

**THE LYE & STAMBERMILL P.C.C.  
CHRIST CHURCH LYE  
CHARITY NO. 1134648  
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025**

**Administrative Information**

Christ Church is situated on Lye High Street. It is part of the Greater Deanery of Dudley within the Diocese of Worcester, within the Church of England.

The Parochial Church Council of the Ecclesiastical Parish of Christ Church is a charity registered with the Charity Commission under Charity No.1134648.

PCC members who have served from 1 January 2025 until the date this report was approved are:

<i>Vicar</i>	The Revd Glen Ruffle (Chair From 18 <sup>th</sup> October 2025)
<i>Associate Priest:</i>	The Revd Dr Chris Kent
<i>Licensed Lay Minister:</i>	Mr Graham Dyer (Secretary)
<i>Church Wardens:</i>	Mr Stefan Inglin
	Mr Mark Kent (Lay chair)

**Representatives on the Deanery Synod:**

Mrs Julie Ackroyd	
Mrs Emma Smith	(From 18 <sup>th</sup> May 2025)

**Elected Members**

<i>Authorised Lay minister</i>	Mr Doug McLean (Treasurer)
	Mr Richard Young
	Mrs Sally Kent
	Mr Peter Wall
	Mr Craig Smith
	Ms Katie Cooper
	Mrs Hannah. Roberts (From 18 <sup>th</sup> May 2025)

**Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Role and stand for election to the PCC.

PCC members are elected for three years, with one third of the places re-elected at each Annual Parochial Meeting.

**Objectives and activities**

The Lye & Stambermill PCC has the responsibility of co-operating with the Vicar in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church Centre Complex of Christ Church, Lye.

In reviewing their activities, the trustees have referred to the Charity Commission guidance on public benefit.

## **Achievements and Performance**

### **Church Attendance**

Following the revision of our Church Electoral Roll in 2024 there were 50 names on the Roll. Our total combined church membership, including children and occasional visitors is approximately 50, with regular attendance fluctuating between 30 and 40

### **Review of the year**

The PCC followed its usual pattern of meeting ten times during the year, usually on the third Monday of each month. There were no meetings in August or December.

Each PCC meeting starts with prayer.

Regular items on the agenda have included a financial report and review of our set budgets and planned missionary giving, a regular review of the condition of the church fabric, and a review of our Safeguarding procedures.

Other specific items addressed this year have been:

- Vacancy arrangements and Induction preparations.
- Fire drills
- Safeguarding procedures
- Health and Safety review
- Redeeming our Communities (ROC)
- Church Policies reviews

### **Safeguarding**

"The PCC is aware of its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults, and has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. In 2026 the PCC will continue to use the "Safeguarding Toolkit" provided in the diocese as a way of self-assessment to seek to ensure it continues to fulfil that duty."

### **Financial review**

The annual Financial Statement for the year ended 31<sup>st</sup> December 2025 has been prepared in accordance with the current requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis, and has been approved by the P.C.C. and by our Independent Examiner Teresa Fennell ACMA CGMA.

We have donated a total of £7,188 towards Home and Overseas Missionary Societies, Relief Organisations, and other Charity Organisations this year comprising the following donations:

#### **Overseas Mission:**

- |  |        |
|--|--------|
| • Support for OM Missionaries in Moldova           | £1,608 |
| • SIM UK (Supporting Megumi & Helen Fazackerly)    | £1,000 |
| • Open Doors UK (Supporting persecuted Christians) | £1,000 |

• GEM UK (Supporting Ruthie Swartz)	£ 630
<u>Home mission:</u>	
• Wycliffe UK (Paul Newton support)	£1,000
• Youth for Christ	£1,000
<u>Relief Agencies:</u>	
• Christian Aid	£200
<u>Other Charities</u>	
Stourbridge Life Centre Debt Advice	£650
WDBF Kingdom People Fund	£100
Total	<u>£7,188</u>
Our Total Income for 2025. was:	<b>£77,701</b>
Our Total Expenditure for 2025 was:	<b>£81,528</b>

#### WHAT HAS BEEN ACHIEVED IN THIS FINANCIAL YEAR?


- We have paid our Ministry Share of £36,000 in full.
- We have maintained, and improved, the existing fabric of the church, and we have met all of the expenses incurred in the day-to-day running of Christ Church services and ministries.
- We have ended 2025 with an unrestricted reserves balance of £26,521

Many thanks to all who have contributed in any way to achieve these results.

#### CHRIST CHURCH THE LYE & STAMBERMILL RESERVES POLICY

The original building dates back to 1813, and due to its age and the nature of the structure we are regularly faced with unexpected and expensive repair and maintenance bills. To minimise the risk of being unable to meet all of its financial obligations as they fall due, including full payment of Ministry Share, and meeting its employment costs, the PCC is aiming to hold sufficient liquid general fund resources to meet 3 months running costs.

Approved by the PCC and signed on their behalf by Mr Mark Kent, Churchwarden (PCC Chairman)

..........M.Kent



**The Lye & Stambermill P.C.C.  
Christ Church Lye**

**Financial Statements  
Year ended 31 December 2025**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>RECEIPTS AND PAYMENTS ACCOUNT</b>						
<b>Receipts</b>						
Book sales	-	-	-	-	-	7
<b>Regular Giving</b>						
Receipts from Donors						
Tax efficient planned giving	39,535	-	780	-	40,315	37,975
Other planned giving	2,918	-	-	-	2,918	4,991
Loose plate collections	987	-	30	-	1,017	629
SumUp receipts	2,950	-	-	-	2,950	-
Income tax recovered	13,049	-	195	-	13,244	14,730
HMRC Interest	1	-	-	-	1	1
	59,440	-	1,005	-	60,445	58,333
Other voluntary receipts (note 2.1)	12,426	-	-	-	12,426	22,263
Investment income	119	-	-	-	119	235
Receipts from church activities	4,711	-	-	-	4,711	4,579
Proceeds from release of expendable endowment	-	-	-	8,112	8,112	-
<b>Total Receipts</b>	<b>76,696</b>	<b>-</b>	<b>1,005</b>	<b>8,112</b>	<b>85,813</b>	<b>85,410</b>
<b>Payments</b>						
Church activities						
Diocesan parish share	36,000	-	-	-	36,000	40,382
Other payments (note 2.2)	40,120	-	4,958	-	45,078	62,397
Governance costs						
Independent examination fee	450	-	-	-	450	425
<b>Total payments</b>	<b>76,570</b>	<b>-</b>	<b>4,958</b>	<b>-</b>	<b>81,528</b>	<b>103,204</b>
<b>Excess of receipts over payments</b>	<b>126</b>	<b>-</b>	<b>(3,953)</b>	<b>8,112</b>	<b>4,285</b>	<b>(17,794)</b>
Transfers between funds	3,874	-	4,238	(8,112)	-	-
	4,000	-	285	-	4,285	(17,794)
Bank account at 1 January 2025	22,521	-	1,955	-	24,476	42,270
Bank account at 31 December 2025	26,521	-	2,240	-	28,761	24,476

**The Lye & Stambermill P.C.C.  
Christ Church Lye**

**Financial Statements  
Year ended 31 December 2025**


	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>STATEMENT OF ASSETS AND LIABILITIES</b>						
<b>Cash Funds</b>						
Bank current account and cash	26,521	-	2,240	-	28,761	24,476
	=====	=====	=====	=====	=====	=====
<b>Other Monetary Assets</b>						
Income tax recoverable	973	-	16	-	989	793
	=====	=====	=====	=====	=====	=====
<b>Liabilities</b>						
Independent Examiners Fee	450	-	-	-	450	425
DBF						
Gas						
	=====	=====	=====	=====	=====	=====
	450	-	-	-	450	425
	=====	=====	=====	=====	=====	=====
<b>Investment Assets</b>						
Shares at market value	-	-	-	-	-	8,648
	=====	=====	=====	=====	=====	=====

The Belmont Mission Fund is an endowment fund which has provision for the fund to be used for general purposes. The Fund was originally invested in shares which were sold in the year and the proceeds transferred to general fund bank account.

The attached notes form part of these financial statements

Approved by the PCC on March 2026 and signed on their behalf by Mr Mark Kent (PCC Chairman) and Mr Douglas McLean (PCC Treasurer)

  
.....  
Mr Mark Kent

  
.....  
Mr Douglas McLean

**The Lye & Stambermill P.C.C.  
Christ Church Lye  
Financial Statements  
Year ended 31 December 2025**

**NOTES**

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

**2. Receipts and Payments Analysis**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
2.1 Other voluntary receipts						
One off gift aid donations	11,800	-	-	-	11,800	18,020
Other donations	626	-	-	-	626	4,127
Donations – General expenses	-	-	-	-	-	-
Donations – Charity	-	-	-	-	-	116
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	12,426	-	-	-	12,426	22,263
	=====	=====	=====	=====	=====	=====
2.2 Other payments						
Overseas Mission	-	-	4,238	-	4,238	3,608
Giving – relief and development agencies	200	-	-	-	200	2,500
Home mission	2,000	-	-	-	2,000	2,000
Other charities	750	-	-	-	750	650
Vicars expenses	47	-	-	-	47	-
Secretarial employment	8,194	-	-	-	8,194	8,178
Secretarial expenses	270	-	-	-	270	31
Vicar's telephone	-	-	-	-	-	24
Insurance	3,834	-	-	-	3,834	3,761
Stationery	314	-	-	-	314	891
Telephone	413	-	-	-	413	387
Postage	12	-	-	-	12	59
Minor maintenance	2,064	-	-	-	2,064	9,878
Routine maintenance	2,622	-	-	-	2,622	1,446
Cleaning	4,878	-	-	-	4,878	4,811
Upkeep of services	268	-	-	-	268	408
Administration	-	-	-	-	-	-
Bank charges	87	-	-	-	87	133
Other fees and subscriptions	760	-	-	-	760	2,692
Printing and literature	1,047	-	-	-	1,047	1,108
Records maintenance	75	-	-	-	75	87
Honoraria	-	-	-	-	-	1,000
Electricity	2,861	-	-	-	2,861	3,036
Gas	6,972	-	-	-	6,972	12,521
Water	112	-	-	-	112	95
Domestic supplies	958	-	-	-	958	237
Children's work	543	-	-	-	543	49
Miscellaneous	839	-	-	-	839	1,572
Outreach	-	-	-	-	-	30
Social support payments	-	-	720	-	720	1,205
	-----	-----	-----	-----	-----	-----
	40,120	-	4,958	-	45,078	62,397
	=====	=====	=====	=====	=====	=====

**The Lye & Stambermill P.C.C.  
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**3. Related Party Transactions and Trustees Expenses and Remuneration**

- 3.1 The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. Reimbursements of expenses amounting to £2,988 were made to other PCC members.
- 3.2 Trustee indemnity insurance cover is included within the church insurance policy.

**4. Lion Club Funds**

- 4.1 The church's outreach to local children includes weekly meetings of Lion Club carer and toddlers' group. Lion Club is responsible for accounting for its own income and expenditure. During the year the charity received £20 of interest on funds belonging to Lion Club which it held on their behalf as Agent.
- 4.2 During the year, payments of £502 were made at the request of Lion Club trustees.
- 4.3 At 31 December 2025 there was a balance of £819 due to the Lion Club. A balance of £819 was held in the charity bank account, on behalf of Lion Club, at 31 December 2025. Records are maintained to ensure that the funds held on behalf of Lion Club can be identified as part of the bank account balance.

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5. The movements in funds during the year were:

	<b>Bal B/fwd</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfer</b>	<b>Gains / (losses)</b>	<b>Bal C/fwd</b>
<b>Unrestricted funds</b>						
General fund	22,521	76,696	(76,570)	3,874		26,521
	<u>22,521</u>	<u>76,696</u>	<u>(76,570)</u>	<u>3,874</u>		<u>26,521</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>		<u>=====</u>
<b>Restricted Funds</b>						
Mission Fund	0	-	(2,764)	2,764		0
Moldova Fund	0	-	(1,474)	1,474		0
Social	897	975	(720)	-		1,152
Bells Fund	1,058	30	-	-		1,088
	<u>1,955</u>	<u>1,005</u>	<u>(4,958)</u>	<u>4,238</u>		<u>2,240</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>		<u>=====</u>
<b>Endowment Funds</b>						
Belmont Mission Fund	8,648	-	-	(8,112)	(536)	0
	<u>8,648</u>	<u>-</u>	<u>-</u>	<u>(8,112)</u>	<u>(536)</u>	<u>0</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

This adjustment reflects the decrease in value in the year.



**Independent examiner's report to the trustees of the Lye and Stambermill PCC, Christ Church Lye ('the Church')**

I report to the Trustees on my examination of the accounts of the Church for the year ended 31 December 2025.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. Accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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.



**Teresa Fennell, ACMA**

**It Doesn't Have to Cost the Earth Ltd**

47 St Dunstons Close, Worcester, WR5 2AJ

Date: 24<sup>th</sup> March 2026