government's help scheme but had yet to receive the food they needed. Need for this emergency help came to an end in the early summer.

Pastoral support

Coronavirus restrictions brought an end to physical visiting. The church has been supported spiritually by the posting of service & prayer sheets, recorded services and provision of a Zoom service. A network of people phone one another, and there is support for the vulnerable in need of help with shopping. The Prayer Chain has remained in operation through the year.

Support of other Christian Mission

We continue to set aside 10% of the previous year's voluntary unrestricted income to give in support of Christian Mission. 90% is divided equally between our nine Mission Partners (the regular review of who we support is next due in March 2022). We currently support: Wolverhampton Well, Wolverhampton Pioneer Ministries, Pulse Ministries, Little Brothers of the Good Shepherd, PCF Romania Project, Tearfund, The Leprosy Mission, Barnabas Fund, and Hope From Above. The last 10% of our allocation to mission giving forms a reserve fund from which grants may be awarded to short term mission projects. It also funds the purchase of the Bibles we give to all St Jude's school year 6 leavers. The prayer diary in our weekly Sunday News & Prayer keeps the congregation informed on what to pray for our Mission Partners.

The church continues its membership in The Evangelical Alliance.

Fabric report

The PCC manages the day-to-day maintenance of church property. Maintenance this year has included:

- i. Ongoing boiler maintenance and dealing with regular church boiler firing up problems.
- ii. Leak fixed in the male toilets and new tap provided in the disabled access toilet.
- iii. We received a payment of £3,280 from our insurance company following last year's church boiler repairs.

The PCC's priorities for major repairs (identified in the architect's 2016 quinquennial report) and alterations are:

- i. replace the electrics and lighting within Victorian parts of the building
(Competitive quotes have been received – for £101,000 to £118,000 which you will see from 'Church finances' is in line with previous estimates - and we are ready to proceed with work as soon as a faculty is received. Currently the DAC – Church of England equivalent of Planning Authority – is being rather slow.)
- ii. form appropriate disabled access to the front entrance of the church; and,
- iii. complete masonry and lead work repairs to the spire and tower.

At the start of the year we approached our architect for advice on the many damp patches in walls around the building. Lockdown prevented progress. We hope to resume investigations in 2021.

Financial Review

Net total assets - £182,768.68 (2019 £183,770).

Deficit – (£1,499.62) 2019 was a deficit of (£8,454) – Unrestricted Excess – £1,694.48 2019 was a deficit of (£34,751).

St Jude's total income has increased from £105,237 in 2019 to £110,296.70 in 2020 – apart from the Investments section most of the codes have reduced eg. Loose plate collections reduced from £4,662 in 2019 to £2,646. The main increase in income is Non-recurring grants which is the Furlough income received from the Government. This has definitely helped St Jude's in 2020. Along with this The Vicar and Churchwardens Trust were able to transfer £8,000 over to St Jude's Church as part of the mandate. On top of this expenditure has decreased from £113,692 to £111,795. This mainly is due to code 2330 Day to Day maintenance decreasing from £19,981 in 2019 to £8,871 in 2020.

Parish Share

The PCC paid its full parish share of £49,928 for the year (£48,710 in 2019). Because we have no arrears LDBF gave us £6,242 support grant. The PCC chose to give £2,080 of this to Bilston Parish, a parish in our Deanery struggling financially more than we are. The income is shown as grants received, and the assistance to Bilston is shown as giving to other charities in expenditure.

First phase of building repairs and alterations

On 24th September 2017 the PCC launched an appeal to raise funds for the first phase of repairs and alterations to our church building. The financial targets were summarised in the vicar's 20th September 2017 letter to the congregation:

Initial estimates for this work come to just over £600,000. If the Listed Places of Worship Grant Scheme continues to operate we will be able to recover most of the VAT paid, leaving us with a net target of £520,300. This breaks down into: £115,500 for renewal of electrical services in the Victorian parts of the building; £112,500 for spire repairs; £188,300 for roof repairs; and £104,000 for alterations to provide disabled access at the main entrance.

We have had no success with grant applications.

Planned Giving

Joan Reynolds is the Planned Giving Secretary.

Regular income from planned giving fluctuates. From analysis of trends in 2019 and 2020, income from planned giving in 2020 remained as the previous year. Loose plate collections dropped by 56% (in line with the reduced number of service and numbers attending when open). This year we spent £1,500 more than we had coming in (down from £8,455 over spend last year).

The Incumbent and Churchwardens Trust held separately from the PCC of Wolverhampton St Jude's – the Trust was set up to help with work of St Jude's Church and decisions are made by the current Incumbent and Church Wardens. Only the income can be used which is the reason the capital is held within Trust Number – TN217.

Total net assets: £434,461.97 – which includes 21 St Jude's Road a house which is rented has a Fixed asset value of £190,000

The remainder are Stocks and share investments:

1200021110S - £122,510 – held in Trust with LDBF - TN217

120002015L - £49,898 – held in Trust with LDBF – TN217

120002029P - £49,029 – held in Trust with LDBF – TN217

Bank Current account holds £23,023

Excess: £6,247.62

The income is derived from rental income from 21 St Jude's road and dividend income from the investments held in Trust TN217. Rental income in 2020 was £8,388 and management charges were £1,156.56. The Dividend income was £7,499.

The Trust transferred £8,000 to St Jude's to help with the general work of The PCC of St Jude's. This was posted into St Jude's accounts as a donation.

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £24,540. It is held to smooth out fluctuations in cash flow and to meet emergencies. The PCC have a designated Reserve fund. The balance of this fund is £30,000. The balance of the free reserves at the year end was £42,637 which is higher than this target. The parish should be aware that the economic factors of the Covid-19 pandemic could have a detrimental effect on these reserves in the future.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- * will develop their business in the interests of shareholders;
- * demonstrate responsible employment practices;
- * are conscientious concerning issues of corporate governance, the environment and human rights;
- * are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

Volunteers

The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing. The trustees have undertaken a review of risks to the charity and how they should be monitored and managed. Taking due consideration of the recommendations of Charity Commission paper CC26 we conclude that no specific new procedures are required. Our present procedures for financial budgeting, managing resources and accounting provide a framework of control which fulfils our obligations as a charity.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 2 times in 2020.

Related Parties

There are no related parties employed by the PCC or awarded contracts for work

Donations from Related Parties

Donations from related parties during the year totalled £18,428. All of these donations were received without conditions.

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees

One trustee [The Incumbent] was reimbursed £110.08 for travel and subsistence during the year.

Reference and Administrative Details

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of Wolverhampton St Jude's

Other names the charity is known by: N/A

Registered Charity Number: 1132485

Charity's principal address: St Jude's Road Wolverhampton WV6 0LB

Correspondence address: 21A St Jude's Road Wolverhampton WV6 0LB

Website address: <https://www.achurchnearyou.com/church/4644/>

PCC Members: Who Served from 1 January 2020 to the date this report was approved

Trustee name	Office (if any)	Dates acted if not for whole period
Ex-Officio		
The Rev'd Philip Robertson	Chairman	
Mr Simon Fenner	Deputy Chairman	
Mr James Sturgeon	Churchwarden	
Mr Pradip Sudra	Churchwarden	
Elected Members		
Mrs Joan Reynolds	Planned giving secretary	
Mr Mark Harrington		
Mr Simon Hewitt		
Mr Brian Titton		
Liz Lawrance		
Dawn Peach	Safeguarding Co-ordinator	
Amita Sudra		
Cynthia Ultete		

Bank	Lloyds Bank PLC Queen Square Wolverhampton WV1 1RF
Investment Managers	CCLA Senator House 85 Queen Victoria Street London EC4V 4ET
Independent Examiner	Jonathan Hill Lichfield Diocesan Board of Finance St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 18-05-2021 and signed on its behalf by:



.....
Revd Philip Robertson

**Independent Examiner's report to the trustees/members of The PCC of The Parish
of Wolverhampton St Jude's**

Registered charity number: 1132485

I report on the accounts for the year ended 31st December 2020 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed: Date: 12 July 2021.....

Jonathan Hill FCMA CGMA

Lichfield Diocesan Board of Finance

St Mary's House, The Close, Lichfield WS13 7LD

The Parish of Wolverhampton St Jude's
Notes to the Financial Statements
For the year ended 31st December 2020

Accounting Policies

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties that relate to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Post year end event

The ongoing worldwide outbreak of the COVID-19 virus still represents a significant event since the end of the financial year. However, COVID-19 is considered to be a non-adjusting post year end event and therefore has not been taken into account in preparing these Financial Statements as at 31 December 2020.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- JobClub – Funds set aside for The Job Club group
- J-Team – Funds set aside for work with pre-secondary school children
- Maintain – Funds set aside for Building maintenance
- Mission – Short term mission fund
- Reserves – 3 months expenditure set aside as reserves

Restricted funds comprise of two elements :-

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

An explanation of purpose of each Restricted fund are as follows:

- Build 1st – This is for the first phase of the building project
- Decoration – For the decoration of the Vicarage held with Lichfield Diocese
- Holiday club – Outreach work in summer holidays for which grants were received. This continues to remain in place for the ongoing work and further grants which may be received
- Organ – The PCC received a legacy of £7,000 in 2012 that was to be used for upgrading of the Organ but not routine maintenance
- Toddlers – This is outreach work using the facilities of St Jude's and continues to be self funding
- Youth Fund – This is for all work with secondary school aged young people. Including Sunday Youth, Friday Youth Club subs and equipment.

Endowment funds 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 benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

The Parish of Wolverhampton St Jude's does not have any Endowment funds

Incoming Resources

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are disclosed in note XX.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The Parish of Wolverhampton St Jude's year ending 2020

Statement of Receipts and Payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	97,088	6,812	—	103,900	99,246
Income from charitable activities	169	92	—	261	1,458
Investments	2,728	125	—	2,853	4,532
Other income	3,280	—	—	3,280	—
Total income	103,266	7,029	—	110,296	105,237
Expenditure on:					
Raising funds	116	—	—	116	123
Expenditure on charitable activities	83,692	10,224	—	93,916	96,802
Other expenditure	17,762	—	—	17,762	16,766
Total expenditure	101,571	10,224	—	111,795	113,692
Net income / (expenditure) resources before transfer	1,694	(3,194)	—	(1,499)	(8,454)
Transfers					
Gross transfers between funds - in	849	1,012	—	1,862	3,035
Gross transfers between funds - out	(1,862)	—	—	(1,862)	(3,035)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	395
Gains on revaluation, fixed assets, charity's own use	698	(200)	—	498	—
Net movement in funds	1,380	(2,382)	—	(1,001)	(8,059)
Total funds brought forward	44,582	139,187	—	183,770	191,829
Total funds carried forward	45,963	136,805	—	182,768	183,770
Represented by					
Unrestricted					
General fund	14,212	—	—	14,212	10,229
Designated					
Building Maintenance (D)	1,337	—	—	1,337	1,337
Faith & Art	200	—	—	200	—
Job Club	98	—	—	98	98
KINDER S PENSION CONTRIBUTION	—	—	—	—	2,437
Pre-Secondary School Children	—	—	—	—	(270)
Reserves 3 months expenditure	30,000	—	—	30,000	30,000
SHORT TERM MISSION FUND	115	—	—	115	750
Restricted					
Agency collection	—	—	—	—	200
Building Project - 1st Phase	—	118,037	—	118,037	121,388
Carers and Toddlers	—	1,121	—	1,121	1,029

Holiday Club	—	108	—	108	(594)
IDS Decoration Lichfield	—	1,187	—	1,187	812
Organ Fund	—	6,967	—	6,967	6,967
Youth Fund (R)	—	9,384	—	9,384	9,384

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
CBF Church of England Property Fund	19,403	—	—	—	19,403	19,152
0132 -						
CBF Church of England UK Equity Fund	26,489	—	—	—	26,489	26,242
013 -						
Totals	45,893	—	—	—	45,893	45,395
Current assets - Cash at bank and in hand						
Lloyds TSB Current Account -	(82,385)	6,750	134,512	—	58,877	29,811
Lloyds TSB Current Account -	—	—	—	—	—	2,437
CCLA DEPOSIT ACCOUNT -	50,431	—	—	—	50,431	80,147
Kingdom Bank St Judes Reserve A/C -	252	25,000	—	—	25,252	25,037
Cash in hand -	20	—	—	—	20	20
Holiday Club Petty Cash -	—	—	108	—	108	108
The Vicarage 21A St Judes -	—	—	1,187	—	1,187	812
Totals	(31,681)	31,750	135,808	—	135,877	138,374
Liabilities - Agency accounts						
Agency collections -	—	—	(997)	—	(997)	—
Totals	—	—	(997)	—	(997)	—
Grand total	14,212	31,750	136,805	—	182,768	183,770

Analysis of receipts and payments

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Collections	47,744	—	6,707	—	54,451	53,226
0201 - Non Gift Aid - Collections	9,023	—	105	—	9,128	9,931
0301 - Loose plate collections	2,646	—	—	—	2,646	4,661
0550 - Donations	14,384	—	—	—	14,384	15,269
0601 - Tax recoverable on Gift Aid	14,036	—	—	—	14,036	16,157
08A1 - Non-recurring one-off grants	9,254	—	—	—	9,254	—
Total	97,088	—	6,812	—	103,900	99,246
Receipts from charitable activities						
0901 - Other Income Generated	—	—	92	—	92	801
0903 - Subs paid for Clubs	—	—	—	—	—	359
Holiday/Jteam/Youth						
1101 - Fees for Weddings and Funerals	169	—	—	—	169	297
Total	169	—	92	—	261	1,458
Investments						
1020 - Bank and building society interest	498	—	125	—	623	297
1230 - Church hall lettings - general	2,230	—	—	—	2,230	4,235
Total	2,728	—	125	—	2,853	4,532
Other receipts						
1310 - Insurance claims	3,280	—	—	—	3,280	—
Total	3,280	—	—	—	3,280	—
INCOME TOTAL	103,266	—	7,029	—	110,296	105,237

Payments

Raising funds

1720 - Costs of Stewardship Campaign	116	—	—	—	116	123
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Total	116	—	—	—	116	123
Payments on charitable activities						
1730 - Costs of Fetes & Other Events	13	59	—	—	72	1,250
1802 - Giving to Other Charities/Sponsorships	7,134	61	—	—	7,195	7,841
1901 - Parish share	49,928	—	—	—	49,928	48,710
2102 - All Other Expense Claims	146	—	—	—	146	228
2103 - Clergy Expenses	110	—	—	—	110	188
2201 - Staff Training	—	—	—	—	—	252
2202 - Catering	71	—	—	—	71	492
2203 - Course Material	—	320	—	—	320	273
2301 - Church running - insurance	4,049	—	—	—	4,049	3,941
2310 - Telephones	1,476	—	—	—	1,476	1,250
2320 - Organ/Piano	714	—	—	—	714	709
Tuning/Repair/Maintenance						
2330 - Day to Day Maintenance & Repairs	8,871	—	—	—	8,871	19,981
2331 - Cleaning	361	—	—	—	361	398
Materials&Equipment						
2340 - Upkeep of services Wafer Wine	419	—	—	—	419	351
2341 - Ministry Recources used in Services	136	573	—	—	709	1,805
2361 - Printing/Stationery/Advertising	2,265	—	—	—	2,265	2,183
2362 - Photocopier	982	—	—	—	982	908
2363 - Licences and Subscriptions	871	—	—	—	871	1,307
2401 - Church running - electric	896	—	—	—	896	1,009
2410 - Church running - gas	4,202	—	—	—	4,202	4,871
2420 - Church running - water	28	—	—	—	28	63
2710 - Major repairs	—	—	10,224	—	10,224	(1,367)
Total	82,678	1,014	10,224	—	93,916	96,652
Other payments						
2001 - Salaries and Bursaries	14,680	2,437	—	—	17,117	15,964
2002 - Ers Nic	84	—	—	—	84	190
2025 - Secretary Pension	560	—	—	—	560	611
Total	15,325	2,437	—	—	17,762	16,766
EXPENDITURE TOTAL	98,120	3,451	10,224	—	111,795	113,542

Fund movement by type - 2020

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Build1st - Building Project - 1						
Restricted	121,388	6,812	10,224	60	—	118,037
Sub-total for Build1st	121,388	6,812	10,224	60	—	118,037

Decoration - IDS Decoration Lichf						
Restricted	812	125	—	250	—	1,187
Sub-total for Decoration	812	125	—	250	—	1,187
Faith-Art - Faith & Art						
Designated	—	—	—	200	—	200
Sub-total for Faith-Art	—	—	—	200	—	200
Holiday - Holiday Club						
Restricted	(594)	—	—	702	—	108
Sub-total for Holiday	(594)	—	—	702	—	108
J-Team - Pre-Secondary School						
Designated	(270)	—	379	649	—	—
Sub-total for J-Team	(270)	—	379	649	—	—
JobClub - Job Club						
Designated	98	—	—	—	—	98
Restricted	—	—	—	—	—	—
Sub-total for JobClub	98	—	—	—	—	98
KINDER - KINDER S PENSION CON						
Designated	2,437	—	2,437	—	—	—
Sub-total for KINDER	2,437	—	2,437	—	—	—
MISSION - SHORT TERM MISSION F						
Designated	750	—	634	—	—	115
Sub-total for MISSION	750	—	634	—	—	115
Maintain - Building Maintenance						
Designated	1,337	—	—	—	—	1,337
Sub-total for Maintain	1,337	—	—	—	—	1,337
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	1,029	92	—	—	—	1,121
Sub-total for Toddlers	1,029	92	—	—	—	1,121
Youth - Youth Fund (R)						
Restricted	9,384	—	—	—	—	9,384
Sub-total for Youth	9,384	—	—	—	—	9,384
General - General fund						
Unrestricted	10,229	103,266	98,120	(1,862)	498	14,212
Sub-total for General	10,229	103,266	98,120	(1,862)	498	14,212
Grand total	183,569	110,296	111,795	—	498	182,768

Fund movement by type - 2019

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Build1st - Building Project - 1						
Restricted	93,945	26,442	—	1,000	—	121,388
Sub-total for Build1st	93,945	26,442	—	1,000	—	121,388

CFORes - Children and Family

Restricted	49	36	—	(85)	—	—
Sub-total for CFORes	49	36	—	(85)	—	—
DAVIES - DAVIES W PENSION CON						
Designated	357	—	357	—	—	—
Sub-total for DAVIES	357	—	357	—	—	—
Decoration - IDS Decoration Lichf						
Restricted	250	62	—	500	—	812
Sub-total for Decoration	250	62	—	500	—	812
Holiday - Holiday Club						
Restricted	(181)	60	472	—	—	(594)
Sub-total for Holiday	(181)	60	472	—	—	(594)
J-Team - Pre-Secondary School						
Designated	(182)	—	88	—	—	(270)
Sub-total for J-Team	(182)	—	88	—	—	(270)
JobClub - Job Club						
Designated	98	—	—	—	—	98
Restricted	—	—	—	—	—	—
Sub-total for JobClub	98	—	—	—	—	98
KINDER - KINDER S PENSION CON						
Designated	2,437	—	—	—	—	2,437
Sub-total for KINDER	2,437	—	—	—	—	2,437
MISSION - SHORT TERM MISSION F						
Designated	1,568	—	1,538	720	—	750
Sub-total for MISSION	1,568	—	1,538	720	—	750
Maintain - Building Maintenance						
Designated	1,337	—	—	—	—	1,337
Sub-total for Maintain	1,337	—	—	—	—	1,337
Organ - Organ Fund						
Restricted	6,967	—	—	—	—	6,967
Sub-total for Organ	6,967	—	—	—	—	6,967
Reserves - Reserves 3 months ex						
Designated	30,000	—	—	—	—	30,000
Sub-total for Reserves	30,000	—	—	—	—	30,000
Toddlers - Carers and Toddlers						
Restricted	878	359	209	—	—	1,029
Sub-total for Toddlers	878	359	209	—	—	1,029
Youth - Youth Fund (R)						
Restricted	9,546	18	—	(180)	—	9,384
Sub-total for Youth	9,546	18	—	(180)	—	9,384
General - General fund						
Unrestricted	44,556	78,258	111,025	(1,955)	395	10,229

Sub-total for General	44,556	78,258	111,025	(1,955)	395	10,229
Grand total	191,628	105,237	113,692	—	395	183,569

Staff Costs

	2020	2019
Wages & Salaries	£15,005	£15,641
Social Security Costs	£84	£190
Average number of Employees	3	3

During the year the PCC employed an administrator, church cleaner and caretaker [all part-time] and not all payments were large enough to attract social security costs.

There were no employee benefits to key management personnel in the previous or current year.

The PCC did not use the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments.

COVID-19 – The PCC received £9,254.48 in grants from the Government related to the Furlough Scheme

Trustees' Remuneration & Expenses

No trustees are employed by the PCC

One Trustee the incumbent has been reimbursed £110.08 for travel and phone expenses incurred during the year

Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from related parties [PCC members] totalled £18,428 (2019 £14,610)

Analysis of Transfer between Funds

Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
(250)	250	0			
(60)	60	0			
			(1,000)	1,000	0

			85	(85)	0
			(500)	500	0
			180	(180)	
(310)	310	0			

2020 transfers

- £250 from General to Decoration – transfer to IDS account held with Lichfield
- £60 from General to Build 1st – donation input incorrectly transferred to correct

2019 transfers

- £1,000 from General to Building Fund for donations received
- £85 from Children and Family to General – donations made from bank account
- £500 from General to Decoration – transfer to IDS account held with Lichfield
- £180 from Youth Fund to General – for resources purchased

Fixed Assets

Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Unrestricted funds						
CBF Property Fund	19,152	0.00	0.00	0.00	252	19,404
CBF UK Equity Fund	26,243	0.00	0.00	0.00	247	26,489
Restricted Funds						
Investments	0.00	0.00	0.00	0.00	0.00	0.00
Endowment Fund						
Investments	0.00	0.00	0.00	0.00	0.00	0.00
Total	45,395	0.00	0.00	0.00	499	45,893

013249001P – CBF Church of England Property Fund 0132 - £19,404

013249001Y – CBF Church of England UK Equity Fund 013 - £26,489

SOFA – Receipts & Payments Comparatives

Previous Year 2019

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					

Donations and legacies	72,689	26,556	—	99,246	119,347
Income from charitable activities	1,098	359	—	1,458	3,195
Investments	4,469	62	—	4,532	4,584
Total income	78,258	26,978	—	105,237	127,127
Expenditure on:					
Raising funds	123	—	—	123	117
Expenditure on charitable activities	96,120	682	—	96,802	83,836
Other expenditure	16,766	—	—	16,766	15,800
Total expenditure	113,010	682	—	113,692	99,754
Net income / (expenditure) resources before transfer	(34,751)	26,296	—	(8,454)	27,372
Transfers					
Gross transfers between funds - in	1,260	1,774	—	3,035	1,131
Gross transfers between funds - out	(2,495)	(540)	—	(3,035)	(1,131)
Other recognised gains / losses					
Gains / losses on investment assets	395	—	—	395	—
Net movement in funds	(35,590)	27,531	—	(8,059)	27,372
Total funds brought forward	80,173	111,656	—	191,829	164,456
Total funds carried forward	44,582	139,187	—	183,770	191,829