



St Mark's Church
Pensnett
Annual Reports
2024

Vicars Report

Dear Brothers and Sisters

I write this report as I journey towards the end of the second year of my 3-year appointment to St Mark's Pensnett. I think it is worth reminding us that this post is part-time, 3 Sundays a month, and 2 days a week. The Diocese is still exploring what will happen at the end of my licence.

This past year has been no less demanding and challenging than the first year for many different, and some of the same reasons. We have spent much time with the diocese, exploring what a renewal program would look like here in the parish, but this has been put on hold until the end of the year for many reasons.

We have done some fruitful and rewarding work with St Mark's School. Working with the headmaster, Mr Keith Rondeau, I have been into the school for some assemblies, and also Christingle services. The school has made a number of visits to the church for various school assemblies. I am also on the board of governors; this is all to keep positive and fruitful connections to build upon in the future.

Our work with the Russell's Hall Hospital Chaplaincy team hospital culminated in the 'Service of Light and Hope' in December, where people who are connected to the hospital and had lost loved ones came to be part of a quiet reflective service. It was a great privilege to work with a team of chaplains from various Christian backgrounds and affiliations.

I have been exploring new orders of service offering a more relaxed service whilst not robing, this has not pleased everyone. Without a choir or musicians, I am trying to explore what type of church we can be to, and for the parish of Pensnett with the limited resources God has given us.

As a PCC we have had to deal with some challenges: finances, safeguarding and building. I am very grateful to the parish office, working with 2 other outside people they have made enormous strides with our finances.

Firstly, changing to a software package to be compliant with the diocese and the Charity Commission. Secondly giving St Mark's a clear understanding of what money, we have and what might be done with it, and how we might use it for the Kingdom of God. We now have an electronic Tap and Go giving machine and pay our parish share on a monthly basis by direct debit. There was some unhappiness in the congregation, (not the PCC) when we held one of our PCC meetings at the Church of Ascension. This was because our church was too cold to hold a meeting in, even spending over £150 to try and heat it. Father Adam housed us for free.

One of the positive things the PCC was able to do was to give permission to explore the fitting of a ceiling in to the meeting room. Once again, I am grateful to the office for carrying out all the DAC and faculty work, allowing us to be fully compliant in all that has been agreed.

At our Lent course we studied Richard Foster's book about Prayer. During the later part of the year, we have been exploring the Gospel of Matthew and what it means to follow Jesus. This was followed by looking at Colossians and what is possible as a follower of Jesus with the changes in our lives.

It is for sure that we live in challenging and changing times. Many of the certainties we thought we could hold onto have disappeared or transformed into something new. The Church of England is facing its own difficulties, either nationally, or within our Diocese. For us as a Christian community during these times, we are given the opportunity to discover anew what it is in the Gospel that we can hold firm to; what it is in the Gospel we proclaim and how to seek the Kingdom together, to serve God and our neighbour.

Reverend Nigel Traynor, Vicar, April 2025

'Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness arrayed, and with your feet fitted with the readiness of the Gospel of peace.'
Ephesians 6:14-15

Wardens Report

It has been a privilege to serve at St Marks as Wardens during this past year. The vicar continues to work with St Marks School both as governor, and with the headmaster, Mr Keith Rondeau. The school has been into church on several occasions and have always been well received. Their choir is a credit to the school and a pleasure to listen to.

Tree Tops Nursery (Russell's Hall Hospital) held their Christmas plays in church, which were lovely to see and hear. It is always nice to meet the parents over a cup of tea afterwards.

Our Lent course went very well and was attended by a number from the congregation, and also some visitors. Each session was followed by a light lunch, and we wanted to thank those who provided this.

There was a big church clean before Easter which was well attended, and fellowship was enjoyed by all. Thanks to all who helped.

A number of the congregation went to Worcester Cathedral for the Chrism Service in Holy Week, where the anointing oils are blessed and distributed.

Thanks to Sue and Arthur McCarroll for organising and running a plants sale in May in aid of Church funds.

There have been several weddings, baptisms and funerals held at St Marks throughout the year, as well as the Easter, Harvest and Christmas celebrations. We acknowledge the assistance of Arthur McCarroll as our verger, who assisted at these and at Sunday services throughout the year, and his presence was greatly appreciated.

We would like to thank those who look after refreshments after Sunday service, and would like to encourage more folk to join the rota. We also want to thank everyone who gives of their time helping at St Marks, and we look forward to the coming year and what it holds for us.

Mrs Hazel Hickman & Mrs Marion Ovenall
Church Wardens, April 2025

Electoral Roll

Most years, an existing electoral roll is revised, but every six years the Church Representation Rules require that an entirely new roll must be created, and everyone must apply again to be included on it and 2025 is one of the years where a new roll must be prepared.

In summary, 2 people from the previous list have passed away, 24 did not complete forms, have left, or have not attended for a long time and 9 new applications have been received.

This means that the 2025 Electoral Roll for St Mark's, Pensnett, stands at 47 members.

Mrs Erin Traynor, Acting ER Officer, April 2025

Safeguarding Report

All PCC members have now been DBS Checked and are compliant with safeguarding procedures. All those with a role requiring DBS are also compliant. There have been no safeguarding issues in the past year. With the new PCC we will be appointing a new PSO and named person.

Rev Nigel Traynor

Secretary to PCC Report

During the last year we held six bi-monthly PCC meetings, and one extraordinary meeting in December.

These considered the usual financial considerations of the Church including fundraising and social events. The fabric of the Church and its upkeep were given considerable attention.

Safeguarding was a regular topic.

Erin Traynor, PCC Secretary, April 2025

Treasurers Report 2024

As mentioned in the Vicars report, the major change this year has been the use of a new software accounting package. As with all things new, it has taken some time and effort, but we are now seeing the benefit of easier input and report generation.

During this time, with the PCC consent, we have tidied up the numerous smaller accounts which have accumulated over the years. This has resulted in drawing St Marks funds together in a clearer way.

St Marks continues to run at a loss, even though there has been greater stewardship with the general spending throughout the year.

The larger running expenses continue to be the utility bills, insurance and general repairs and maintenance. Office expenses including administrators' salary, ongoing office copier contract and consumables. We paid approximately 40% of our Ministry Share request after receipt of a Lowest Income Communities (LInC) grant.

We have been unable to claim Gift Aid as yet, especially Small Plate Donations, due to the fact a decision was made in previous years to stop claiming due to the paperwork involved.

Mrs Erin Traynor, Acting Treasurer, April 2025

Fabric Report

At the beginning of the year the PCC agreed to apply for a faculty to install a roof/ceiling onto the glassed room at the rear of the church, so that this can be independently heated and therefore become a more useable space. This was approved in September, building quotes were obtained, and a contractor employed to carry out the work early in 2025.

There was an issue with water ingress into the adult toilet down the wall. After inspection it was found that this was due to the external guttering being blocked. This was cleared by an outside contractor, and the immediate issue was resolved.

There was general maintenance and upkeep of the heating system throughout the year. After discussions with our heating engineer at the beginning of the year, it became clear that heat is drawn out of porch area between the toilets when the door is opened. At minimal cost, a temporary 'tent roof', was set in place over the area to help stop heat loss.

There is ongoing de-cluttering of the church building, which has improved the worship space.

The garden area directly around the church was cleared by volunteers in the Autumn, when trees and shrubs were cut back, and the ground cleared. This will help protect the exterior of the building.

The church quinquennial will be booked for 2025, and this will include addressing the plaster and paint deterioration in the Morris chapel.

*Mrs Maz Ovenall & Mrs Hazel Hickman
Wardens, April 2025*

Mothers Union

Following the death of Queen Elizabeth, Sophie the Duchess of Edinburgh is our new Royal patron. Our worldwide president is Katleen Snow from Canada (2025-2027).

The New Trustee Board: President for Worcester Diocese is Jill Crofton, Vice-President for Dudley Arch Deaconry 'North' is Maryanne Cox, and the Vice-President for the Worcester Arch Deaconry 'South' is Gwen Clifford.

Our membership is now 16, having lost some due to illness, but enrolling 3 new members on March 3rd of this year. Our branch meeting is held on the second Tuesday of the month at 2pm in St Marks Church which we begin with a short service.

2024 projects included knitting prayer shawls which are given to those who are ill, who can wrap themselves in the warmth and prayers that are knitted into them. We have also helped with items that are needed for the Women and Children's Refuge at Easter and Christmas. We raise money for Mothers Union Summer of Hope, and have also had a Cream Tea event.

There have not been so many speakers this year, but members have enjoyed the fellowship at our meetings.

Mrs Hazel Hickman, Branch Leader, April 2024

St Mark's Bellringers

Over the past 12 months a dedicated group of ringers has managed to ring on most Sunday mornings. However, more ringers, both male and female, of all ages, are required to enable us to continue and expand what is an enjoyable and healthy pastime. Technique is far more important than strength and most people can learn to ring. If anyone is interested in joining our band please contact myself or the Church wardens.

There are 8 bells in the tower ranging in weight from around 50 kilograms up to 460 kilograms. Next year – 1926, will mark the centenary of the installation of the bells although the bells themselves are already over 100 years old being cast by Carrs of Smethwick in the late Victorian period.

St Marks is one of numerous towers that form the Northern Branch of the Worcester & Districts Change Ringing Association and regular meetings are held throughout the branch which gives everyone a chance to visit other towers in the area.

Mr Tony Hickman, Tower Captain, April 2025

St Marks Church, Pensnett
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	15,224.93	-	90	-	15,314.93	19,333.72
Income from charitable activities	6,454.61	-	30	-	6,484.61	898.65
Other trading activities	-	-	-	-	-	-
Investments	10,706.07	71.38	7,043.60	3,409.74	21,230.79	14,866.34
Other income	-	-	-	-	-	-
Total income	32,385.61	71.38	7,163.60	3,409.74	43,030.33	35,098.71
Expenditure on:						
Raising funds	52.98	-	-	-	52.98	40.00
Expenditure on charitable activities	44,627.54	50.00	5,933.62	-	50611.16	44,545.53
Other expenditure	-	-	-	-	0	-
Total expenditure	44,680.52	50.00	5,933.62	0.00	50,664.14	44,585.53
Net income / (expenditure) resources before transfer	-12,294.91	21.38	1,229.98	3,409.74	-7,633.81	-9,486.82
Transfers:						
Gross transfers between funds - in	-	3,212.13	1,510.75	-	4,722.88	-
Gross transfers between funds - out	-	-	-	-4,722.88	-4,722.88	-
Other recognised gains / losses						-
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	-12,294.91	3,233.51	2,740.73	-1,313.14	-7,633.81	-9,486.82
Reconciliation of funds						
Total funds brought forward	253,267.65	0.00	74,428.00	126,392.54	454,088.19	462,136.45
Total funds carried forward	240,972.74	3,233.51	77,168.73	125,079.40	446,454.38	452,649.63

St Marks Church, Pensnett
Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Income and endowments from:						
Donations and legacies						
R105 - Giving via bank (Gift Aid)	1,771.67	-	-	-	1,771.67	
R110 - Other giving via Bank (Non Gift Aid)	560.00	-	-	-	560.00	
R125 - Giving via envelope or cheque (Non Gift Aid)	5,773.59	-	-	-	5,773.59	
R135 - Loose Plate Collection (Non GASDS)	2,670.57	-	-	-	2,670.57	
R145 - One Off Donations (Non Gift Aid)	1,093.00	-	-	-	1,093.00	
R170 - Legacies	1,000.00	-	-	-	1,000.00	
R180 - Extraordinary Income	2,356.10	-	-	-	2,356.10	
R260 - Bell Funds	-	-	90.00	-	90.00	
Donations and legacies Totals	15,224.93	0.00	90.00	0.00	15,314.93	14273.77
Income from charitable activities						
R210 - Fund raising Events	447.50	-	-	-	447.50	
R220 - Other Funds Generated	471.11	-	-	-	471.11	
R230 - Wedding & Funeral Fees	5536.00	-	-	-	5536.00	
R250 - Organ Fund	-	-	30.00	-	30.00	
Income from charitable activities Totals	6,454.61	0.00	30.00	0.00	6,484.61	5,958.60
Investments						
R300 - Bank Interest	380.84	-	59.93	-	440.77	
R310 - Share Dividends	10,325.23	71.38	6,983.67	-	17,380.28	
R320 - Share Revaluations	-	-	-	3,409.74	3,409.74	
Investments Totals	10,706.07	71.38	7,043.60	3,409.74	21,230.79	14,866.34
Income and endowments Grand totals	32,385.61	71.38	7,163.60	3,409.74	43,030.33	35,098.71

St Marks Church, Pensnett
Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

Expenditure on:
Raising funds

E760 - Hospitality	52.98	-	-	-	52.98	279.48
Raising funds Totals	52.98	0.00	0.00	0.00	52.98	279.48

Expenditure on charitable activities

E610 - Gas & Electricity	10,446.65	-	-	-	10,446.65	12,190.03
E630 - Water	139.78	-	-	-	139.78	134.31
E640 - Phone/Broadband	735.25	-	-	-	735.25	809.68
E650 - Insurance	7,478.88	-	-	-	7,478.88	6,997.47
E660 - Refuse Collection	545.79	-	-	-	545.79	490.69
E670 Bank Charges	-	-	-	-	-	35.00
E700 - Parish Share	15,000.00	-	-	-	15,000.00	10,000.00
E710 - Funeral & Wedding Expenses	1,179.59	-	-	-	1,179.59	1,292.00
E720 - Flowers	14.86	-	-	-	14.86	-
E725 - Incumbant Working Expenses	203.37	-	-	-	203.37	32.45
E740 - Worship/Upkeep of Services	816.02	-	-	-	816.02	1,352.01
E750 - Sunday School Expenses	-	-	189.68	-	189.68	225.40
E755 - Parish Training & Mission	100.85	-	-	-	100.85	1,029.23
E770 - Discretionary Fund for the Poor	-	50.00	-	-	50.00	50.00
E800 - Administration	839.94	-	-	-	839.94	1,861.89
E805 - Copier Contract	2,076.00	-	-	-	2,076.00	3,598.97
E810 - Salaries	4,678.96	-	-	-	4,678.96	-
E910 - Cleaning	371.6	-	-	-	371.60	727.34
E930 - Repairs & Maintenance (Minor)	-	-	3,361.16	-	3,361.16	3,339.38
E940 - Building Works	-	-	2,001.78	-	2,001.78	-
E950 - Organ tuning & Maintenance	-	-	45	-	45.00	140.00
E960 - Bells	-	-	336	-	336.00	-

Expenditure on charitable activities Totals	44,627.54	50.00	5,933.62	0.00	50,611.16	44,305.85
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Expenditure Grand totals	44,680.52	50.00	5,933.62	0.00	50,664.14	44,585.33
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St Marks Church, Pensnett
Fund movement summary
Selected period: 01 January 2024 to 31 December 2024

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
Bells - Bell Fund	2,882.08	242.97	356	-	2,769.05
Bryce - Bryce	1,989.27	88.01	-	-2,077.28	-
Building - Restoration Fund	23,956.74	1,271.58	-	-	25,228.32
Building Maintenance - Morris Maintenance	27,921.09	3,017.93	5,362.94	1,510.75	27,086.83
Clergy Expenses - Visiting Clergy Expenses (ex Gibbons)	-	30.13	-	1,134.85	1,164.98
Discretionary Fund - Discretionary Fund For The Poor (ex Bryce)	-	41.25	50.00	2,077.28	2,068.53
General - General Fund	253,267.65	32,385.61	44,680.52	-	240,972.74
Gibbons - Gibbons	1,085.05	49.8	-	-1,134.85	-
Meredith - Meredith Fund	64,559.15	1,477.66	-	-	66,036.81
Morris - Morris	57,312.33	1,730.26	-	-	59,042.59
Organ - Organ Fund	14,019.18	774.11	25	-	14,768.29
Palmer - Palmer	1,446.74	64.01	-	-1,510.75	-
Sunday School - Sunday School	5,648.91	1,857.01	189.68	-	7,316.24
Totals	454,088.19	43,030.33	50,664.14	0.00	446,454.38

St Marks Church, Pensnett

Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
Current assets		
A001: Metro Current Account	7,113.93	12,745.80
A002: Metro Savings 1	0.53	1,613.89
A003: Metro Savings 2	30,947.60	38,684.28
A004: Metro Savings 3	0.09	257.38
A005: Barclays	-	3,777.64
A010: Pensnett Trust Palmer	-	1,446.74
A011: Pensnett Trust Meredith	66,036.81	64,559.15
A012: Pensnett Trust Bryce	-	1,989.27
A013: Pensnett Trust Gibbons	-	1,085.05
A014: St Marks PCC Morris	59,042.59	57,312.33
A015: St Marks PCC Morris Maintenance	30,898.85	27,921.09
A016: St Marks PCC Geary	210,710.26	200,399.01
A017: St Marks PCC Organ	14,763.29	14,019.18
A018: St Marks PCC Restoration	25,228.32	23,956.74
A019: St Marks PCC Bell Fund	3,035.05	2,882.08
Total Current assets	447,777.32	452,649.63
Liabilities		
6699: Agency collections	1,322.94	-
Total Liabilities	1,322.94	-
Net Asset surplus (deficit)	446,454.38	452,649.63
Reserves		
Excess/(deficit) to date	-7,633.81	-9,486.82
Z01: Starting balances	454,088.19	462,136.45
Total Reserves	446,454.38	452,649.63

Represented by Funds

General (Unrestricted)	240,972.74	251,829.09
Designated	3,233.51	-
Restricted	77,168.73	74,428.00
Endowment	125,079.40	126,392.54
Total	446,454.38	452,649.63



Section A

Independent Examiner's Report

Report to the trustees	St Mark's Church Pensnett		
On accounts for the year ended	31 December 2024	Charity no	1134073
Set out on pages			
Responsibilities and basis of report	<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.</p> <p>As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").</p> <p>I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.</p>		
Independent examiner's statement	<p>I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, which gives me cause to believe that in, any material respect:</p> <ol style="list-style-type: none">1. the accounting records were not kept in accordance with section 130 of the Charities Act; or2. the accounts did not accord with the accounting records; or3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. <p>I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.</p>		
Signed:	D.J. England	Date: 2 April 2025	

Name:	David England
Address:	35 Froggatts Ride, Sutton Coldfield, B76 2TH