

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. GEORGE'S CHURCH, EDGBASTON, BIRMINGHAM

England & Wales - Charity number 1134777

Details

Other names	ST. GEORGE'S CHURCH, EDGBASTON, BIRMINGHAM
Status	Registered
Legal form	Previously excepted
Registered	2010-03-10
Register	View on the Charity Commission register

Contact

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Activities

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

Activities: Parochial Church Council for St George's Church Edgbaston

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£158,176	£151,493	-	-
2023-12-31	£133,037	£143,924	-	-
2022-12-31	£138,693	£131,763	-	-
2021-12-31	£223,589	£219,373	-	-
2020-12-31	£100,048	£106,424	-	-

Trustees

Name	Role	Appointed
Rev Samuel James Gibson Phd	Chair	2020-09-04
Alexander Joseph Christian Lane		2025-01-23
Andrew John Butler		2022-05-29
CAROL ANN COUSE		2017-04-25
CHARLES WILLIAMS		2015-04-28
Daniel John Rogers		2024-05-23
Dr Sara Jane Clethero		2020-09-29
Elisabeth Neill Fisher		2025-05-18
Jack William Miles Gunn		2024-05-23
KEITH UFF		2019-10-20
Nicholas Mark Gibbs		2017-04-25
Oliver De Moura Stewart		2024-05-23
Philip Ypres-Smith		2020-07-17
Rev George Louis Arthur Reeves		2023-06-04
Simon Kirby		2015-04-28
Tracy Butler		2024-01-21

Accounts

**Annual Report and Financial Statements of
the Parochial Church Council for the Year
Ended 31st December 2024**



Incumbent:

The Revd Dr Samuel Gibson

St George's Church
1 Westbourne Crescent
Edgbaston
Birmingham
B15 3DQ

Bankers:

Santander UK plc

Bootle
Merseyside
L30 4GB

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ANNUAL REPORT 2024

Cover Image by Andy Butler- Ceramic hanging in the Whitmore Room commissioned by John Surman (1923-2003), architect, artist and former member of the congregation. One of a series of three on display in church, the vicarage and St George's Primary School.

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What are the Parochial Church Council's Tasks?

The PCC cooperates with the Incumbent in the whole mission of the Church. As part of the synodical structure of the Church of England, the PCC makes known and puts into effect any decision made by the Diocesan or Deanery Synods and gives advice to these Synods on any matters the PCC considers appropriate. The PCC is responsible for the financial affairs of the Church; the PCC draws up a budget and has the responsibility with the Incumbent of appointing, paying and dismissing paid officers of the Parish. The PCC is responsible for the care, maintenance, preservation and insurance of the fabric of the Parish church. The PCC is also responsible for the care and maintenance of the churchyard.

Vicar's Report 2024

2024 has been a year of blessings for St George's, with much to be profoundly thankful for. As has been the case in previous reports, I would like to begin by summarising our work using the *Statistics for Mission* figures which we are required to submit to the national church. Although such data can only get us so far, it helps to tell the story of who we are and what we have been doing through the year. After exploring these statistics, I will report on some of the successes and challenges of 2024.

During 2024, our worshipping community – the number of people regularly associated with St George's – grew from 154 to 181. This followed a period of stability in 2023, and represents the fruits of significant efforts towards evangelism (the growing of new Christian disciples) among our congregation and ministry team. A total of 39 people have joined our worshipping community through one of two routes: the congregations meeting at church on Sunday and throughout the week; and (latterly) the *Saints* project and regular worship and activities at our parish CofE Primary School. (More will be said about *Saints* below!) 2024 saw development of previous demographic trends at St George's, with the congregations becoming (generally) younger and more diverse, although we have been blessed to welcome newcomers of various generations. In the data, this is reflected in the fact that the 18-69 age bracket grew from 86 to 110, while the 70+ bracket reduced slightly from 47 to 43 people. Our regular Sunday attendance of 67 adults and 6 children is the highest since the pandemic, as is our regular weekly attendance. Our Christmas and Easter services were well-attended in line with previous years, with a special mention of the superb interactive, all-age Advent carol service that brought many newcomers in, led by Bethany Gilbert, and (as always) the excellent Family crib service led by Suganthi John and Zoe Challenor.

St George's continues to be a community in transition, within a dynamic city neighbourhood also in transition. If you look round at a 10.30am service you will see people aged 0-80+, from various parts of the world, recent joiners, seekers, visitors and longstanding regulars. Increasingly, you will see servers, readers, and volunteers who reflect the age and ethnic diversity of our inner-city neighbourhood. If you come to a study course, you will meet a similarly diverse group of people. St George's is an *agora* as well as place of worship – a space in which people from different walks of life meet and get to know one another, exchanging ideas, values and customs. It is truly an exciting place to be, and one where many people, especially younger adults, are making their first steps into discipleship, ably supported and encouraged by the wisdom of experienced Christians. We welcomed a good group of students in the autumn term, with events and a term card prepared by Fr George and the Student Mission group of which he is the Chair. There were four baptisms, four Confirmations, and one reception into the Church of England. In addition, eleven people participated in a course or preparation for Christian initiation during 2024 and will be baptised and/or confirmed in 2025. Most of these participated in a catechism course specially designed by Mthr Charlotte Gibson, the Anglo-Catholic Missioner for the Diocese, which focussed on the lives of Jesus and Mary and their relationship to our daily lives. During autumn 2024, one iteration of this course ran at St George's CofE Primary School, and another was conducted at church and was aimed at Farsi-speakers.

Members from Iran are an increasingly large part of church life at St George's, sometimes forming over a third of the congregation, and have brought an infusion of spiritual depth and an eagerness to learn and serve. During 2024, we introduced liturgy booklets in Farsi, as well as encouraging many new Iranian visitors to become more involved in church life. We have been blessed by sculpture produced by an Iranian church member and have been amazed as news of St George's hospitality spread from person to person. Building on this growth and especially fostering leadership roles for our Iranian members alongside others, will be a priority for 2025.

Two other major mission developments helped St George's to grow in 2024. First, the appointment of Mthr. Charlotte as Missioner has increased the ministry team's capacity to reach out into our neighbourhood, including through the school (as mentioned above) and in growing new leaders through a mission group, composed of individuals from St George's and the four other churches in the project. Second, the appointment of Bethany Gilbert as our Creative Schools Missioner, which has enabled the creation of a new 'congregation' at our Primary School on Wednesday evening. This group, known as *Saints*, started in the autumn and comprises a core group of about 15 children and their adults (who attend more occasionally) and is led jointly by Beth and Fr George. It is exciting to see these young people grow in faith and confidence, and there are plans for regular school Eucharists, as well as opportunities for baptism and first communion, through this work. Beth and Fr George have strengthened our already-strong relationship with the Primary School, and I would like to thank them for their excellent work in 2024. I would also like to thank Lorraine Graham (Chair) and the other Foundation governors at the primary school, as well as the Headteacher Daniel Rogers, for enabling the church-school relationship to flourish. *Saints* is funded through a national CofE network called *Flourish*, which aims to grow new congregations in church schools. We are members of the pilot scheme, so that the work happening in our parish will be a model and inspiration for others to follow.

The increasing volume and breadth of our work means that St George's has moved much further towards a "team" model of ministry, with my role as Vicar often providing support, supervision and guidance to a range of ministers, lay and ordained, volunteers or paid. In 2024 it has been a delight to work with our Curate, Missioner, Schools Missioner, Reader (Jenny Uff), Churchwardens, PCC, Servers, Director of Music and various volunteers who steer different aspects of church life so diligently, such as Carol Couse (Fabric) and Simon Kirby (Finance). It would be impossible to offer our worship or mission without these wonderful people and their God-given gifts. During the year, we thought carefully about the administration needs of the church in a 21st-century, digital-heavy context. We made the decision to make the Administrator role redundant and to re-think our future requirements for bookings and other activities. This meant saying goodbye to Marcia Smith, our longstanding Administrator, which we did with gratitude for her service. Sadly, during 2024 we also said a sorrowful farewell to Caroline Shaw, a longstanding member, volunteer and PCC-member, who did so much to support St. George's over the decades and will be sorely missed.

In financial terms, 2024 was a year of relative stability, producing a small deficit, mainly thanks to our hiring and business activities. Thank you very much to all our regular and occasional donors, who make the ministry at St George's possible. In 2025, we will once again make Stewardship teaching a priority as we invite our new members to respond to God's generosity with their own gifts of money, time and talents.

During 2024 we enjoyed a full and stimulating programme of theology talks on topics including: Community Organising; Original Sin; the Saints and Folklore of Brazil; Feminist Pentecostal Theology; Faith and Politics; Liturgies of War and Peace; Inclusive Theologies of Marriage; and Contemplative Prayer. A particular highlight was seeing the nave substantially full for a talk by the Rt Hon Clare Short, MP for Ladywood 1983-2010, on 20th September. I would like to thank all the speakers and those who attended the talks. In autumn 2024, we began a Sunday-evening Bible study on St Paul's Letter to the Romans, which has proved popular (as well as being demanding material!) Offering opportunities to study theology in an accessible, inclusive environment continues to be one of St George's strengths and a draw to our community. We continued to engage with social justice issues via our membership of the interfaith *Birmingham Citizens*, including a large group of congregation members attending the *Citizens Accountability Assembly* at the Great Hall, University of Birmingham in April 2024. Our social life has included a daytrip to Lichfield Cathedral, a (September!) Summer Vicarage Party, a Student BBQ, and several Bring & Share Lunches. I would like to thank all those who provide catering or volunteer their time to make social events possible, including

members of the coffee-serving team, and Pat Bullock for preparing our ever-popular 2nd Thursday Shared Lunch.

I am truly thankful for sharing in the life of St George's during 2024, and I look forward with joy for all the Lord may have in store for us in 2025. As suggested above, integrating newcomers, especially from Iran and from other parts of the world, will be vitally important in 2025 and the years ahead, especially as Birmingham grows in population and as a global city. A challenge for 2025 and beyond will be engaging well with the numerous new high-rise apartment buildings going up in our parish (on Hagley Road) and in the immediate vicinity of our parish. We will need to make sure that we let new residents, who will be from all over the world, know who we are and what we can offer them in prayer, spiritual life, and the joy of the Gospel.

STUDENT MINISTRY

2024 was another positive year for student ministry at St George's. We were sorry to say goodbye to some of our students in the summer, as well as Steven Fox who did so much to galvanise our student community and to establish links between St George's and the University of Birmingham's Student Christian Movement society. However, it has been a delight to welcome new students since the start of the autumn term. We held two student welcome events outside church at the start of term, giving out drinks and snacks to students and their families as well as members of the wider community, and we have also produced a 'welcome pack' of literature (complete with St George's branded tote bags!) which will be refreshed going forwards with new publicity.

During the autumn term we put on several social events including a student lunch at the Vicarage, a karaoke night out in town, and a trip to the Christmas markets, which were well-attended. We ended the term with a trip to Lichfield Cathedral on 30th November, and some of us stayed on for the cathedral's Advent Carol Service in the evening. It is our hope that St George's will continue to be a welcoming and inclusive space that actively engages with students at both local universities.

Fr George

CHURCHWARDENS' REPORT 2024

Numbers attending the church during the year have continued to increase. We are again grateful to Charles Williams and Tracy Butler for their help with 'meet and greet' duties at the 1030 Sunday service, and to Charles Williams and David Allen for their help with sidesman duty at the 8 a.m. Holy Communion service. It was noted in last year's report that several faithful members of the 8 a.m. service had died or were otherwise no longer able to attend, but some new regular attenders of this service have come forward so the impact on numbers attending has not been as great as might have been feared. In last year's report it was noted that increased use of the church for community activities had led to a need for more volunteers to assist with opening and closing the church and being present while these activities are going on. We still need to recruit more volunteers to assist with this work.

We should also honour the memory of the late Caroline Shaw, whose volunteering to do many jobs in St George's was unequalled. She will be greatly missed. Mrs. Carol Couse's report on Fabric matters makes it unnecessary for us to comment on this, but we should again record our profound thanks to Carol for undertaking the onerous task of managing the maintenance and improvement of the building, as she has done for many years, and to David Hill and David Allen for

lending their professional expertise to aid Carol's activities - as well as, in David Hill's case, the all-important job of operating the church's central heating system.

Two important items of moveable property were acquired by the parish in during the year: a new microwave oven and a defibrillator. We are grateful to Mrs Carol Couse for the microwave oven and to Miss Heather Butler for advocating the acquisition of the defibrillator. The defibrillator has been positioned on the north exterior of the church near the vestry door. We should also record our thanks to Mrs. Jenny Astley for her work in maintaining the church's electoral roll and to Nick Gibbs for his work in keeping the wi-fi system operating. Thanks are also due to Nick for acting as Stewardship Secretary, as well as carrying out many other tasks in the church. We should also record our thanks to our former parish administrator, Mrs Marcia Smith, who left at the end of the year, for her many duties in keeping St George's administration in order.

Above all, we should thank our Pastoral Team: Father Sam, Father George, Mother Charlotte and Bethany Gilbert for their leadership of the parish during another very busy and successful year. We know how lucky we are to have them working so hard on behalf of St George's.

Andy Butler and Keith Uff, Churchwardens

Electoral Roll

At the beginning of 2024, there were 76 names on the Electoral Roll, of whom 14 were residents of the Parish. During the year, 23 names were removed due to death, non-attendance or no response to a reminder, and 31 were added.

Jenny Astly, Electoral Roll Officer

PCC Secretary

The Parochial Church Council met six times during 2024. Each meeting was preceded by a meeting of the Standing Committee (Vicar, Curate, Churchwardens, Vice-chair, Treasurer, Secretary and a PCC elected member) to set the agenda.

Members of the PCC are ex-officio or elected at the APCM. At the first meeting of the Council following the APCM up to two co-opted members can also be elected.

Members of the PCC during the year 2024 were as follows:

Vicar: The Revd Dr Sam Gibson

Curate: The Revd George Reeves

Churchwardens: Keith Uff and Andy Butler (who was also PCC Vice-chair from May)

Head of St George's Primary School: Daniel Rogers

Representative on the Deanery Synod: Sara Clethero

Elected members (with retirement dates in brackets): Tracy Butler (2025) Safeguarding Officer, Carol Couse (2026), Nick Gibbs (2024), Simon Kirby (2026) Treasurer from May, Justin Pinkess (2025), John Russell (2025) Treasurer until May, Caroline Shaw who sadly died in October, Adlai de Moura Stewart (2027), Charles Williams (2027), Phil Ypres-Smith (2027)

Members co-opted in May: Nick Gibbs (2025), Jack Gunn (2025).

David Hill attended meetings of the Standing Committee and PCC as Secretary for the first part of the year. He was shadowed by Jack Gunn who had agreed to take over the role of Secretary after the APCM.

PCC meetings continued to follow the pattern introduced by the Vicar in 2023 with an early agenda item called Ministry and Good News, by having a short break in the middle, discussing financial matters after the break, and aiming to finish with the Grace at 9.00pm. Early business included the fixing of the Defibrillator, introducing the New English Hymnal to replace Common Praise, and arrangements for the licensing of Mthr Charlotte as Anglo-Catholic Missioner and Fr George's Priesting. News was received of a project called Flourish which could provide funding for a schools Missioner. The new church architect Sarah Baldwin was appointed. She was to undertake the Quinquennial Inspection of the church in the summer.

As usual finance was a major topic. It included the formal handover of the Treasurership from John Russell, who had held the post for many decades, to Simon Kirby. The budget for the year was discussed and agreed. Safeguarding matters were reported on at each meeting.

I will begin my first contribution to an Annual Report at St. George's by issuing a thanks and tribute to my predecessor, David Hill. It is under his tutelage, and continuing support, that I am able to perform my duties as Secretary of the PCC. I thank him most heartily.

A particular focus of meetings across this period has been the challenge of adapting our policies to bring us closer to the 2030 Net Zero targets as set out by the National Church. We also welcomed Beth Gilbert as Creative Saints Missioner, leading the Flourish project. I would like to also thank the members for their patience in my new role, however long I may sit in it, as I continue to learn and manoeuvre unfamiliar, yet altogether interesting and positively challenging, territory.

David Hill and Jack Gunn, PCC Secretaries

Safeguarding

As always it has been a privilege to be part of the Safeguarding team at St George's. In November 2024, on Safeguarding Sunday I gave a talk during the 10.30 service. This followed the Resource and Recognition day that I had attended the previous March. Alongside Fr Sam and Fr George I had consulted with and had had an input within that service.

Tracy Butler

Committee Reports

Education and Worship Committee

Membership and Meetings:

Fr Sam (chair), Keith Uff, Jenny Uff, Caroline Shaw, David Hill, Phil Ypres-Smith, Simon Kirby, Heather Butler, Fr George and Beth Gilbert. We mourn the untimely death of Caroline Shaw.

The Committee met four times in 2024.

Developments in Worship

The much delayed New Revised English Hymnal finally appeared in December 2023. It was reviewed by Phil and Fr Sam, who approved it enthusiastically; in January 2024 we recommended it to PCC for approval, with a suggestion that the congregation might be invited to dedicate copies. The expected melody and large print versions have still not been published.

Education

The series of Friday talks continue to provide fascinating and knowledgeable speakers, and an opportunity to meet and talk with a range of attendees from neighbouring churches (and none) as well as St George's. Sunday evening sessions have studied the Song of Songs, and Romans. The Lent sermons were on different aspects or practices of prayer, as a gentle teaching through this season.

Junior Church

We continue with specific provision for the children on three Sundays a month; the children then share their learning, to the delight and instruction of the rest of the congregation. More helpers would be welcomed.

The main focus of childrens' work is now the Saints project at St George's school, which will be reported separately. We are grateful to Fr Sam for initiating this project and applying for finance, and to Beth Gilbert and Fr George for their enthusiastic work.

Jenny Uff

Fabric and Environment Committee – 2024

Carol Couse (Chair), David Allen (Co-Chair)*, David Hill*, Nick Gibbs, Andy Butler and Keith Uff (churchwardens). After many delays last year in getting DAC approval for the installation of the Defibrillator, it was finally installed with the assistance and agreement from the Archdeacon. It is one of the few scattered around Calthorpe Estates and we are most thankful to have it in a prime position in the event of an emergency.

In the Autumn we received the 2024 Quinquennial Inspection Report from our architect and, as expected, it showed several areas of concern for the roof and high level stonework along the South side of the church. There are many other exterior matters at low level and some interior repairs mentioned in the report to consider doing before the next quinquennial in five years time. It was this division of minor repairs and major repairs which prompted the committee to think about the appointment of a co-chair for Fabric and Environment and we are delighted to report that David Allen has agreed to serve in this capacity for the larger aspects of the recommended repairs required of the QI Report.

There were quite a number of unexpected repairs and replacements in 2024 which were outside the scope of minor issues in the QI which impacted the church's finances. Both the water heater and the fan for the disabled toilet had to be replaced. The kitchen needed a new microwave and some minor electrical works. We needed some significant repairs to the floor tiles in the Nave

and a major repair to the broken bell rope. A key broke in the lock to the Vestry and had to be replaced and all new keys needed to be distributed to everyone with authorised entry. These were just some of the additional expenses of maintaining the church building. At about the same time, we received the long awaited (and costly) 2024 Quinquennial Electrical Inspection Report which was started back in April.

Our present sound system (installed in 1999) is proving more and more unreliable, with mics breaking with increasing regularity, and more people complaining about sound quality and volume.

We have received quotations from two firms who responded with much enthusiasm to our brief. These have proved to be amazing in promised performance but extraordinarily high in cost. We hope to be able to work with someone to improve our present equipment at a price which we feel we can afford at the moment because, in the midst of all this, we need to concern ourselves with the cost to comply with the requirements of the Church of England to reach Net Zero Carbon – 2030.

Our recent Energy Audit has outlined several things we should aim for, in the short and long terms, and the cost seems quite significant. We are encouraged to seek ways to 'warm up' The Whitmore Room, which might mean secondary glazing and adding insulation somehow. In the worship area, we have been testing energy saving electric under-pew heaters and looking into battery powered heated pew cushions for those areas (like the Nave) which would prove impossible to heat without costly installed heating.

Carol Couse

Church Activities

Saints

In Autumn 2024, St George's church received funding from the national church as part of the Flourish project. This project aims to support educational establishments to create a worshipping community on site. Saints was created at St George's CofE Primary School in October 2024, an afterschool space for intergenerational worship that includes creative activities, prayer, and sharing food together.

From October-December Saints sessions explored the school's house saints: St Michael the Archangel, St Francis, St Joseph and St John the Baptist. Sessions focused on learning about the saint and then creating a shield together. We also created a banner for St George.

Saints also focuses on children's leadership – during Advent, children who attended the Advent Carol Service at church then conducted the same service during Saints for the rest of the school community. Our final session of the term saw 20 children perform a Nativity with carols to parents and guardians. We also opened the Saints space to parents and guardians, offering Bible study and theology sessions each week. Over the course of these sessions, we interacted with around 30 children from the school community, 12 parents, and 14 children attended almost every session during the term.

Beth Gilbert, Creative Schools Missioner

ENERGY USE & CARBON

The net CO₂ emissions from the operation of St George's in 2024 were 30.6 tonnes which is a reduction of 3.3 tonnes (14%) from the 34.9 tonnes reported in 2023.

In June St George's responded to the CofE requirement for an external audit of energy and carbon usage by Greener Edge Ltd as part of the national policy initiative Net Zero Carbon 2030. The results of the audit together with an outline strategy for carbon reduction were presented to PCC in

December. We are grateful to the members of the team from St George's and the Diocese who contributed a significant effort to these discussions and input to reports.

TABLE: ENERGY USAGE

<i>Energy Source</i>	<i>Usage in 2024 (kWh)</i>	<i>Usage in 2023 (kWh)</i>	<i>Change (kWh)</i>	<i>Change (%)</i>
Natural Gas	126,559	149,389	-22,830	-18%
Electricity	13,249	11,078	+2,171	+16%
TOTAL	139,808	160,467	-20,659	-15%

Note: Data from our report to Diocese using the national CofE Energy Footprint Tool

The table demonstrates how St George's has started a journey of carbon reduction by reducing its dependence on natural gas for heating the whole space of the church and increasing the use of electricity to heat smaller spaces or individuals where possible. We reduced the setback temperature, for heating when the church is not occupied, from 12°C to 10°C before the start of the 24/25 winter. Lighting in the Whitmore Room and Office were converted from halogen to LED and draught-proofing was applied in the gap between bell tower and vestibule.

Nick Gibbs

The Monthly Lunch

Numbers of attendees have increased this year to around 20+ and we occasionally welcome a few extra guests when there is a lunchtime meeting. In July we celebrated the life of Pat Reed, and it is good to welcome back one of the founders of 'The Lunch Club' which began in 1989 now she is back in Birmingham. We continue to make money each month, which goes straight to Church funds.

Pat Bullock

The Children's Society

The donations for our box collections are often coming in the form of cheques these days; much easier to transport to the bank. A few boxes were not returned again this year, for a variety of reasons. Boxes were opened in February 2024 and the total collected was £487.15 (mostly plus Gift Aid). There were two school Christingle Services this year (St. Georges Primary Academy and Hallfield School), but to my knowledge no collection money was handed into Church.

Contact Pat Bullock on 07813068561 if you wish to register as a new box holder/donor

Joined-up Reading

The Joined-up Reading Group which meets on a Monday evening, usually attracts about seven or eight people. Most of us are from St. George's. Some, however, are from other local churches. We read a book and discuss it.

Books that we have read in the last year include:

Ten Fingers for God

Dorothy Clarke Wilson

Helen Waddell

Rosenthal

Tao

Rule of St Benedict

D. Felicitas Corrigan.

Fr. C. E. Russell

Alan Watts

Our Christmas play reading was of *St Joan* by GB Shaw, when we also had a delicious bring-and-share meal.

Eve Kirby

Parish Magazine

During 2024, the Parish Magazine continued to provide, as well as the editor can continue and contributions submitted persist, a mixture of church news and a range of articles of which and general interest, to connect with readers, with old friends and with local organisations. As usual there were eleven issues, with one double for July and August. Sadly, less illustration proved to be possible than we had hoped or had been contributed in the previous year. Loss of advertisers continued to be a problem.

As ever I am grateful to contributors, to Bromsgrove Printing Co., our friendly and helpful printers, and to our determined advertisement manager, David Allen.

Justin Pinkess, Editor

Sewing Group

We continue to meet every two weeks, alternating homes instead of using the Whitmore Room, which we appreciate having as a backup. As usual some of us do more talking than sewing! Some people knit or crochet and others work on fine hand embroidery. One of our members recycles fabric by making children's sun hats or sun dresses that she donates to a local charity shop. We are still sharing knitting of sewing projects found on YouTube, ranging from lambs and chicks to covers Easter eggs to dinosaurs for children to frighten their grannies.

Verger's Report

The photocopier is really working well, very few jams. The next thing to sort out will be the sound system which has served us for the past twenty years. My thanks as ever to Carol Couse, Jenny Ashley and our hardworking band of cleaners. If anyone can spare the time to help us it would be gratefully received.

Charles Williams, Verger

COMMUNICATIONS

This year, we have increased our focus on communications by establishing a new Communications Task Group, which Fr Sam has asked me to chair. This group is made up of a broad cross-section of members of the St George's congregation, and has met twice to discuss plans for the future of our communications strategy.

In our discussions we have highlighted the areas where we believe we are communicating particularly effectively, most notably our website, social media presence, and occasional print publicity. As we become a more diverse and multigenerational community it is important that our communications engage with all members of our church family, as well as those who are outside the church. As one member of the task group rightly observed, 'communication is proclamation', and so all that we do in this area must be informed by our desire to share the Good News of Jesus Christ as widely as possible. Mthr Charlotte has produced some wonderful new resources including a 'what we believe' flyer, which we are including in our welcome packs, as well as the resources that have come out of the seekers' course that she has been running.

The need to refresh the format of the magazine and pew sheet has been identified, and we have begun conversations about how this might be done. It is important that all of our communications represent the community that St George's is (and is becoming), acknowledging the increasing diversity of our congregation and recent numerical growth. For these things we give

thanks to God, and we hope that over the coming years we can reach more people in our parish and beyond who have not yet had contact with us.

Fr George

STEWARDSHIP AND GIFT AID

TABLE: GENERAL FUND DONATIONS: PERCENTAGE DISTRIBUTION BY TYPE AND METHOD

<i>Pattern of Giving</i>	<i>Bank Transfer (%)</i>	<i>Card Reader (%)</i>	<i>Cash (%)</i>	<i>Cheques (%)</i>	<i>TOTAL</i>
Pledged	76	-	7	3	86
Regular	2	-	1	1	4
Occasional	-	2	2	-	4
Extra to Pledge	1	-	-	5	6
TOTAL	79	2	10	9	100

86% of the value of donations to the General Fund were pledged in the form of Bank Standing Orders or the traditional weekly envelope scheme for cash and cheque donations. A further 6% came from pledged donors who made donations during the year over and above their pledged amounts..

Although this appears to be a strong level of commitment, the vulnerability is in the disproportionately generous giving of a small number of donors. 6 households gave 50% of the pledged total and 22 households gave 80% of the total.

There are other donors who attend services regularly but are not pledged givers and their donations make up 4% of the total. Donations from visitors or those who prefer to remain anonymous make up a further 4%.

Electronic payments through bank transfers and the digital collection plate (card reader) made up 81% of the value of donations. However cash and cheques are still preferred by many generous donors and made up the other 19%.

Gift Aid or Gift Aid Small Donations Scheme (GASDS) was applied to 91% of the donated total increasing the value of each of those donations by 25%.

As a guide: the median (middle of the data series) value of the weekly equivalent of donations made by 48 pledged households was £12 per week. The median value of the 189 donations by visitors during the year was £10.

Nick Gibbs, Gift Aid Secretary

PCC FINANCIAL RESPONSIBILITIES

In relation to the financial statements, Charity law requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of the PCC's affairs and of its financial activities for that year. In preparing the financial statements, the PCC are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the PCC will continue.

The PCC are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act of 2011. They are also responsible for safeguarding the assets of the PCC and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Management

The PCC keep under review the major strategic and operational risks which they face to ensure that systems have been established and all necessary steps have been undertaken to minimise these risks.

Reserves Policy

It is the policy of the PCC to maintain the general fund, which represents its free reserves, at least at a level which approximately equates to three months' worth of general expenditure at current levels plus nine months' premiums on the church insurance policy. The PCC believes that such a level of reserves is needed to ensure that their ongoing commitments can be met.

Independent Examiner's report

Accounts for the year ended 31st December 2024

Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) 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 the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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

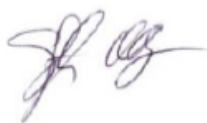
In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

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.

Date: 23rd June 2025

Signed:



Stephen Hendy

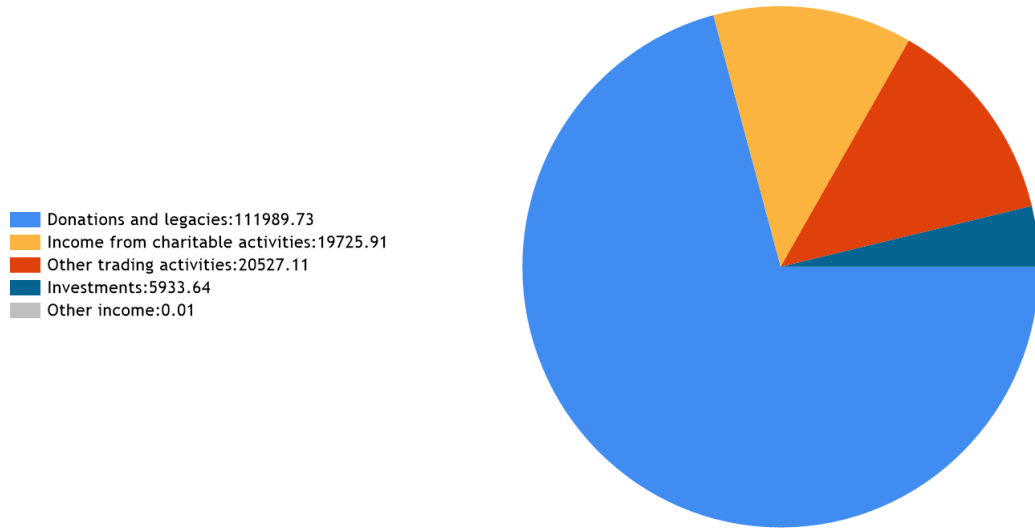
Data Developments, First Floor, the Chubb Building, Fryer Street, Wolverhampton, WV1 1HT

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

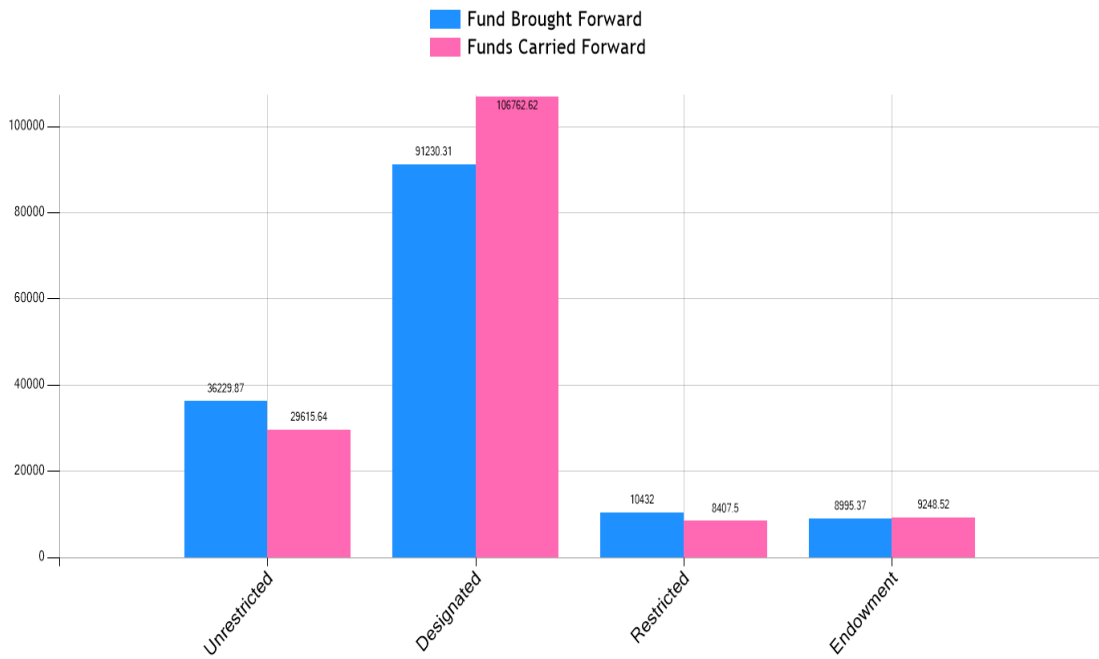
Statement of Financial Activities for the 12 months to 31 December 2024

	General	Designated	Restricted	Endowment	Total 31/12/24	Total 31/12/23
Income and endowments from:						
Donations and legacies	75,718	34,717	1,554	-	111,990	96,373
Income from charitable activities	19,591	135	-	-	19,726	16,929
Other trading activities	20,527	-	-	-	20,527	16,356
Investments	3,658	2,028	-	248	5,934	3,599
Other income	0	-	-	-	0	-
Total income	119,494	36,880	1,554	248	158,176	133,258
Expenditure on:						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	125,462	22,258	3,579	-	151,299	144,150
Other expenditure	106	89	-	-	194	-
Total expenditure	125,568	22,347	3,579	-	151,493	144,150
Net surplus (deficit)	(6,073)	14,533	(2,025)	248	6,683	(10,892)
Transfers						
Gross transfers between funds - in	249	1,000	-	-	1,249	45,614
Gross transfers between funds - out	(1,000)	(1)	-	(248)	(1,249)	(45,614)
Other recognised gains / losses						
Gains/losses on investments	210	-	-	253	463	863
Gains on revaluation	-	-	-	-	-	-
Net movement in funds	(6,614)	15,532	(2,025)	253	7,147	(10,028)
Reconciliation of funds						
Total funds brought forward	36,230	91,230	10,432	8,995	146,888	156,916
Total funds carried forward	29,616	106,763	8,408	9,249	154,034	146,888
Represented by						
Unrestricted						
General Fund	29,616	-	-	-	29,616	36,230
Designated						
Citizens UK	-	-	-	-	-	-
Fabric	-	10,000	-	-	10,000	10,000
Fellowship Excursion	-	670	-	-	670	-
Hymn Book	-	(668)	-	-	(668)	-
Legacy General	-	62,062	-	-	62,062	45,310
Mission Development	-	28,699	-	-	28,699	29,920
New Boiler	-	-	-	-	-	-
Parsonage Redecoration	-	6,000	-	-	6,000	6,001
Sculpture	-	-	-	-	-	-
Restricted						
Agency collection	-	-	-	-	-	-
Defibrillator	-	-	1,089	-	1,089	2,500
Fabric	-	-	4,417	-	4,417	4,242
Let There Be Light	-	-	-	-	-	-
Opportunities for City Children	-	-	211	-	211	-
Urban Mission	-	-	2,690	-	2,690	3,690
Endowment						
Clergy Stipend Augmentation	-	-	-	9,249	9,249	8,995

Statement of Financial Activities-Income



Sofa Separate Designated-Funds Brought Forward vs Funds Carried Forward



PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

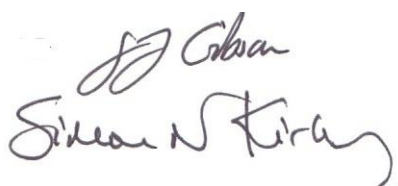
Balance Sheet at 31 December 2024

	General	Designated	Restricted	Endowment	At 31/2/2024	At 31/12/2023
Fixed assets						
Investments	7,177	-	-	8,649	15,826	15,362
	7,177	-	-	8,649	15,826	15,362
Current assets						
Debtors	9,106	990	-	-	10,096	10,611
Investments	19,704	104,562	6,000	600	130,866	76,449
Cash At Bank and In Hand	1,904	1,211	11,137	-	14,251	54,590
	30,714	106,763	17,137	600	155,213	141,651
Liabilities						
Creditors: Due In One Year	8,275	-	8,729	-	17,004	10,125
	8,275	-	8,729	-	17,004	10,125
Net current assets	22,438	106,763	8,408	600	138,209	131,525
Net assets	29,616	106,763	8,408	9,249	154,034	146,888
Represented by						
Unrestricted						
General Fund	29,616	-	-	-	29,616	36,230
Designated						
Fellowship Excursion	-	670	-	-	670	-
Designated - Hymn Book	-	(668)	-	-	(668)	-
Legacy General	-	62,062	-	-	62,062	45,310
Parsonage Redecoration	-	6,000	-	-	6,000	6,001
Mission Development	-	28,699	-	-	28,699	29,920
Fabric	-	10,000	-	-	10,000	10,000
Restricted						
Opportunities for City Children	-	-	211	-	211	-
Fabric	-	-	4,417	-	4,417	4,242
Defibrillator	-	-	1,089	-	1,089	2,500
Urban Mission	-	-	2,690	-	2,690	3,690
Endowment						
Clergy Stipend Augmentation	-	-	-	9,249	9,249	8,995
Fund Totals	29,616	106,763	8,408	9,249	154,034	146,888

Approved by the Parochial Church Council on 18th May 2025 and signed on its behalf by

Reverend Dr Samuel Gibson M.A. PhD.

Mr Simon Kirby (Treasurer)



PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Designated Funds have been set aside by the PCC for a particular purpose, but are unrestricted and may be redesignated by the PCC for any other purpose. Restricted Funds have been given to the PCC to be used only for particular purposes. Endowment Funds have been given to the PCC with the condition that the capital given is to be retained, and only the income from the capital expended.

The accounts 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.

Incoming resources

Collections are recognised when received by or on behalf of the PCC not when banked. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised in the same accounting year as the income is recognised, not in the year when it is recovered. Grants and legacies to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount is due.

Income from the letting of church premises is recognised on the date that the letting occurs, not the date of invoice. Dividends and interest are accounted for when receivable. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments on 31st December.

Resources used

Expenses are accounted for on an accruals basis.

Fixed assets

The Church and associated buildings are owned by the Diocese of Birmingham. The cost of repairs, renewal of fixtures and additions of new items of furniture or new fixtures are paid for by the PCC. All such costs are expensed to the SOFA in full in the year in which the expense is incurred with the exception of the digital organ which was fully depreciated straight line over 12 years from 2007 to 2018.

Investments

Investments are stated at market value on 31st December.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

Analysis of income and expenditure

INCOME AND ENDOWMENTS FROM:

	General	Designated	Restricted	Endowment	Total	
					2024	2023
Donations and legacies						
Giving, pledged	46,855	-	-	-	46,855	56,308
Giving, regular	1,822	-	-	-	1,822	-
Collections and occasional giving	2,511	-	17	-	2,528	2,050
Giving, special & appeals	2,699	1,705	890	-	5,294	140
Tax recoverable, Gift Aid & GASDS	13,419	410	48	-	13,876	14,112
Contribution at event	645	-	-	-	645	-
Fellowship contribution	728	-	-	-	728	-
Donations	2,040	1,050	600	-	3,690	11,667
Legacies	-	14,724	-	-	14,724	-
Grants	5,000	16,828	-	-	21,828	12,096
Donations and legacies totals	75,718	34,717	1,554	-	111,990	96,373
Income from charitable activities						
Trip contribution	-	135	-	-	135	-
Fees for weddings and funerals	2,194	-	-	-	2,194	-
Use of church incl concerts	15,754	-	-	-	15,754	15,179
Magazine income - advertising & donations	1,643	-	-	-	1,643	1,750
Income from charitable activities totals	19,591	135	-	-	19,726	16,929
Other trading activities						
Car parking	20,384	-	-	-	20,384	16,356
Small sales & trading	143	-	-	-	143	-
Other trading activities totals	20,527	-	-	-	20,527	16,356
Investments						
Interest, deposit & bonds	3,658	2,028	-	248	5,934	3,599
Dividends	-	-	-	-	-	-
Investments totals	3,658	2,028	-	248	5,934	3,599
Other income						
Income and endowments Grand totals	119,494	36,880	1,554	248	158,176	133,258

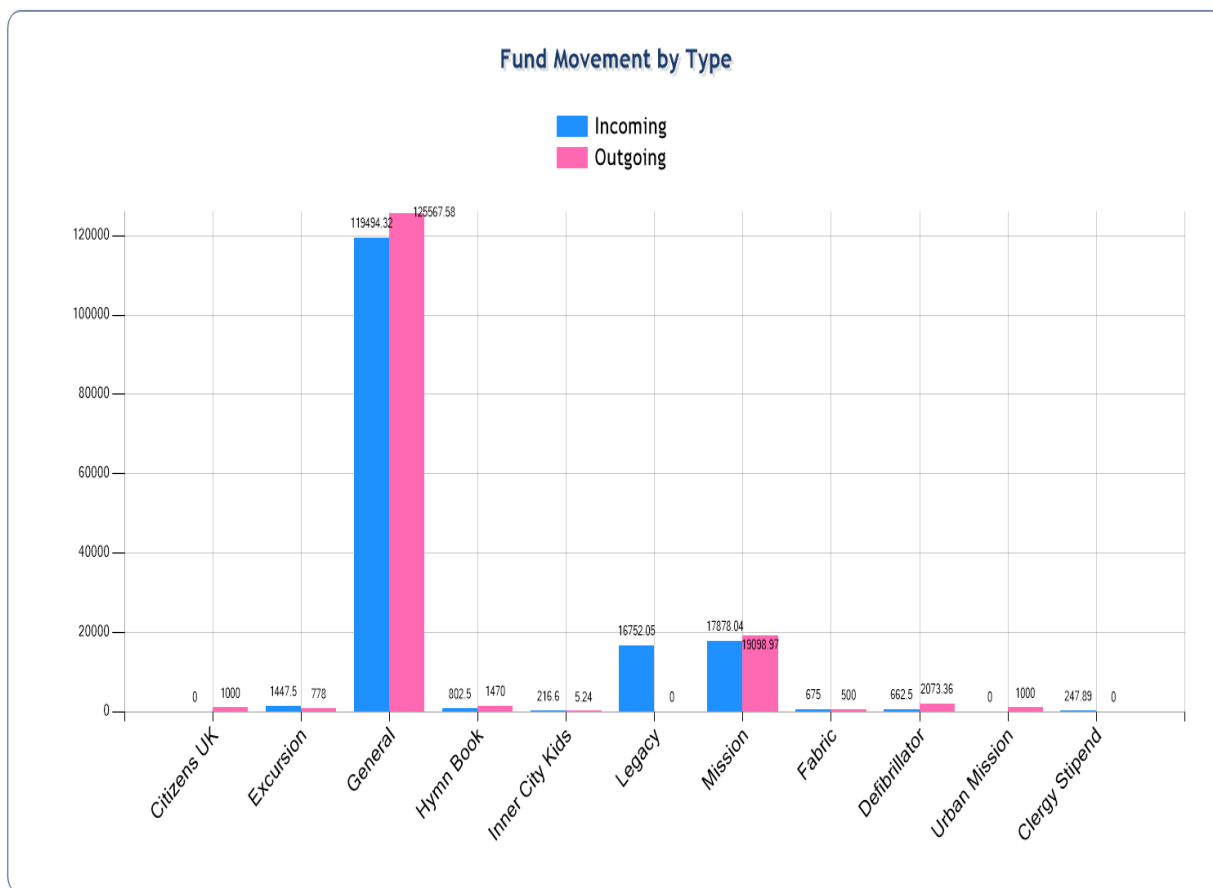
PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

EXPENDITURE ON:					Total	
	General	Designated	Restricted	Endowment	2024	2023
Expenditure on charitable activities						
Common Fund	58,020	-	-	-	58,020	55,860
Vicar's expenses	1,477	65	-	-	1,542	1,983
Vicarage maintenance & water	1,571	-	-	-	1,571	1,032
Curate's expenses	-	464	-	-	464	462
Curate's accommodation	-	11,812	-	-	11,812	8,930
Assistant clergy	58	-	-	-	58	78
Missioner salary	-	4,602	-	-	4,602	-
Missioner expenses	-	403	-	-	403	-
Parish training and mission	180	-	-	-	180	434
Junior Church	215	-	-	-	215	-
Publicity	744	551	-	-	1,296	-
Secretarial	9,497	-	-	-	9,497	6,496
Administration	3,089	110	-	-	3,199	3,451
Financial fees	51	-	5	-	56	-
Office equipment	-	-	-	-	-	2,324
Hospitality	982	538	-	-	1,520	1,285
Event at church costs	390	-	-	-	390	-
Fellowship expenses	523	-	-	-	523	-
Excursion costs	-	778	-	-	778	-
Maintenance	6,909	-	-	-	6,909	7,783
Minor repairs & renewals	3,307	-	500	-	3,807	-
Security	1,182	-	-	-	1,182	-
Director of Music	7,035	-	-	-	7,035	6,711
Organ & music	801	1,470	-	-	2,271	1,797
Worship service supplies	1,147	100	-	-	1,247	1,100
Furniture purchases	-	-	-	-	-	-
Insurance	9,214	-	-	-	9,214	8,766
Gas, electricity and water	16,455	-	-	-	16,455	20,188
Magazine expenses	1,317	-	-	-	1,317	1,489
Other trading costs	286	-	-	-	286	-
Accounts examination	800	-	-	-	800	930
Fabric major repairs	-	-	-	-	-	-
Decorating	-	365	-	-	365	-
Fabric new project	-	-	2,073	-	2,073	12,730
Community projects	-	-	-	-	-	-
Vicar's discretionary donations etc	210	-	-	-	210	-
Giving to other charities	-	1,000	1,000	-	2,000	321
Sundry other expenditure	106	89	-	-	194	-
Expenditure Grand totals	125,568	22,347	3,579	-	151,493	144,150
Net surplus (deficit)	(6,073)	14,533	(2,025)	248	6,683	(10,892)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains / Losses	Closing
General	36,230	119,494	125,568	(751)	210	29,616
Legacy	45,310	16,752	-	-	-	62,062
Mission	29,920	17,878	19,099	-	-	28,699
Fabric Designated	10,000	-	-	-	-	10,000
Citizens UK	-	-	1,000	1,000	-	-
Excursion	-	1,448	778	-	-	670
Hymn Book	-	803	1,470	-	-	(668)
Parsonage	6,001	-	-	(1)	-	6,000
Fabric Restricted	4,242	675	500	-	-	4,417
Inner City Kids	-	217	5	-	-	211
Defibrillator	2,500	663	2,073	-	-	1,089
Urban Mission	3,690	-	1,000	-	-	2,690
Clergy Stipend	8,995	248	-	(248)	253	9,249
Totals	146,888	158,176	151,493	-	463	154,034



PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

Sources of donations, legacies and grants

		General	Designated	Restricted	2023
Donations	Limoges	2,000			2,000
	Harlow		1,050		-
	for Defibrillator			600	2,500
	Other	40			
Legacies	Frank Drake	-	14,724	-	-
Grants	BDBF for Curate		8,078	-	4,375
	Flourish		8,750		-
	Warm Welcome	5,000			-

Fund raising activities not for PCC funds but as agency collections on behalf of those to whom it beneficially belongs

Christian Aid	140
The Childrens Society	
Christmas collection for Let's Feed Brum	521
Birmingham Diocese, fees for weddings & funerals	2,147
Organist fees	588
Burman Fund	558

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
Notes to the Financial Statements
for the 12 months to 31 December 2024

Statement of Assets and Liabilities (by fund)

		Balance	Previous
Investments			
4110: Harrison Bequest - CCLA Bonds, 4413 units			
General Fund	Unrestricted	6,581	6,388
		<u>6,581</u>	<u>6,388</u>
4120: Endowment - CCLA Bond, 273 units			
General Fund	Unrestricted	407	395
		<u>407</u>	<u>395</u>
4130: Repair - CCLA Bonds, 127 units			
General Fund	Unrestricted	189	184
		<u>189</u>	<u>184</u>
4210: Clergy Stipend - CCLA Bonds, 5793 units			
Clergy Stipend Augmentation	Endowment	8,639	8,385
		<u>8,639</u>	<u>8,385</u>
4290: Clergy Stipend Premium Bonds			
Clergy Stipend Augmentation	Endowment	10	10
		<u>10</u>	<u>10</u>
		Investments	
		<u>15,826</u>	<u>15,362</u>
Cash At Bank and In Hand			
5000: Santander current account			
Fellowship Excursion	Designated	670	-
General Fund	Unrestricted	1,594	1,390
Hymn Book	Designated	(668)	-
Legacy General	Designated	-	34,252
Mission Development	Designated	1,209	4,995
Fabric	Restricted	417	2,242
Defibrillator	Restricted	1,089	2,500
Urban Mission	Restricted	690	3,690
Agency collection	Restricted	8,729	4,593
		<u>13,730</u>	<u>53,661</u>
5100: Cash			
General Fund	Unrestricted	119	492
		<u>119</u>	<u>492</u>
5150: Vicar's cash box			
General Fund	Unrestricted	130	188
		<u>130</u>	<u>188</u>
5160: Office cash box			
General Fund	Unrestricted	60	35
		<u>60</u>	<u>35</u>
5210: Cheques received and in process			
General Fund	Unrestricted	-	188
		<u>-</u>	<u>188</u>
5310: Card reader a/c			
General Fund	Unrestricted	-	26
		<u>-</u>	<u>26</u>
5320: PayPal			
Opportunities For Inner City Children	Restricted	211	-
		<u>211</u>	<u>-</u>
		Cash At Bank and In Hand	
		<u>14,251</u>	<u>54,590</u>
Debtors			
5900: Prepayments			
General Fund	Unrestricted	1,002	226
Mission Development	Designated	-	925

			1,002	1,151
Z05: Accounts Receivable				
General Fund	Unrestricted		8,104	9,460
Mission Development	Designated		990	-
			<u>9,094</u>	<u>9,460</u>
		Debtors	10,096	10,611
Investments				
5410: Legacy - CCLA Deposit, accumulating				
Legacy General	Designated		62,062	11,058
			<u>62,062</u>	<u>11,058</u>
5420: Combined - CCLA Deposit, accumulating				
General Fund	Unrestricted		19,704	22,791
Parsonage Redecoration	Designated		6,000	6,001
Mission Development	Designated		26,500	24,000
Fabric	Designated		10,000	10,000
Fabric	Restricted		4,000	2,000
Urban Mission	Restricted		2,000	-
			<u>68,204</u>	<u>64,791</u>
5510: Clergy Stipend - CCLA Deposit				
Clergy Stipend Augmentation	Endowment		600	600
			<u>600</u>	<u>600</u>
		Investments	130,866	76,449
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		8,729	4,593
			<u>8,729</u>	<u>4,593</u>
		Agency Accounts	8,729	4,593
Creditors: Amounts Falling Due in One Year				
6310: Short term liabilities and loans received				
General Fund	Unrestricted		1,080	-
			<u>1,080</u>	<u>-</u>
6500: Accruals				
General Fund	Unrestricted		6,776	5,532
			<u>6,776</u>	<u>5,532</u>
Z04: Accounts Payable				
General Fund	Unrestricted		419	-
			<u>419</u>	<u>-</u>
		Creditors: Amounts Falling Due in One Year	8,276	5,532
		Grand Total	<u><u>154,034</u></u>	<u><u>146,888</u></u>

Prior Year Comparative

Statement of Financial Activities for the year ended 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	83,323	10,376	2,675	-	96,373	110,062
Income from charitable activities	16,929	-	-	-	16,929	11,759
Other trading activities	16,356	-	-	-	16,356	14,850
Investments	3,395	-	-	204	3,599	1,366
Other income	-	-	-	-	-	712
Total income	120,003	10,376	2,675	204	133,258	138,749
Expenditure on:						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	122,028	22,122	-	-	144,150	131,720
Other expenditure	-	-	-	-	-	99
Total expenditure	122,028	22,122	-	-	144,150	131,819
Net income / (expenditure) resources before transfer	(2,025)	(11,746)	2,675	204	(10,892)	6,930
Transfers						
Gross transfers between funds - in	204	45,310	100	-	45,614	26,064
Gross transfers between funds - out	(45,410)	-	-	(204)	(45,614)	(26,064)
Other recognised gains / losses						
Gains/losses on investment assets	392	-	-	471	863	(2,267)
Gains on revaluation, fixed assets, own use	-	-	-	-	-	-
Net movement in funds	(46,839)	33,564	2,775	471	(10,028)	4,663
Reconciliation of funds						
Total funds brought forward	83,069	57,666	7,657	8,524	156,916	152,253
Total funds carried forward	36,230	91,230	10,432	8,995	146,888	156,916

Accounts

THE PARISH CHURCH *of*

ST GEORGE
EDGBASTON

Registered Charity Number 1134777

**Annual Report and Financial Statements of the
Parochial Church Council for the
Year Ended 31st December 2023**



Incumbent:

The Revd Dr Samuel Gibson
St George's Church
1 Westbourne Crescent
Edgbaston
Birmingham
B15 3DQ

Bankers:

Santander UK plc
Bootle
Merseyside
L30 4GB

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Cover Image by Andy Butler

Ceramic hanging in the Whitmore Room commissioned by John Surman (1923-2003), architect, artist and former member of the congregation. One of a series of three on display in church, the vicarage and St George's Primary School.

ANNUAL REPORT 2023

APCM version amended Post Audit with revised
signature page - NG

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What are the Parochial Church Council's Tasks?

The PCC cooperates with the Incumbent in the whole mission of the Church. As part of the synodical structure of the Church of England, the PCC makes known and puts into effect any decision made by the Diocesan or Deanery Synods and gives advice to these Synods on any matters the PCC considers appropriate. The PCC is responsible for the financial affairs of the Church; the PCC draws up a budget and has the responsibility with the Incumbent of appointing, paying and dismissing paid officers of the Parish. The PCC is responsible for the care, maintenance, preservation and insurance of the fabric of the Parish church. The PCC is also responsible for the care and maintenance of the churchyard.

VICAR'S REPORT

This has been a remarkable year for our parish, seeing significant growth, development, and outreach in the wider community. As always, I begin my report by summarising the outcomes of our work using the *Statistics for Mission* figures submitted to the national church for 2023. Following this, I will set these figures into context by telling some of the stories of our successes (and challenges) during the calendar year.

During 2023, our worshipping community (the number of people regularly associated with church) was stable at 154. Numbers have stabilised following a period of remarkable recovery and growth post-pandemic 2020-23. Looking underneath that headline figure, there are three pertinent facts. First, our community during 2023 was transient: there were 43 leavers and 28 new joiners. This reflects what we are all experiencing on the ground, as some older members die or move away, and international visitors, newcomers and students settle in the area – and then sometimes move away again after a period to take up work or study elsewhere. We are increasingly an urban, even city centre, church. This presents both great opportunities and challenges for discipleship. Second, our proportion of regular worshippers aged under 18 and aged 18-69 was slightly larger, while the 70+ reduced. Again, this reflects the changing nature of Birmingham as a younger city, as well as some of the challenges for older members of getting to church. Finally, our actual attendance statistics were promising. We had the highest Christmas attendance since 2014 (235), the highest October count since 2015 (88) and a “typical” Sunday of 60 adults and 5 children, broadly in line with pre-pandemic.

Experienced members of St George's observe that, while our numbers have stabilised, we are now a much more diverse congregation in terms of age range, professional background, ethnicity and sexuality than previously. We had a record number of baptisms (18) including new families and their children, and 8 adult baptisms. Seeing a good number of people coming to committed faith in Christ through catechism and nurture is a great joy. The statistics show us that we are generally an open church, with many people able to journey alongside us and with some opting to make the lifelong commitment to the Gospel, which we model through our liturgy and our members' ethic of service.

Various forms of lifelong learning continue to be at the core of our discipleship offer. During 2023, the *St George's Talks* theology programme saw another series of excellent and well-attended lectures. Speakers were drawn from a range of disciplines and backgrounds, and from across the country, enabling the congregation and others from across Birmingham to experience some of the best contemporary thinkers. We thank the following speakers: Bradley Smith (Chair, Prayer Book Society); Nathan Mulcock (Chaplain, Mansfield College Oxford); Nicholas Gibbs (Chartered Engineer and former Warden of St George's); Katie Stock (Curate-in-charge, Christ Church Summerfield); Keith Ward (Emeritus Regius Professor of Divinity, Oxford); Georgina Byrne (Queens Foundation); Juliette Harisson (Birmingham Newman University). Topics were as varied as Pilgrimage, Roman Religion, the nature of Time and Eternity, Missiology, Recycling, and Universal Salvation! In 2023, it was a particular joy to see students and recent graduates engaging with our theology programme, and its providing stimulus to the faith development of a range of people across the generations.

Alongside our public lecture series has run several small groups aimed at faith formation. This has included: a Lent Study morning *Putting Faith into Action* led by Tom Snape (Birmingham Citizens); a home study group on the Psalms led by a range of lay people; a Confirmation group; and a Sunday-evening film screening of *The Chosen* steered by our Curate, which has given many of us refreshment and renewal in our understanding of the life of Jesus. St George's continued to be used as a space for Diocesan training including Reader IME2 and the Birmingham Local Ministry Pathway, of which I am a co-leader.

Junior Church events and activities have continued to flourish, and I thank all those volunteers who have put time into learning for children. A particular highlight was the Good Friday activities, and the excellent Christmas Eve family service, attended by over 100 people and led as collaboration between Suganthi John as storyteller and Zoe Challenor's B'Opera inspired music. Thank you Suganthi and Zoe!

Last year's report identified a key priority for 2023 as "encouraging and enabling the new ministers who will be taking their place in our church." I am glad to report that this is a good work in progress. In June 2023 we were delighted to welcome The Revd George Reeves as Assistant Curate. Fr George was ordained Deacon and began full-time work in the parish and he has gone from strength to strength. St George's now has a good "ministry team" including two Clergy, Jenny Uff as Reader, our Director of Music and Parish Administrator, and a range of volunteers in key charring roles including Simon Kirby (Finance) and Carol Couse (Fabric). We also established a Student Ministry Team with Fr George as Chair, focussing on outreach to younger people. We plan to hold a PCC development day in 2024, as well as a campaign to encourage new PCC members with a more diverse demographic profile.

As Vicar, I feel profound gratitude for all that colleagues and volunteers do to sustain the life of St George's. We are gradually moving towards a more collegial model of governance and activity, based on accountable working groups in different areas of church life, contributing towards the goals and priorities set by the Vicar and PCC. In December 2023, it was announced that The Revd Charlotte Gibson (Curate, St Peter's Harborne) has been appointed as Anglo-Catholic Missioner for the Diocese. She will work with St George's and our four partner churches to develop our mission and evangelism, with an emphasis on reaching students and people in North Edgbaston. Her particular focus will be on enabling us (the congregation and people of St George's) to go out and share the Gospel, in word and deed. We look forward to this widening of our ministry team and capacity.

Finances in 2023 became more stable as a successful Stewardship Sunday in May brought in new givers and some existing donors increased their giving at or beyond the rate of inflation. We are getting closer to breaking even, after several years of challenging deficits. Part of this is due to increased giving and I thank all those who contribute in any way financially to the work of St George's. Another factor has been the tireless work of a small group of volunteers to make hiring out St George's to external groups a viable source of income. I especially thank Andy Butler, Nicholas Gibbs, Keith Uff, Simon Kirby and Anne Game for volunteering time and energy to help external groups use the church building. This represents a considerable use of their free time to support church. In 2024, we will need to consolidate this work by expanding our volunteer base, if the church building is to continue as a financial asset and contribute towards its own upkeep. It is important that, in future years, St George's building is loved and appreciated by as many people as possible, from a diverse range of faiths and backgrounds. During 2023, I entered into discussions with Birmingham City University – our next door neighbours – about how their staff and students can best make use of our space.

There have been several special highlights in the 2023 church calendar. Our Patronal Festival was kept on 23rd April 2023, and we welcomed The Revd Kate Tingle (Curate Holy Trinity, Heath Town) as officiant and preacher – Kate was a long-term ordinand on placement at St George's. Sunday 30th April saw four children admitted to first Holy Communion by Bishop Anne, following their completion of a study course last year.

Of course, 2023 was dominated by the build-up to the Coronation of HM the King. We formed a Coronation Party planning group, which brought together church members and staff from our Church of England Primary School. I must particularly thank Tracy Butler, Pat Bullock and Andy Davies (former Assistant Head) for their dedicated work on this group. We achieved a successful Lottery funding bid for our community-oriented Coronation event.

This allowed us to buy an 80” television screen (now used for all kinds of events) and provide free food and drinks. On Coronation Day (6th May) we held a screening of the service attended by c.80 people of all ages, followed by a fantastic indoor “picnic”, music from St George’s Primary School choir, and a wonderful free B’Opera performance. I especially thank Zoe Challenor, Phil Ypres-Smith and Jacqueline White for B’Opera’s contribution. All in all, I estimate 250+ people passed through church that day including many people from the local estates with whom we had limited prior contact. It was a joyous, multicultural and intergenerational celebration which will be remembered for decades to come. Another highlight were the Community Welcome days held outside church in September. Volunteers offered coffee and sweet treats to passers-by, and some even walked down towards the Vale to encourage people into the building. This resulted in lots of new engagements with students and their families, as well as friends old and new. Hot on the heels of these welcome days was our Harvest Festival, which included a particularly legendary bring and share lunch.

During 2023, we have rediscovered the immense value of eating together as a route to fellowship and church growth. We enjoyed a fabulous breakfast at the *Edgbaston Café* during our Prayer Walk around the north of the parish on 21st October. On the back of this success, Fr George is working hard to lead a regular breakfast fellowship in this neglected part of our patch, starting in January 2024. Sharing meals was integral to Jesus’ own method of community-building and we are seeing what happens when different cultures and generations gather round the table – both the table of the Eucharist, and that of ordinary meals.

A future challenge for us will be developing leaders that reflect the growing diversity of our congregation. Another challenge is seeking justice in our local area, which is marred by poverty, addiction, poor housing, litter and loneliness. In summer 2023, St George’s became the first Anglican church to join *Birmingham Citizens*, an alliance of faith, community, education and charity organisations promoting grassroots justice in the city. We hope that this will provide resources and inspiration for us to change our local area for better.

Looking back on 2023, I am amazed at the things St George’s has been able to achieve, and I am particularly struck by our volunteer profile. We invest in people through teaching, prayer and encouragement; in return, we receive incredible depth and riches from a talented and diverse group of people, each willing to contribute their own gifts to church life, be it music, children’s work, organising, finance, administration or anything else! I am filled with gratitude to work alongside and minister to such people. For 2024, as we look further outwards, a key priority will be to identify potential leaders in all kinds of areas, right from the start of people’s faith journeys, as they come to

church or events in the neighbourhood for the first time. Developing strong lay leaders will complement our growing “professional” ministry team. Thanks be to God for a wonderful year, and may we be ready to greet 2024 with joy.

Fr Sam Gibson, Vicar

STUDENT MINISTRY TEAM REPORT

In the summer of 2023, Fr Sam and I decided to establish a Student Ministry Team as part of our efforts to be more intentional in our student outreach. It has been a delight to chair this Team since its inception and our meetings have been a source of good conversation and ideas. The Team was initially made up of myself, Fr Sam, Suganthi John, and Beth Gilbert, and since the New Year we have also been joined by Dom Biasi.

Student ministry is an important and growing part of our mission and outreach here at St George’s, and so it has been good to consider what it is about St George’s that draws students. In particular, we have identified our inclusive ethos and our liturgical style of worship (in contrast to the larger student churches which tend to be more evangelical/charismatic and conservative in their theology). Likewise, our commitment to serious adult learning through the *St George’s Talks* has also been identified as a strength of ours, and it was great to have one of our student members, Adlai, deliver a talk earlier this year, which was well-attended and well-received.

We have also had a number of successful social events aimed primarily at students, including a recent pub trip and day trips to Lichfield and Oxford. It is our hope that there will be more opportunities in the future for similar events aimed specifically at our student members, as well as encouraging students to join in with upcoming church outings and events such as our planned summer trip to Tewkesbury. Special thanks must also go to Steven Fox who, whilst not a member of the Student Ministry Team, does invaluable and much-appreciated work in reaching out to students, being a positive and friendly presence both in church and on campus, and galvanising the student members of St George’s.

Fr George Reeves, Curate

CHURCHWARDENS' REPORT

The encouraging growth in numbers attending the church during the year has led to more work for the "meet and greet" team at the 10.30 Sunday service. We are grateful to Charles Williams and Tracy Butler for their help with this, and to Charles Williams and David Allen for their help with sidesman duty at the 8 a.m Holy Communion service. This service sadly lost several of the most faithful members of its congregation during the year through death or incapacity. As the Vicar has noted in his Report, the increased use of the church for community activities of various kinds has led to more need for volunteers to assist with opening the church and being present while these activities are going on. We are particularly grateful to Charles Williams, Simon Kirby and Anne Game for their help. We need to recruit more volunteers if these activities are to be maintained or increased.

We are also grateful to several members of the clergy who covered the absence of the Vicar during periods of annual leave or took part in special services, and in particular Canon Dr Andrew Lenox-Conyngham, Rev. Professor Hugh Houghton, Rev. Katherine Tingle, Rev. Jacob Pallett and Rev. John Nightingale. We were also very pleased to welcome Rt. Rev. Bishop Anne Hollinghurst who led our service of admission to Holy Communion for some pre-Confirmation members of the congregation.

Mrs. Carol Couse's report on Fabric matters makes it unnecessary for us to comment on this, but we should record our profound thanks to Carol for undertaking the onerous task of managing the maintenance and improvement of the building, as she has done for many years, and to David Hill for lending his professional expertise to Carol's activities - as well as the all-important job of operating the church's central heating system.

One of the Churchwardens has attended three meetings of the Deanery Environmental Committee. One meeting was held at St George's, where it was possible to demonstrate the new automatic doors and explain the acquisition of the new central heating boilers. The committee has discussed various ways in which churches can improve their energy usage.

We should also record our thanks to Mrs. Jenny Astley for her work in maintaining the church's electoral roll and to Nick Gibbs and to Sen Lin (Leonard) for their work in keeping the wifi system operating. Thanks are also due to Nick for acting as Stewardship Secretary, and to our parish administrator, Mrs Marcia Smith, for her many duties in keeping St George's administration in order.

Above all, we should thank Father Sam and (from July 2023) Father George for their leadership of the parish during a very busy but successful year.

Keith Uff, Churchwarden

Andy Butler, Churchwarden

Reports of Elected Officers and Safeguarding Statement

ELECTORAL ROLL OFFICER'S REPORT

At the beginning of 2023 there were 77 names on roll, of which 15 were resident in the Parish. During the year, 3 names were removed due to deaths or non-attendance, and 2 were added. At the beginning of 2024, there are 76 names on roll, of whom 14 are resident in the parish.

Jenny Astley, Electoral Roll Officer

PCC SECRETARY'S REPORT

The Parochial Church Council met six times during 2023 with an average attendance of ten members. Each meeting was preceded by a meeting of the Standing Committee (Vicar, Curate, Churchwardens, Vice-Chair, Treasurer, Secretary and PCC member) to set the agenda.

Members of the PCC are ex-officio or elected at the APCM. The members during the year 2023 were as follows:

Vicar: The Revd Dr Sam Gibson

Curate: The Revd George Reeves (from June)

Churchwardens: Keith Uff and Andy Butler

Representatives on the Deanery Synod: Derek Mertling-Blake (until May), Simon Kirby (until May), Sara Clethero

Elected members (with retirement dates in brackets): Carol Couse (2026), Harriet Ellis (2025 – resigned in November), Nick Gibbs (2024), Simon Kirby (2026) Vice-Chair from May, Justin Pinkess (2025), John Russell (2025) Treasurer, Caroline Shaw (2026), Charles Williams (2024), Jenny Uff (2023) Vice-Chair until May, Phil Ypres-Smith (2024).

David Hill attended meetings of the Standing Committee and PCC as Secretary. Harriet Ellis resigned on taking up a post at Birmingham Cathedral. Jenny Uff did not seek re-election to the Council as she now has greater responsibilities as a Reader at Diocesan level.

There were three notable changes for the PCC during 2023. Under the Vicar's guidance we changed the way our meetings are run, by introducing a new early agenda item called Ministry and Good News, by having a short break in the middle of the agenda, then discussing financial matters after the break. The aim was to finish with the Grace by 9.00pm. Secondly, in the summer we welcomed Fr George our new curate. His enthusiastic

contributions to our meetings encouraged new initiatives in the north part of the parish and among the local student population. The third innovation was the use of the big screen acquired for the Coronation to help with reports and graphs and to use as necessary for FaceTime or Zoom links.

Finance was always a major topic and during 2023 the sharp increase in energy prices was a concern, but we learnt that our financial situation was becoming more stable following a successful Stewardship Sunday. We monitored the Anglo-Catholic Missioner Project and were delighted at the appointment of Mother Charlotte Gibson as Missioner. We heard a presentation by Tom Snape of Citizens UK and the PCC agreed to join Birmingham Citizens. There was discussion about restarting the Friends of St George's. We agreed to install a defibrillator at Church. At every meeting Safeguarding was an important item.

David Hill, PCC Secretary

SAFEGUARDING STATEMENT

I was appointed to the position of Safeguarding Officer in November 2022. During 2023 I did the required initial training which included zoom meetings and reflective work that went with it.

In the early part of 2024 I attended a Safeguarding Resourcing and Recognition Day which I found very informative.

I bought into church copies of the National Safeguarding Standards which came out in 2023. These are available for people to view or if need be to discuss. Also available are leaflets for people to take which give information on how and who to approach if they have concerns.

A dedicated safeguarding email address and mobile phone number is available. Information about safeguarding is available at the back of church. There have been no referrals made to social care or the police during the year.

Tracy Butler, Safeguarding Officer

REPORTS OF THE COMMITTEES

The **Financial Statements and Reports** can be found commencing on page 21.

EDUCATION & WORSHIP COMMITTEE

Membership and Meetings:

Fr Sam (chair), Keith Uff, Jenny Uff, Caroline Shaw, David Hill, Phil Ypres-Smith, Simon Kirby, Suganthi Daniel, Heather Butler, Harriet Ellis, Fr George and Beth Gilbert. (The committee were very pleased to welcome Beth and Fr George during the year. Suganthi and Harriet stood down in the course of the year; we have greatly appreciated their contributions, particularly to children's work.)

The Committee met five times in 2023.

Developments in Worship:

We have been looking to increase opportunities for the congregation to participate in services, always remembering that some value quiet. The Offertory hymn has been reinstated at 10.30, and using the legillum for intercessions has also provided an option for lesson readers to avoid the unprotected steps to the chancel and lectern.

As there were candidates for confirmation at the Cathedral Easter Vigil, we were invited to support them there and not have a vigil at St George's on Holy Saturday; the Easter Ceremonies of new fire and Paschal candle were included in the Easter Day 10.30 service.

Under Fr George's impetus, Sunday evening worship has developed into a contemplative service using the forms of Blessing of Light and Evening Prayer, with some simple unaccompanied singing, and candles and incense burning. During the autumn this was followed by screenings of "The Chosen" – a series imagining the ministry of Christ through the eyes of his disciples and contemporaries.

The much delayed New Revised English Hymnal finally appeared in December. It was reviewed by Phil and Fr Sam, and approved enthusiastically; in early 2024 we recommended it to PCC for approval.

Education:

The series of Friday talks continue to provide fascinating and knowledgeable speakers, and an opportunity to meet and talk with a range of attendees from neighbouring churches (and none) as well as St George's.

The huge screen funded for the Coronation party is also used for showing The Chosen, for speakers slides at talks and training sessions; for slides at meetings, and sometimes for material supporting sermons and services.

The series of Sunday evening sessions studying Psalms that started in the autumn of 2022 continued in the spring of 2023.

On a similar time frame, the First Communion Course that had started in Autumn 2022 to prepare primary school children to start receiving Communion continued, leading to a formal Admission service by Bishop Anne on 30th April.

Junior Church:

We continue with specific provision for the children on three Sundays a month; the children then share their learning, to the delight and instruction of the rest of the congregation. More helpers would be welcomed. On the other Sunday each month the children remain for the full service, sharing in the procession, helping the preacher and watching the ceremonies of the Communion. Suganthi, Emma, and Zoe prepared family friendly and much appreciated services for Good Friday and the Christmas Eve crib.

Jenny Uff, Reader

FABRIC & ENVIRONMENT COMMITTEE

Carol Couse (Chair), David Hill, David Allen, John Russell and Andy Butler and Keith Uff (churchwardens)

Even though Faculty Permission for altering our main entrance to the church was granted back in February, there were many delays to actually starting the work. There was much emailing back and forth with members of the Diocesan Advisory Committee and The Victorian Society to resolve the many issues that they raised and it took many months to work out. The automatic door openers were finally installed, the painting of the porch and woodwork was finished and the heating ducts to the South Porch were altered to stop the flow (and waste) of heat to the outer porch, finally, by the middle of September. The door project was then formally dedicated to the memory,

and generosity of Frank Drake, whose recent legacy to St George's funded this much needed work.

Another welcome addition to the South Porch entrance was the installation of a Holy Water Stoup which the PCC approved in November.

We continue to have many difficulties with connecting to a reliable Wi-Fi connection to the church which has severely affected church donations via our card reader.

Lottery Funding provided for a large TV in time to watch the King's Coronation Service and it has since provided us with the means to enhance presentations and the streaming of special films. If it could only improve our sound system within the body of the church, it would be ideal. That, surely, must be our next very needed project!

Installing a life saving Defibrillator to the exterior of the church has proved quite difficult in obtaining the necessary Faculty Permission. We had enormous support from the community in obtaining the funding from our Appeal very early on but it has taken many months to, again, resolve the issues that the DAC put forth. We're now back on track and the equipment has been ordered and will be, hopefully, installed early in the new year.

The PCC had to agree had to agree to some much needed tree work done at the vicarage as ordered by the Diocesan Property Committee which proved to be quite expensive, so rather than face another large bill in future, the PCC has agreed to fund a small sum each year to keep the many trees and shrubs trimmed back.

Carol Couse, Chair

FINANCE COMMITTEE

Simon Kirby (Chair), John Russell (Treasurer), Nick Gibbs; and at their discretion: Andy Butler (Churchwarden), Fr. Sam (Vicar)

At PCC of May, it was agreed that there should be a Finance Committee, working alongside and with the Treasurer to guide our financial planning and control over the next few years. Through discussion, it was agreed that the committee should include the above members.

The first meeting was held on 4th July. The main discussion concerned the need to put the church accounts on a new system. This was partly prompted by a request from David Maw, to whom we owe enormous thanks for his many years' service, who has said that he wishes to cease preparing accounts beyond those of 2023. We also wished to develop a system that had the potential to be used by more than one user so that the work of maintaining accounts could be shared. This pushed the search towards software that runs "on the cloud". It was agreed that as we already used two packages for Gift Aid and church membership, it was worth evaluating the accounting package, My Fund Accounting Online, from the same company in Wolverhampton, Data Developments.

While the evaluation was going on, John Russell was continuing to run the accounts and make all payments from the bank as he had been doing in previous years. He also gave advice and information on various tasks that came up through the year.

The committee held its final meeting of the year on 17th November. Simon Kirby reported on his evaluation of the software and reported that he had had helpful support and advice from Data Developments. He had also been able to reproduce the 2022 accounts using accumulated transactions for the year.

The first draft of the budget for 2024 was agreed for putting forward to the PCC.

On 3rd December, we received the distressing news that John Russell had been admitted to hospital. Fortunately, as previously agreed, he had sent in the necessary forms to the bank so that Simon Kirby had just been added to the list of account signatories, giving him access to online viewing of the bank account and the ability to bring account data into the accounting system.

The new system started to be used in earnest during December in that transactions relating to 2024 were put on the system, ready for the start of the year. Nick Gibbs and Simon Kirby were starting to devise procedures for the Gift Aid and Finance systems to work efficiently together.

Simon Kirby, Chair

STEWARDSHIP

General Fund donations from individuals to the work of St George's increased during the year by 6.6% from £58,568 to £62,417. CPI inflation was 4% for the 12 months to December indicating that we kept pace with inflation with a slight improvement despite losing some of our pledged givers. The Vicar led a stewardship campaign in May which added new pledged donations as well as inspiring existing donors to increase their pledged amounts.

We are extremely grateful for all donations great and small. A characteristic of stewardship giving at St George's is the extraordinary generosity of some members of the congregation. Just 2 households gave 25% of the total, 7 gave 50% and 17 gave 75%. A further 84 households contributed the remaining 25%. For the sustainability of our funding we need to encourage broader stewardship commitment in the worshipping community.

360 separate donations were recorded by anonymous donors totalling almost £2,000. The median donation was £10.

Gift Aid allows us to recover 25% from HMRC for donations made by named donors who have declared themselves to be tax payers. GASDS (Gift Aid Small Donations Scheme) gives us a further opportunity to recover 25% on anonymous donations made at church gatherings subject to certain limits and conditions. We recovered Gift Aid or GASDS on 95% of the value of General Fund donations.

We introduced a "digital collection plate" in Advent 2022. By the end of 2023 we had collected £2,048 from card or 'phone payments in church and a further £3,200 was enabled by having this digital facility as a channel on our website. Most regular payments are received digitally through Bank Standing Orders and we continue with traditional methods through stewardship envelopes and open plate collections of cheques, notes and coins.

As Simon Kirby has noted above, the year was one of planning for change in our processes as we prepared for the retirement of our Accountant and our Treasurer. My main task of claiming Gift Aid and GASDS and accounting to HMRC for those donations has only been possible with the close cooperation of David and John and I am extremely grateful for their support over more years than any of us can remember clearly!

The change project has worked seamlessly through Simon Kirby's leadership and the new, streamlined, digital processes and coding for 2024 will make analysis easier and workflows clearer for those who follow us.

Nick Gibbs, Gift Aid Secretary

REPORTS OF CHURCH ACTIVITIES

BIBLE READING FELLOWSHIP

Six people receive Guidelines notes and three take Daylight notes. I would be pleased to order more copies if people request them.

Eve Kirby

THE MONTHLY LUNCH

On 11 July 1989 a new activity was initiated at St George's as The Lunch Club, so July 2024 will be its 35th anniversary. It provided an opportunity for the then three congregations to meet over an informal lunch. Rose Dixon, Irene Mountford, Muff Mirams and Nancie Goode organised it initially, with Ivy Broad taking over from Nancie soon after and Lesley Tilley eventually taking over from Ivy. Pat Bullock succeeded them in 2010.

Over the years it has evolved into the current offering of a cold buffet, being held on the second Thursday of each month, following the 11:30 said Eucharist. Attendance during 2023 varied between 11 and 25 with an average of 17, and it continues to provide monthly fellowship and generate a small surplus for church funds. Unfortunately snow forced cancellation in March 2023.

Pat Bullock

JOINED UP READING

The Joined-up Reading Group which meets on a Monday evening once a month, usually attracts about seven or eight people. Most of us are from St. George's. Some, however, are from other local churches. We read a book and discuss it. Books that we have read in the last year include:

"Christianophobia: Christianity under attack" by Rupert Shortt.

"Being Orthodox" by Martin Dudley. Martin Dudley, himself, led the discussion. Many thanks to Colin Goodier for arranging this.

"Reflections on the Psalms" by C S Lewis

"Failure" by Emma Ineson

"Super Infinite" by Katherine Rundell. It was suggested that each person brings to the discussion a Donne poem.

"Adventures in Belief" by Keith Ward

"William Tyndale" by Melvyn Bragg. A very brief history.

"Word from Wormingford" by Ronald Blythe

In December we shared a meal and a very enjoyable play-reading of "Racing Demon" by David Hare.

Eve Kirby

THE CHILDREN'S SOCIETY

The Children's Society provides specialised support that empowers young people to make positive changes and rediscover hope. Many of those who have been helped in turn work with the Society to help others. To find out more about the work of the Society please visit their website.

The money collected by the Box Holder scheme gives the society a regular income and helps to fund these projects. In 2023 the 15 St George's Box Holders gave a total of £637.17. A huge thank you for your contributions.

Our box opening month is January and contributions can be made in the form of cash or cheque. If you are a new contributor and require a Gift Aid form please ask me.

The Christingle service was deferred to Candlemas 2024.

Pat Bullock (Box-Holder co-ordinator)

PARISH MAGAZINE

During 2023 the magazine appeared the usual eleven times, with a double issue for August and September, and continued to provide, as well as the editor can contrive, a mixture of church news and articles of church and general interest, intended to connect with members, old friends who keep in touch and local organisations. Vicar and Curate alternated in providing their monthly reflections. This year saw a more extensive use of illustrations than formerly, but this is of course largely dependent on contributors. A less welcome development was the loss of a number of advertisers, which in these straightened times seems likely to be an ongoing problem.

As always, I am grateful to my contributors, to our friendly and helpful printers, Bromsgrove Printing Co. and to David Allen the advertisement manager, who keeps the operation viable.

Justin Pinkess, Editor

SEWING GROUP

We are still meeting on a fortnightly basis and are pleased we are able to share the meetings between us so that we can be in a home rather than the Whitmore Room (although we are very grateful of this space when needed). As usual some of us do more talking than sewing!

Our group is 25 years old in September so I have re-visited my sewing folder and include in this annual report a few notes about very happy and interesting times over the last quarter of a century.

The first meeting was held at my house on 19th September 1999. As well as a note in the Pew Sheet news of our meeting was included in the Birmingham Evening Mail. I think 25 years ago a reporter for the Mail trawled through parish magazines and produced a feature on local groups/ clubs and this is where Beryl, not a member of our congregation, found the details of St. George's Sewing Group. Beryl arrived at my house for the first meeting and missed very few meetings over the years and we were all very sad to hear the news she had passed away in November 2023.

The first term we met in the Whitmore Room a couple of times and I think there was some talk of a group project to but nothing came of that until 2004 when we began planning a 'banner', still hung in church for baptisms and first displayed at the Easter Day Service in 2005.

In 2007 we made Colonial Bonnets. An extract from a website I found at the time - Roses from the Heart, is a project created by Artist Dr Christina Henri as "the first Memorial to all women sentenced to transportation as convicts to Australia. 25,566 Cloth bonnets (pattern taken from a 1860s servants bonnet) symbolises the women whose lives have been shrouded by a veil of amnesia for far too long".

I have a note that we were working on a cushion in memory of Rita Allport in 2012 and the cushion can still be found in church.

We are talking about a Summer Outing and still enjoying stitching and chatting.

Carol Austin

VERGER'S REPORT

The new copier is proving to be useful and above all else reliable. The big screen TV is being used at services and the various lectures and events during the year. My thanks as ever to the ever dwindling cleaning crew especially Carol Couse, Caroline Shaw and Jenny Ashley as we get used to a new time slot in the day. If anyone else has the time to join us they are more than welcome.

Charles Williams, Verger

COMMUNICATIONS

We have continued to publicise our services and events far and wide over the past year, making full use of social media as an effective communications tool. More and more people will look to these platforms to find out about local churches and so it is important for them to be kept up to date with relevant information and content, including photos of our activities. In addition to our existing Facebook and Twitter presence, we have also set up an Instagram account to reach a new audience. As I said early on in my curacy, St George's is a church which is made for Instagram, and it is a delight to be able to share images of our beautiful building. These platforms complement our excellent website, which we know a lot of people look to in order to find out about us.

As well as 'new media', we also continue to produce more traditional communications such as flyers and leaflets, and have started producing a 'term card' three times a year detailing upcoming events beyond our regular worship. These have been distributed across the parish and in the school, as well as on the University of Birmingham campus. If anyone would like to assist with 'leaflet drops' in future please do speak to me. Our banner outside church also offers an eye-catching appeal focused specifically on students, and we have started twice-yearly 'community welcome events' with free coffee and snacks distributed outside church to passers-by. It is my hope that in the coming year we will continue to think of new and innovative ways to communicate our message and our mission to the parish and beyond, and think outside the box about new ways in which we can reach those parts of the parish that often get overlooked. All ideas would be most welcome.

Fr George Reeves, Curate

PCC FINANCIAL RESPONSIBILITIES

In relation to the financial statements, Charity law requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of the PCC's affairs and of its financial activities for that year. In preparing the financial statements, the PCC are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the PCC will continue.

The PCC are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act of 2011. They are also responsible for safeguarding the assets of the PCC and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Management

The PCC keep under review the major strategic and operational risks which they face to ensure that systems have been established and all necessary steps have been undertaken to minimise these risks.

Reserves Policy

It is the policy of the PCC to maintain the general fund, which represents its free reserves, at least at a level which approximately equates to three months' worth of general expenditure at current levels plus nine months' premiums on the church insurance policy. The PCC believes that such a level of reserves is needed to ensure that their ongoing commitments can be met.

**Other Fund raising activities during the year 2023 by Special Agency Collections ,
not being part of PCC funds but raised to be paid out to whom it beneficially belongs,**

**These amounts are not included as income or expenditure in our
2023 accounts but are set out below for information.**

	£ <i>Details</i>	£ <i>Totals</i>
1 Christian Aid		
2023 Christain Aid week (Monthly Lunch Pat Bullock)	60	
2023 Christian Aid week website donation	50	
2022 Christian Aid late allocation	200	
Steven Fox organised a special collection for the Christian Aid Ukraine Christmas Appeal which raised	665	
Total collected and forwarded to Christian Aid		975
2 The Children's Society		
Home collecting boxes counted and banked net direct to Childrens Society Bank Acc.	637	
Total collected by Pat Bullock and forwarded to The Children's Society		637
3 Christmas Charity Collections for Ladywood Community Project		
Bucket collections at services in church	228	
Total Collected for Ladywood Community Project		228
4 St George's Primary School Cake Sale to assist with school trips		
Collection in church 5th February 2023	70	
Total collected for St George's Primary School		70
5 Quiz organised by Dom Biasi in aid of Canvas Birmingham		
Collection on church card reader 19th November 2023	66	
Gift Aid recovered on eligible donations	11	
Collected by Dom Biasi directly (Separate donation from PCC Urban Mission Fund of £1,000)	130	
Total collected for Canvas Birmingham		207
6 Inner City Kids		
Vicar's birthday Facebook appeal (Less PayPal fees)	200 -5	
Total collected for Iner City Kids		195
7 Fees collected on behalf of Birmingham D B of F from Weddings, Funerals etc.		918
8 Organ fees collected for Special services		910
TOTAL		4,140

St George's Church, Edgbaston

Registered Charity Number 1134777

Financial Statements of the Parochial Church Council

for the 12 months to 31 December 2023

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	127
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PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

STATEMENT OF FINANCIAL ACTIVITIES for the 12 months to 31 December 2023

	Note	Unrestricted Funds		Restricted	Endowment	TOTAL FUNDS	
		General	Designated	Funds	Funds	2023	2022
		£	£	£	£	£	£
INCOMING RESOURCES							
<i>Incoming resources from donors</i>	2(a)	96,787	-	-	-	96,787	83,011
<i>Other voluntary incoming resources</i>	2(b)	1,720	10,376	2,675	-	14,771	33,367
<i>Income from charitable and ancillary trading</i>	2(c)	17,880	-	-	-	17,880	20,168
<i>Other ordinary income resources</i>	2(d)	0	-	-	-	0	781
<i>Income from investments</i>	2(e)	3,395	-	-	204	3,599	1,366
TOTAL INCOMING RESOURCES	2	119,782	10,376	2,675	204	133,037	138,693
RESOURCES USED							
<i>Activities directly relating to the work of the church</i>	3(b)	142,994	-	-	-	142,994	130,813
<i>Church management and administration</i>	3(c)	930	-	-	-	930	950
<i>Grants</i>	3(a)	-	-	-	-	0	0
TOTAL RESOURCES USED	3	143,924	0	0	0	143,924	131,763
NET INCOMING/ (OUTGOING) RESOURCES		(24,142)	10,376	2,675	204	(10,887)	6,930
TRANSFERS BETWEEN FUNDS							
<i>General to</i>						0	(10,000)
<i>Mission Development</i>						0	10,000
<i>Clergy Stipend to</i>					(204)	(204)	(236)
<i>General</i>		204				204	236
<i>General to</i>						0	(10,000)
<i>Fabric</i>						0	10,000
<i>General to</i>						0	(5,759)
<i>Boiler</i>						0	5,759
		204	0	0	(204)	0	0
GAINS AND LOSSES ON INVESTMENTS							
<i>Unrealised</i>	7	392	0	0	471	863	(2,267)
NET MOVEMENT IN FUNDS		(23,546)	10,376	2,675	471	(10,024)	4,663
BALANCES BROUGHT FORWARD AT 1 JANUARY							
<i>As previously reported</i>	4	82,969	57,666	7,757	8,524	156,916	152,253
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023	4,5	59,423	68,042	10,432	8,995	146,892	156,916

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

BALANCE SHEET AS AT 31 December 2023

	Note	2023		2022	
		£	£	£	£
FIXED ASSETS					
Digital Organ			40,451		40,451
			(40,451)		(40,451)
			0		0
Investments	5,7		15,362		14,499
			15,362		14,499
CURRENT ASSETS					
Debtors	8	10,598		8,126	
Short term deposits	5	76,449		73,204	
Cash at bank and in hand	5	54,377		68,087	
		141,424		149,417	
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	9	(9,894)		(7,000)	
NET CURRENT ASSETS			131,530		142,417
NET ASSETS			146,892		156,916
FUNDS					
Unrestricted:					
General	4,5		81,545		82,969
Designated	4,5,10		45,920		57,666
Restricted	4,5,10		10,432		7,757
Endowment	4,5,10		8,995		8,524
			146,892		156,916

Approved by the Parochial Church Council at their annual meeting on 12 May 2024
and signed on its behalf on 14 July 2024 by:

Reverend Dr. Samuel Gibson M.A. PhD (Vicar):

Samuel Gibson
Simon Kirby

Mr Simon Kirby (Treasurer):

John F Russell
Hon Treasurer
until 12th May 2024

The notes on pages 24 to 29 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023

1 Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. *Designated Funds* have been set aside by the PCC for a particular purpose, but are unrestricted and may be redesignated by the PCC for any other purpose. *Restricted Funds* have been given to the PCC to be used only for particular purposes. *Endowment Funds* have been given to the PCC with the condition that the capital given is to be retained, and only the income from the capital expended.

The accounts 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.

Incoming resources

Collections are recognised when received by or on behalf of the PCC not when banked. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised in the same accounting year as the income is recognised, not in the year when it is recovered. Grants and legacies to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount is due. Income from the letting of church premises is recognised when due. Dividends and interest are accounted for when receivable. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Expenses are accounted for on an accruals basis.

Fixed assets

The Church and associated buildings are owned by the Diocese of Birmingham. The cost of repairs, renewal of fixtures and additions of new items of furniture or new fixtures are paid for by the PCC. All such costs are expensed to the SOFA in full in the year in which the expense is incurred with the exception of the digital organ which was fully depreciated straight line over 12 years from 2007 to 2018.

Investments

Investments are stated at market value at December 31.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023

2 INCOMING RESOURCES

	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
<i>2(a) Incoming resources from donors</i>					
Gift aid	56,308			56,308	51,396
Income tax recovered	14,077			14,077	13,873
Non - gift aid	2,050			2,050	4,486
Collections and donations	9,173			9,173	6,815
Use of Church	15,179			15,179	6,441
	<u>96,787</u>			<u>96,787</u>	<u>83,011</u>
<i>2(b) Other voluntary incoming resources</i>					
<i>Designated: BDBF contribution towards Curate costs in Mission fund</i>	4,375			4,375	
<i>Designated: BDBF paid out to parishes the balance held for Parsonage fund</i>	6,001			6,001	
Legacies				0	19,000
Donations to New Boiler fund (incl tax £1,914)				0	8,814
Donations for defibrillator		2,500		2,500	
Donations to restricted Fabric fund (inc tax £35)		175		175	175
Energy grant from Birmingham Diocese				0	5,378
Grant for new equipment (audio visual)	1,720			1,720	
	<u>12,096</u>	<u>2,675</u>		<u>14,771</u>	<u>33,367</u>
<i>2(c) Income from charitable and ancillary trading</i>					
Magazine	1,750			1,750	2,136
Fees and other charges	0			0	3,182
Car parking	16,130			16,130	14,850
	<u>17,880</u>			<u>17,880</u>	<u>20,168</u>
<i>2(d) Other ordinary income resources</i>					
Sundry	0			0	781
	<u>0</u>			<u>0</u>	<u>781</u>
<i>2(e) Income from investments</i>					
Dividends and interest	3,395		204	3,599	1,366
	<u>3,395</u>		<u>204</u>	<u>3,599</u>	<u>1,366</u>
TOTAL INCOMING RESOURCES 2023	130,158	2,675	204	133,037	138,693

Note 4

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023

3 RESOURCES USED	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
<i>3(a) Grants</i>					
Missionary and charitable giving	0			0	0
<i>3(b) Activities directly relating to the work of the church</i>					
Ministry					
Diocesan Common Fund	55,860			55,860	60,780
Working expenses of incumbent	1,983			1,983	1,172
Assistant Clergy expenses	78			78	193
Administration expenses	3,225			3,225	2,537
New equipment (audio visual, computer)	2,324			2,324	2,880
Secretarial assistance	6,496			6,496	6,261
Vicarage maintenance:	1,032			1,032	810
Church running expenses					
Gas and electricity	20,188			20,188	14,404
Insurance	8,766			8,766	8,220
Church maintenance				0	
Routine repairs, maintenance, cleaning	7,783			7,783	6,387
Director of Music	6,711			6,711	6,353
Organists ,choir,music.	1,697			1,697	669
Parish magazine expenses	1,489			1,489	1,325
Training, development, lent books, cards	434			434	379
Social events and fund raising	1,285			1,285	509
Upkeep of services (altar requisites, music, books)	1,100			1,100	1,458
Credence table and covers	0			0	1,240
Sundry	421			421	43
	<u>120,872</u>			<u>120,872</u>	<u>115,620</u>
<i>Designated Mission Fund;</i>					
SWPorch welcome project	12,730			12,730	2,334
Curate house property deposit	1,067			1,067	0
Curate house rent	7,863			7,863	0
Curate working expenses	462			462	0
	<u>22,122</u>			<u>22,122</u>	<u>2,334</u>
Restricted funds:					
New boiler		0		0	12,859
<i>3(c) Church management and administration</i>					
Examination of accounts	930			930	950
TOTAL RESOURCES USED 2023	<u>143,924</u>	<u>0</u>		<u>143,924</u>	<u>131,763</u>

Note 4

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023

4 Analysis of movement on funds

	At 31.12.22	Movements in the current year					At 31.12.23	
		Incoming Resources	Resources Used	Net incoming (outgoing) resources	Transfers between funds	Gains and (losses) on investments		Net movement in funds
	£	£	£	£	£	£	£	
Unrestricted								
General excluding legacies	37,659	119,782	(121,802)	(2,020)	204	392	(1,424)	36,235
General legacies	45,310	0	0	0	0	0	0	45,310
General sub-total	82,969	119,782	(121,802)	(2,020)	204	392	(1,424)	81,545
Designated: Parsonage	0	6,001	0	6,001	0	0	6,001	6,001
Designated: Fabric	10,000	0	0	0	0	0	0	10,000
Designated: Mission Development	47,666	4,375	(22,122)	(17,747)	0	0	(17,747)	29,919
	140,635	130,158	(143,924)	(13,766)	204	392	(13,170)	127,465
Restricted								
Fabric	4,067	175	0	175	0	0	175	4,242
Defibrillator	0	2,500	0	2,500	0	0	2,500	2,500
Urban mission	3,690	0	0	0	0	0	0	3,690
	7,757	2,675	0	2,675	0	0	2,675	10,432
Endowment								
Clergy Stipend	8,524	204	0	204	(204)	471	471	8,995
Total per Statement of Financial Activities	156,916	133,037	(143,924)	(10,887)	0	863	(10,024)	146,892

Note 2 Note 3

5 Analysis of net assets by fund

	Fixed assets	Debtors	Short term deposits	Cash / Bank	Liabilities	At 31.12.23
	£	£	£	£	£	£
Unrestricted						
General	6,967	9,673	51,916	22,883	(9,894)	81,545
Designated Fabric	0	0	10,000	0	0	10,000
Designated Parsonage	0	0	6,001	0	0	6,001
Designated: Mission Development	0	925	0	28,994	0	29,919
	6,967	10,598	67,917	51,877	(9,894)	127,465
Restricted						
Fabric	0	0	4,242	0	0	4,242
Defibrillator	0	0	0	2,500	0	2,500
Urban Mission	0	0	3,690	0	0	3,690
	0	0	7,932	2,500	0	10,432
Endowment						
Clergy Stipend	8,395	0	600	0	0	8,995
Total per Balance Sheet	15,362	10,598	76,449	54,377	(9,894)	146,892

See Note below

CBF Deposit Account	11,658
CBF Combined Account	64,791
	76,449

Note: For administrative purposes money is held on behalf of all funds in a single bank current account and in a combined CBF short term deposit account.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023

6 Salaries, wages, honoraria and fees

	2023	2022
	£	£
Director of Music	6,711	6,353
Secretarial	6,496	6,261
	13,207	12,614

7 Investments within Fixed assets.

In the unrestricted general fund there are 4,813 shares in CBF Fixed Interest Securities Fund with a net asset value of £6,967 (2022: £6,575) and a historical cost of £6,221 (2022:£6,221).

In the endowment clergy stipend fund there are 5,793 shares in CBF Fixed Interest Securities Fund with a net asset value of £8,385 (2022: £7,914) and a historical cost of £7,543 (2022:£7,543).

8 Debtors

	2023	2022
	£	£
Tax recoverable on Gift Aid	7,438	7,706
Other debtors	3,160	420
	10,598	8,126

9 Liabilities: Amounts falling due within one year

	2023	2022
	£	£
Accruals and other creditors	9,894	7,000
	9,894	7,000

Fixed assets	Debtors	Other	Cr.	Liabilities	At
		total	Bank		31.12.23
		deposits			£
6,967	6,967	6,967	22,881	(9,894)	81,528
0	0	0	0	0	10,800
0	0	0	0	0	6,901
0	0	0	28,084	0	28,919
6,967	6,967	6,967	21,877	(9,894)	117,585
0	0	0	0	0	4,243
0	0	0	2,500	0	2,500
0	0	0	0	0	2,400
0	0	0	2,500	0	10,643
0	0	0	0	0	8,997
13,207	13,207	13,207	54,377	(9,894)	144,895

CBF Deposit Account 11,528
 CBF Combined Account 64,791
 76,319

Note: For administrative purposes money is held in behalf of all funds in a single bank current account and in a combined CBF short term deposit account.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2023

10 Designated, Restricted and Endowment Fund details

Designated	Purpose
Fabric	To maintain and restore the fabric of the Church
Parsonage	For maintenance of the vicarage particularly when the incumbent changes.
Mission Development	To support projects that will be of missional benefit to St George's Church and parish
Restricted	Purpose
Fabric	To maintain and restore the fabric of the Church
Defibrillator	To provide and maintain a local defibrillator at Church
Urban Mission	To support the Church to enable it to help urban causes outside the parish.
Endowment	Purpose
Clergy Stipend	The income (only) is applied towards vicar's working expenses

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2023
10 Designated, Restricted, Restricted and Endowment Fund details

Independent Examiner's Report to the Trustees of The Parochial Church Council of St George's

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 21 to 29.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Name: Anna Madden

Relevant professional qualification or body: FCA

Address: Curo Chartered Accountants, Curo House, Greenbox, Weston Hall Road, Stoke Prior, Bromsgrove, Worcestershire, B60 4AL

Date: 17/1/24

Accounts

THE PARISH CHURCH of

ST GEORGE
EDGBASTON

Registered Charity Number 1134777

**Annual Report and Financial Statements of the
Parochial Church Council for the
Year Ended 31st December 2022**



Incumbent:

The Revd Dr Samuel Gibson
The Vicarage
3 Westbourne Road
Edgbaston
Birmingham
B15 3TH

Bankers:

Santander UK plc
Bootle
Merseyside
L30 4GB

Cover Image: Andy Butler

ANNUAL REPORT 2022
(Issued for APCM 14/05/2023)
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What are the Parochial Church Council's Tasks?

The PCC cooperates with the Incumbent in the whole mission of the Church. As part of the synodical structure of the Church of England, the PCC makes known and puts into effect any decision made by the Diocesan or Deanery Synods and gives advice to these Synods on any matters the PCC considers appropriate. The PCC is responsible for the financial affairs of the Church; the PCC draws up a budget and has the responsibility with the Incumbent of appointing, paying and dismissing paid officers of the Parish. The PCC is responsible for the care, maintenance, preservation and insurance of the fabric of the Parish church. The PCC is also responsible for the care and maintenance of the churchyard.

Vicar's Report

2022 was a year of continued growth and development in our parish life. As I do each year, I was recently reviewing the Parish Returns we are required to submit to the Church of England, which are a measure of the mission of our church. Looking at the year, our worshipping community (the number of people associated with St George's) grew from 139 to 169, while Sunday attendance for an average week in October was 75. Attendance at Christmas and Easter went up to 229 and 141 respectively. Broadly speaking, these figures are in line with those for St George's in the middle of last decade and represent a marked improvement on the years marred by the pandemic and its wider social fallout.

Although these figures are not the only measure of a church's health, and we will want to say much more about what God is doing in our midst, they do indicate the resilience of our community. Times are challenging for churches across the country, with church involvement continuing to decline overall and with many factors militating against people feeling able to confidently practise the faith. Therefore, these figures represent our commitment to flourishing, the hard work of our volunteers and our co-operation with the gifts of grace. We have made a good start on reconnecting with our rapidly changing local neighbourhood, encouraging younger people and families to take new steps in the Christian faith, and investing time and energy in children and students. There are signs that this is starting to bear fruit.

Of course, the numbers are only a sign of the underlying story of our church in 2022, which saw many positive events and services. The *St George's Talks* theology lecture series continued to flourish, with nine excellent lectures from a range of perspectives. The lectures continue to attract people beyond our parish and develop our reputation for Christian learning which includes hosting Reader IME2 and the Local Ministry Pathway. Ann Conway-Jones' talk on Christian-Jewish relations was a particular highlight and was attended by a multi-faith crowd. Our work with students and younger adults has continued to develop, and a particular highlight for me was a trip taken in early March by a group of 20s-30s to Lichfield Cathedral, where we got to socialise and make a mini-pilgrimage. Pastoral relationships between younger members have solidified, as well as between the generations, and we now see on Sunday mornings a younger demographic regularly attending worship alongside longer established congregation members. Junior Church flourished with activity days alongside the regular round of Sunday activities, which are now well attended – on one occasion in 2022, there were 14 children at Junior Church. Remarkably, there were eleven baptisms in 2022, ranging from newborn babies to adults on their way to Confirmation: the highest number on record in recent years. We continued with our outreach to a range of local institutions including services for local schools and care homes.

Our links with St George's CofE Primary School continue to strengthen. We regularly welcome the children's choir, ably led by Pat Bullock and Phil Ypres-Smith, to sing at All Age Eucharists. Events which were particularly appreciated by school families and their parents included the Corpus Christi service in June and Harvest Festival, followed by a shared lunch, in October. At Christmas, we celebrated a relaunched Calthorpe Estates Christmas Service, organised with the director and staff at Calthorpe Estates and welcoming a range of tenants and business people. This was a great success in reaching out to our community. Our

reorganised "Midnight" Mass at 8pm on Christmas Eve was very well attended, including by parents with children, as was the excellent Crib Service organised by Suganthi John and Zoë Challenor, which filled the church. Meanwhile, the profile of our congregation continues to diversify in age and background, as we have welcomed visitors and new members from the USA, Iran, China, Pakistan, India and a range of African nations.

Many more highlights could be included in this report, but suffice it to say that these paint a picture of a parish which is vibrant and engaged with the area we serve. I particularly want to thank all the volunteers who share in the ministry of St George's and make this possible, from those who preach and teach, serve at the liturgy, make the church hospitable, make music, or use their skills as school governors.

Two major events affected church life in 2022. The first was local but significant. The Commonwealth Games came to Birmingham in July and August 2022, and the athletes' village was situated just round the corner on the University of Birmingham campus. During that time we welcomed a small group of athletes' staff from the Solomon Islands to our worship. A link has been created with the parish of St George's, Kidron Valley in the capital Honiara, with regular correspondence from the Vestry there. On a much more sombre note, 8th September 2022 saw the death of HM Queen Elizabeth II. We marked this by opening up church to the local community for several days so that people could pray for the late Queen and sign a book of condolence. During this time, I estimate several hundred people passed through St George's, and our condolence book includes messages from children and adults, and in Hindi and Mandarin as well as English. We also celebrated a Eucharist of Requiem for the late Queen which was very well attended. Although her death was a time of great sadness, it was also an opportunity for thanksgiving for her lifelong Christian discipleship. Our response enabled a range of local people to voice their grief and offer their thanks.

In October 2022, we began a course for children aged 7-11, preparing them to be admitted to Holy Communion. PCC approved this step after a consultation with the congregation. I am very thankful to Harriet Ellis for designing this course from scratch, drawing on a range of resources, and we look forward to the admission of children to Communion in 2023. This course forms part of our discipleship and learning offer to a range of ages. In the autumn of 2022 we started a study course aimed at adults on the Psalms, which again was well attended and appreciated by all involved. There has also been significant effort towards catechism for new members from Iran, taking place typically on Thursday afternoons and sometimes involving translation from English to Farsi. A number of Iranian members are now on their way to Baptism or Confirmation as a result.

In 2022, two further developments in parish life started to emerge. First, we learned that we are to receive a full-time Assistant Curate for three years, beginning in summer 2023. This will double our ordained ministry capacity, and so our ability to lead God's people in reaching out to Edgbaston with the gospel of Christ. It also highlights the trust put in St George's as a parish capable of nurturing and resourcing new ministers. Second, we learned that the application for a Catholic Missioner made to the central Church of England's Strategic Development Fund (SDF) had been successful. St George's joined forces with four other parishes across Birmingham (St John's Perry Barr, St Mark's Kingstanding, St Matthew's Perry Beeches, St Alban's Highgate) to make this bid. Keith Uff represents St George's PCC as lay representative on the Steering Group

for this project. This project will provide funding for five years for St George's and the other parishes to host a full-time Missioner, to enable us to grow new disciples and develop our mission to the community. Both the arrival of the Curate and the appointment of the Missioner later in 2023 will mean that St George's is served by an active ministry team alongside me as Vicar and Jenny Uff as Reader. We also hope to have a full-time ordinand serving on placement in 2023, meaning that our time and energy for ministry will increase enormously. Alongside our excellent volunteers this provides a healthy outlook for future years.

Ministry at St George's continues to be well-resourced and I thank all those who donate regularly and have increased their giving so that we can pay our Common Fund and bills, and also develop our mission further. We are still challenged by a significant financial deficit, however, that could put our future stability in doubt. The challenge in 2023 will be to add new methods of giving and new donors, as well as putting into progress plans for a renewed Friends of St George's to fundraise for major building works.

In reflecting on 2022, I am filled with gratitude for the things we have been able to achieve together, and especially for the many ways in which parishioners, established and new, have been able to grow in faith. Looking ahead to 2023, I believe that a key marker of our faithfulness will be how well we are able to encourage and enable the new ministers who will be taking their place in our church life, and how well we are able to learn new ways of working from their example and expertise. If we continue with open hearts and minds, St George's will continue its journey well.

Fr Sam Gibson, Vicar

Churchwardens' Report

The end of Covid lockdowns and the appointment of Rev Dr S. J. Gibson (Father Sam) in September 2020 meant that the normal pattern of services could be restored, with some services continuing to be live-streamed for part of the year. Numbers attending services gradually returned to approximately their pre-Covid level.

During the year there were two weddings and one service of blessing on a marriage, eleven baptisms, four funerals and one memorial service.

The series of talks on theological issues (broadly construed) instituted by Father Sam in 2021 continued successfully with the following talks:

14 January	Jessica Dalton	"Framing Transcendence in the Performing Arts"
11 February	Charlotte Gibson	"Hidden voices: Reading Luke Intertextually"
11 March	Jarel Robinson-Brown	"Grace, Bodies and Queer Blackness: Why the Incarnation Matters"
13 May	R. Steven Fox	"Charles Williams: A Curious Anglican"
10 June	Anne Conway-Jones	"Sibling Rivalry, Early Jewish-Christian Relations and their Legacy"
8 July	Hilary Pearson	"The Medieval Recluse"
9 September	Giles Penman	"Christianity and Peace"
14 October	Tom Breakwell	"Love Thy Neighbour"
11 November	Naomi Nixon	"Radical Morality"

During the year a new credence table was acquired using legacy in the Will of Mrs Anne Kenrick.

Andy Butler and Keith Uff, Churchwardens

Reports of Elected Officers and Safeguarding Statement

Report of Electoral Roll Officer

At the beginning of 2022 there were 78 names on the Roll, of which 15 were resident in the Parish. During the year, 3 names were removed due to deaths or non-attendance, and 2 were added. At the beginning of 2023, there are 77 names on the Roll, of whom 14 are resident in the parish.

Jenny Astley, Electoral Roll Officer

Report of Secretary to the PCC

The PCC met six times during 2022 with an average attendance of twelve members. There was also a short extraordinary meeting by Zoom in August. Each regular meeting was preceded by a meeting of the Standing Committee (Vicar, Churchwardens, Vice-Chair (from May), Treasurer, Secretary and a PCC member) to set the agenda.

Members of the PCC are *ex officio* or elected by the Annual Parochial Church Meeting. The members of the PCC during the year 2022 were as follows (with retirement dates for elected members in brackets):

Vicar: The Revd Dr Samuel Gibson

Churchwardens: Nick Gibbs (until May), Keith Uff, Andy Butler (from May)

Representatives on Deanery Synod: Derek Mertling-Blake (2023), Sara Clethero (2023), Simon Kirby (2023)

Elected members: Carol Couse (2023), Harriet Ellis (2025), Nick Gibbs (2024), Justin Pinkess (2025), John Russell (2025) (Treasurer), Caroline Shaw (2023), Jenny Uff (2023) (Reader and Vice-Chair from May), Charles Williams (2024), Phil Ypres-Smith (2024).

David Hill attended meetings of the Standing Committee and PCC as Secretary.

The business of the PCC during the year returned almost to normal as the Covid restrictions relaxed. We spent time examining our worship, seeing how we could develop our relationship with local communities and beyond, and continuing to care for our church building. At the beginning of the year we received resignations from Carol Austin and Michael Pritchard who had served the Council constructively for a number of years. Matters the Council considered included purchase of a new photocopier, the approval of a First Communion Course for primary school children, the South Porch improvement scheme, the website and the magazine, the Anglo-Catholic Missioner project and agreement to join the

proposed Oversight Area. The PCC were delighted to learn that that we are to have a full-time curate from July 2023 and we needed to find somewhere for him to live.

Finance is always a major topic with careful stewardship of our income and expenditure. We revised our reserves policy and debated our contribution to the Common Fund. We took care to consider the use of the very generous legacy from Frank Drake (whose memorial service was held on 6th December), and of how to make use of it over a period of years both for the upkeep of the church building and for developing our mission.

David Hill, PCC Secretary

Safeguarding Statement

We continue to seek to make St George's a safe and welcoming place for children, vulnerable adults and survivors of abuse.

John Everson was St George's Safeguarding Officer for the year and Derek Blake the Parish Identity Verifier and Safeguarding Dashboard Representative. Derek has kept the dashboard up-to-date and provided the PCC with copies for acceptance at meetings. He also guided PCC members to the required online training on safeguarding and recorded DBS checks. Nick Gibbs was appointed as Social Media Officer. In November Tracy Butler was elected to become Safeguarding Officer in succession to John Everson. She will assume the role on completion of the training programme.

A dedicated safeguarding email address and mobile phone number is available. Information about safeguarding is available at the back of church. There have been no referrals made to social care or the police during the year.

Reports of the Committees

(* indicates non-PCC member on membership of the committee)

The **Financial Statements and Reports** can be found commencing on page 14.

Education and Worship Committee

Membership and Meetings:

Fr Sam (chair), Keith Uff, Jenny Uff, Caroline Shaw, David Hill, Phil Ypres-Smith, Simon Kirby, John Cooper, Suganthi Daniel, Heather Butler and Harriet Ellis. (The committee were very pleased to welcome Heather and Harriet during the year.)

The Committee met four times in 2022, in the Whitmore Room.

Health Concerns

The year started with face coverings still worn, and services live-streamed. As the year progressed, we were able to return to more relaxed, and fully in-person, arrangements, while still aiming to be considerate of those vulnerable or concerned, and indeed of our overall responsibility to protect all who come. The common cup at Communion was offered once more from Maundy Thursday, for those who are happy to share.

Developments in Worship

We have enjoyed some inspiring services of Choral Evensong, led by our own St George's choir.

A much-appreciated innovation was to move the Christmas Eve "Midnight Mass" forward to 8pm on Christmas Eve, which enabled more people to attend.

Education

The series of Friday talks continue to provide fascinating and knowledgeable speakers, and an opportunity to meet and talk with a range of attendees from neighbouring churches as well as St George's.

A Lent group ran, and a series of Sunday evening sessions studying Psalms started in the autumn and continuing in the spring of 2023.

The highlight of Education was the First Communion Course running from Autumn 2022 on for 16 sessions to prepare primary school children to start receiving Communion, leading to a formal Admission service by Bishop Anne in 2023.

Junior Church

We continue with specific provision for the children on three Sundays a month; the children then share their learning, to the delight and instruction of the rest of the congregation. On the other Sunday each month the children remain for the full service, sharing in the procession, helping the preacher and watching the ceremonies of the Communion. There have also been two activity days, on the second of which some school choir families were able to join. Suganthi and Emma prepared family friendly Good Friday and Christmas Eve crib services.

Jenny Uff

Fabric and Environment Committee

Carol Couse (Chair), David Hill, John Russell, David Allen, Nick Gibbs, Andy Butler and Keith Uff (Churchwardens)

The saga of the boiler usage continues: Just as we were celebrating the completion of the installation of the new gas boilers on the 13th of January with the heating back on in church, little did we know that we would soon need to cope with a rapidly worsening world wide energy crisis. The use of even these new energy efficient boilers would have to be quite substantially reduced in order to keep control of the budgeted gas usage for the year.

With energy costs becoming a major expense of great churches such as St George's, it has become more important than ever that we find a way to draught proof the main entrance to the church building. The floor springs of all the 1884 internal doors are broken and beyond repair or replacement and allow the doors to swing open at the slightest breeze, bringing the cold winds into the church. The PCC submitted a Faculty application to alter one set of the inner doors to become automated with proper draught exclusion and insulation. The Diocesan Advisory Council and The Victorian Society requested that the church retain the inner middle doors because of their historical significance but pin them back in the open position to make the entrance to the church much more accessible, open and welcoming. These doors could be re-used inside the church in a future re-ordering of the inner lobby, subject to another Faculty application.

The ordinary maintenance of the church continued with the seasonal attention to the grounds and trees, the servicing of the roof alarm security system and the annual clearing of the roof and gutters. This year, we asked the church architect to accompany the operator on the high access machine to do a thorough inspection of the roof and report on his findings. As a result of this inspection, the Fabric Committee now knows that there are a number of smaller items which need attention. These include minor repairs to lead gutters and flashings, replacing broken roof door hinges, re-fixing slipped slates and ridge tiles and descaling certain areas of the high level exterior masonry which is deteriorating. These items might be worked into a repairs budget in the coming year.

But more serious is finding that the South aisle parapet, buttress heads and string course need comprehensive repair if not rebuilding (much as what was undertaken for the North elevation of the church in 2018). Given the many costly problems of the past few years, this may not be tackled so easily and may be a matter of another Heritage Lottery Fund application. St George's is one of the largest churches in Birmingham and in common with many churches of its age and size, it is in need of constant attention and of large infusions of funds for restoration. It should be noted that the church is still on the Heritage At Risk Register.

Nevertheless, we have carried on with clearing the church of old damaged noticeboards, other articles of unneeded previously donated furniture and decades of old papers in order to create a working space for the new curate arriving in the coming year. Many minor repairs to the interior fabric of the church have been carried out by willing volunteers and the West Porch and Whitmore Room entrance/passageway have both received a much needed fresh coat of paint.

The old photocopier finally broke down and a replacement was needed asap. A splendid new version which can fill so much more of our specialist printing needs was found very quickly and installed in the office.

More pleasing news is that a recent legacy provided the funds for a new Credence table to more closely match the Nave Altar and chairs, a bookcase to hold the service books for the Lady Chapel, bespoke linen for the table and a fabric fall for the legillum. Another generous gift provided for a new Nave Altar cloth and cover. And, a great achievement for St George's

was the receipt of a Silver Award from the Diocese for Eco-Church.

Finally, in order to add to our provision for Health and Safety requirements for St Georges, the PCC is presently investigating the feasibility of the installation of a defibrillator which can be mounted to the exterior of the church for our use and that of the immediate vicinity.

Carol Couse

Social Committee

Carol Couse (Chair); Pat Bullock; Jenny Astley**

Coffee fellowship, after the 10.30 service, was able to resume full time after the disruptions of the past few years and seems to be growing all the time. The children, especially, have enjoyed the re-introduction of biscuits and other treats.

The Theology Lecture Series throughout the year has provided us with the opportunity to extend the church's hospitality, with the offering of light refreshments and wine, to a number of visitors to St George's who were not of the regular congregation.

A bring and share luncheon was provided for St George's-tide, when we welcomed The Very Reverend Robert Grimley back to the church as our visiting preacher. Many thanks to Keith Uff, Churchwarden, who saw to much of the organisation.

We were also able to celebrate Harvest Time with another bring and share luncheon at which we welcomed many newcomers to the church.

Pat Bullock continues to host the monthly luncheons which are a welcome treat in an otherwise busy week and to which we note a growing of the numbers attending.

What would really be good is if we could find time in the busy church calendar to bring back some of the old favourites, such as the Souper Sunday Lunches (especially in the colder months when hot homemade soup seems to be most welcome) and the fund raising cottage pie and dessert evenings (with entertainment)!

Carol Couse

Reports of Church Activities

Bible Reading Fellowship

Six people receive Guidelines notes and three take Daylight notes. I would be pleased to order more copies if people request them.

Eve Kirby

The Children's Society

The donations for our box collections are often coming in the form of cheques these days; much easier to transport to the bank. A few boxes were not returned again this year, for a variety of reasons. The total collected was £614 (mostly plus Gift Aid). There was a Christingle service in December, after which St George's sent £313 to the Society

Contact Pat Bullock on 0121 475 6875 if you wish to register as a new box holder/donor

Pat Bullock

Joined Up Reading

The Joined-up Reading Group which meets on a Monday evening once a month, usually attracts about seven or eight people. Most of us are from St. George's, some, however, are from other local churches. We read a book and discuss it.

We have heard interesting talks from Fr. Andrew Lenox-Conyngham (his sermon on the resurrection) and from Fr. Sam Gibson (reading church Bibles in the Middle Ages.)

Books read during last year include:

"Book of Common Prayer, a biography" by Alan Jacobs;

"Tsunami Journey" by Mark Dowd;

"The Stripping of the Altars" by Eamon Duffy;

"Aquinas" by Turner.

We have also had a play-reading of "The Tidings brought to Mary" by Paul Claudel.

Eve Kirby

The Monthly Lunch Club

Everyone has now adapted to the change to the second Thursday in the month, which has enabled people who had commitments on Tuesdays to come along. Numbers continue to be a healthy 15-20. New members of the congregation are also beginning to join us too. We continue to make money each month, which goes straight to Church funds.

Pat Bullock

Music liaison with St George's Primary School

School Choir now operates as an after-school club twice a week, on Tuesdays and Thursdays.

Children from Year 1 to Year 6 attend and are making good progress. They sang at the

Edgbaston Village Lights Switch on in November and sing once a month at the all-age

Eucharists in term time as well as at School services in church. They have learned new

repertoire, including the Gloria from Schubert's German Mass and the Hora and Israeli

Masses. Their next new Gloria will be one specially written for them by Phil Ypres-Smith

Pat Bullock

The Parish Magazine

2022 was yet another relatively normal year for the Parish magazine. The regular eleven issues, with one joint issue for July and August, carried the usual mix of articles of local, general and theological interest and reports of activities of the church and in our building, and circulated among the congregation, old friends who like to keep in touch and what seems to be an increasing number of visitors, besides local clergy and libraries, and our advertisers. I am grateful to contributors, though as always I would love to have more. If you have anything of interest to say, or have done something interesting or plan to do so, do write about it. Towards the end of the year we began to using more frequent illustrations. As ever, thanks are due to David Allen, the advertising manager, who keeps the magazine viable, and to our friendly and helpful printers, Bromsgrove Printing Co - I wish I could say the same about the Royal Mail.

Justin Pinkess - Editor

Sewing Group

We are still meeting on a fortnightly basis and are pleased we are able to share the meetings between us so that we can be in a home rather than the Whitmore Room (although we are very grateful of this space when needed). We continue our usual varied sewing projects with some members being more prolific than others. It is worth noting that sewing labels into school clothes is no longer a project for any of us but blankets to put over our arthritic knees is more likely. The group will be 25 years old next year and certainly worthy of a celebration in 2024. As usual some of us do more talking than sewing!

We are hoping that we will manage an outing this Summer and of course anyone would be welcome to join us. We will make a note on the Pew Sheet when our plans are in place.

Carol Austin

Verger's Report

A more normal but busy year, with the new photocopier coming into its own, producing service orders, pewsheets and much else, often in colour. Special thanks to the monthly church cleaning crew. More volunteers are needed: think coffee morning with vacuums, mops and dusters. A plea also for church users to clear up after themselves.

Charles Williams

Community Involvement

St George's has developed a strong presence on Facebook, with postings and photographs of special events. That and the St George's Talks have made the church better known to a wider area of the city. Open Church on Thursday mornings often attracts visitors keen to see inside. The church became the local focus for remembering Queen Elizabeth for several days in September. Five local schools use the church for their special services. B'Opera's performances for small children have continued and are very popular. The church also became the rehearsal space for Obsidian Theatrical Productions and the venue for concerts by outside orchestras and choirs.

Relations with St George's Primary School have continued to develop strongly, providing a link to the local community around the school. The link is reciprocal with the school choir singing at the Eucharist in church each month.

The area is continuing to change with the Edgbaston Village initiative still expanding and with the tram terminus on Hagley Road giving easy access to and from the city centre and beyond. The population is increasing with more residential developments to come. The year ended with many carol services including the Calthorpe Estates Carol Service and the tall, splendid and fully decorated Christmas tree in church which the Estates as usual provided.

PCC Financial Responsibilities

In relation to the financial statements, Charity law requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of the PCC's affairs and of its financial activities for that year. In preparing the financial statements, the PCC are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the PCC will continue.

The PCC are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act of 2011. They are also responsible for safeguarding the assets of the PCC and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Management

The PCC keep under review the major strategic and operational risks which they face to ensure that systems have been established and all necessary steps have been undertaken to minimise these risks.

Reserves Policy

It is the policy of the PCC to maintain the general fund, which represents its free reserves, at least at a level which approximately equates to three months' worth of general expenditure at current levels plus nine months' premiums on the church insurance policy. The PCC believes that such a level of reserves is needed to ensure that their ongoing commitments can be met.

Other Fund raising activities during the year 2022 by Special Agency Collections ,
not being part of PCC funds but raised to be paid out to whom it beneficially belongs,

These amounts are not included as income or expenditure in our
2022 accounts but are set out below for information.

	£ <i>Details</i>	£ <i>Totals</i>
1 Christian Aid		
Covid 19 continued implications on the usual street collections. In 2022 we managed a reduced house collection with with a no-contact envelope system together with CA envelopes and CAF Voucher received at church services raising a net total excluding Gift Aid Tax able to be collected by Christian Aid	1,075	
A separate collection was made for the Christian Aid Ukraine Humanitarian Appeal which raised	340	
Net Total collected by us and forwarded to Christian Aid		1,415
2 The Children's Society		
Home collecting boxes counted and Banked net direct to Childrens Society Bank Acc.	614	
Collections and Envelopes at Christingle Services in Church counted and forwarded with Gift Aid to The Childrens Society's Bank account	313	
Total collected by us and forwarded to The Children's Society		927
3 Christmas Charity Collections for Local Edgbaston Food Banks		
Bucket collections at services in Church	654	
Donations at church services including Gift Aid	150	
Total Collected for Edgbaston food banks		804
4 Calthorpe Estate Offices Carol Service	60	
Total Collection at Carol service to be equally divided between 5 recipients		60
5 Fees collected on behalf of Birmingham D B of F from Weddings, Funerals etc.	1,516	1,516
6 Organ fees collected for Special services	660	660
TOTAL		5,382

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

STATEMENT OF FINANCIAL ACTIVITIES

for the 12 months to 31 December 2022

	Note	Unrestricted Funds		Restricted	Endowment	TOTAL FUNDS	
		General	Designated	Funds	Funds	2022	2021
		£	£	£	£	£	£
INCOMING RESOURCES							
<i>Incoming resources from donors</i>	2(a)	83,011	-	-	-	83,011	71,034
<i>Other voluntary incoming resources</i>	2(b)	24,378	-	8,989	-	33,367	133,773
<i>Income from charitable and ancillary trading</i>	2(c)	20,168	-	-	-	20,168	18,068
<i>Other ordinary income resources</i>	2(d)	781	-	-	-	781	195
<i>Income from investments</i>	2(e)	1,130	-	-	236	1,366	519
TOTAL INCOMING RESOURCES	2	129,468	0	8,989	236	138,693	223,589
						Note 4	
RESOURCES USED							
<i>Activities directly relating to the work of the church</i>	3(b)	115,620	2,334	12,859	-	130,813	217,892
<i>Church management and administration</i>	3(c)	950	-	-	-	950	690
<i>Grants</i>	3(a)	0	-	-	-	0	791
TOTAL RESOURCES USED	3	116,570	2,334	12,859	0	131,763	219,373
						Note 4	
NET INCOMING/ (OUTGOING) RESOURCES		12,898	(2,334)	(3,870)	236	6,930	4,216
						Note 4	
TRANSFERS BETWEEN FUNDS							
<i>General to Mission Development</i>		(10,000)	10,000	-	-	0	-
<i>Clergy Stipend to General</i>		236	-	-	(236)	0	-
<i>General to Fabric</i>		(10,000)	10,000	-	-	0	-
<i>General to Boiler</i>		(5,759)	-	5,759	-	0	-
		(25,523)	20,000	5,759	(236)	0	0
GAINS AND LOSSES ON INVESTMENTS							
<i>Unrealised</i>	7	(1,029)	0	0	(1,238)	(2,267)	(1,207)
						Note 4	
NET MOVEMENT IN FUNDS		(13,654)	17,666	1,889	(1,238)	4,663	3,009
						Note 4	
BALANCES BROUGHT FORWARD AT 1 JANUARY							
<i>As previously reported</i>	4	96,623	40,000	5,868	9,762	152,253	149,244
BALANCES CARRIED FORWARD AT 31 DECEMBER							
	4,5	82,969	57,666	7,757	8,524	156,916	152,253

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON


BALANCE SHEET AS AT 31 December 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Digital Organ	Cost	40,451	40,451
	Depreciation	(40,451)	(40,451)
	Net book value	0	0
Investments	5,7	14,499	16,766
		<u>14,499</u>	<u>16,766</u>
CURRENT ASSETS			
Debtors	8	8,126	15,807
Short term deposits	5	73,204	72,261
Cash at bank and in hand	5	68,087	97,358
		<u>149,417</u>	<u>185,426</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	9	(7,000)	(49,939)
NET CURRENT ASSETS		<u>142,417</u>	<u>135,487</u>
NET ASSETS		<u>156,916</u>	<u>152,253</u>
FUNDS			
Unrestricted:			
General	4,5	82,969	96,623
Designated	4,5,10	57,666	40,000
Restricted	4,5,10	7,757	5,868
Endowment	4,5,10	8,524	9,762
		<u>156,916</u>	<u>152,253</u>

Approved by the Parochial Church Council on 14 May 2023 and signed on its behalf by:

Reverend Dr. Samuel Gibson M.A. PhD:

Mr John Russell (Treasurer):



The notes on pages 16 to 21 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

1 Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. *Designated Funds* have been set aside by the PCC for a particular purpose, but are unrestricted and may be redesignated by the PCC for any other purpose. *Restricted Funds* have been given to the PCC to be used only for particular purposes. *Endowment Funds* have been given to the PCC with the condition that the capital given is to be retained, and only the income from the capital expended.

The accounts 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.

Incoming resources

Collections are recognised when received by or on behalf of the PCC not when banked. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised in the same accounting year as the income is recognised, not in the year when it is recovered. Grants and legacies to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount is due. Income from the letting of church premises is recognised when due. Dividends and interest are accounted for when receivable. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Expenses are accounted for on an accruals basis.

Fixed assets

The Church and associated buildings are owned by the Diocese of Birmingham. The cost of repairs, renewal of fixtures and additions of new items of furniture or new fixtures are paid for by the PCC. All such costs are expensed to the SOFA in full in the year in which the expense is incurred with the exception of the digital organ which was fully depreciated straight line over 12 years from 2007 to 2018.

Investments

Investments are stated at market value at December 31.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

2 INCOMING RESOURCES	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
<i>2(a) Incoming resources from donors</i>					
Gift aid	51,396			51,396	47,687
Income tax recovered	13,873			13,873	11,744
Non - gift aid	4,486			4,486	4,483
Collections (open plate) at all services	370			370	989
Sundry donations	6,445			6,445	2,708
Use of Church including concerts	6,441			6,441	3,423
	<u>83,011</u>			<u>83,011</u>	<u>71,034</u>
<i>2(b) Other voluntary incoming resources</i>					
Legacies	19,000			19,000	76,310
Donations to New Boiler fund (incl tax £1,914)		8,814		8,814	25,286
Donations to Let there be Light fund (incl tax £4,398)		-		0	31,391
Donations to restricted Fabric fund (inc tax £35)		175		175	140
Donations to Urban Mission fund		-		0	646
Energy grant from Birmingham Diocese	5,378			5,378	
	<u>24,378</u>	<u>8,989</u>		<u>33,367</u>	<u>133,773</u>
<i>2(c) Income from charitable and ancillary trading</i>					
Magazine	2,136			2,136	1,954
Fees and other charges	3,182			3,182	1,183
Car parking	14,850			14,850	14,931
	<u>20,168</u>			<u>20,168</u>	<u>18,068</u>
<i>2(d) Other ordinary income resources</i>					
Sundry	781			781	195
	<u>781</u>			<u>781</u>	<u>195</u>
<i>2(e) Income from investments</i>					
Dividends and interest	1,130	-	236	1,366	519
	<u>1,130</u>	<u>-</u>	<u>236</u>	<u>1,366</u>	<u>519</u>
TOTAL INCOMING RESOURCES 2022	129,468	8,989	236	138,693	223,589

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

3 RESOURCES USED	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
<i>3(a) Grants</i>					
Missionary and charitable giving- Malawi student	0	-		0	791
<i>3(b) Activities directly relating to the work of the church</i>					
Ministry					
Diocesan Common Fund	60,780			60,780	60,780
Working expenses of incumbent	1,172			1,172	673
Assistant Clergy expenses	193			193	512
Administration expenses	2,537			2,537	2,353
New photocopier	2,880			2,880	-
Secretarial assistance	6,261			6,261	6,202
Vicarage maintenance:	810			810	1,288
Church running expenses					
Gas and electricity	14,404			14,404	8,145
Insurance	8,220			8,220	7,925
Church maintenance					
Routine repairs, maintenance, cleaning	6,387			6,387	4,498
Asbestos removal	-			-	9,085
Release of organ retention	-			-	(2,023)
Director of Music	6,353			6,353	6,198
Organists and choir	669			669	358
Parish magazine expenses	1,325			1,325	1,288
Training, development, lent books, cards	379			379	98
Social events and fund raising	509			509	134
Upkeep of services (altar requisites, music, books)	1,458			1,458	1,625
Credence table and covers	1,240			1,240	0
Sundry	43			43	290
	115,620			115,620	109,429
Designated Mission Fund; SWPorch welcome project	2,334			2,334	0
Restricted funds:					
New boiler		12,859		12,859	27,000
Let there be Light- new lighting system		0		0	78,877
Fabric expenditure		0		0	1,769
The Friendship Place		0		0	817
	117,954	12,859		130,813	217,892
<i>3(c) Church management and administration</i>					
Examination of accounts (2022: £900+£50 prior year)	950			950	690
TOTAL RESOURCES USED 2022	118,904	12,859		131,763	219,373
Total resources used 2021	110,910	108,463		219,373	

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

4 Analysis of movement on funds

	At 31.12.21	Movements in the current year						At 31.12.22
		Incoming Resources	Resources Used	Net incoming (outgoing) resources	Transfers between funds	Gains and (losses) on investments	Net movement in funds	
	£	£	£	£	£	£	£	
Unrestricted								
General excluding legacies	60,313	110,468	(116,570)	(6,102)	(15,523)	(1,029)	(22,654)	37,659
General legacies	36,310	19,000	0	19,000	(10,000)	0	9,000	45,310
General sub-total	96,623	129,468	(116,570)	12,898	(25,523)	(1,029)	(13,654)	82,969
Designated: Fabric	0	0	0	0	10,000	0	10,000	10,000
Designated: Mission Development	40,000	0	(2,334)	(2,334)	10,000	0	7,666	47,666
	136,623	129,468	(118,904)	10,564	(5,523)	(1,029)	4,012	140,635
Restricted								
New Boiler	(1,714)	8,814	(12,859)	(4,045)	5,759	0	1,714	0
Let there be Light	0	0	0	0	0	0	0	0
Fabric	3,892	175	0	175	0	0	175	4,067
Urban mission	3,690	0	0	0	0	0	0	3,690
	5,868	8,989	(12,859)	(3,870)	5,759	0	1,889	7,757
Endowment								
Clergy Stipend	9,762	236	0	236	(236)	(1,238)	(1,238)	8,524
Total per Statement of Financial Activities	152,253	138,693	(131,763)	6,930	0	(2,267)	4,663	156,916

Note 2 Note 3

5 Analysis of net assets by fund

	Fixed assets	Debtors	Short term deposits	Cash at bank	Liabilities	At 31.12.22
	£	£	£	£	£	£
Unrestricted						
General	6,575	8,126	72,604	2,664	(7,000)	82,969
Designated Fabric	0	0	0	10,000	0	10,000
Designated: Mission Development	0	0	0	47,666	0	47,666
	6,575	8,126	72,604	60,330	(7,000)	140,635
Restricted						
New Boiler	0	0	0	0	0	0
Let there be Light	0	0	0	0	0	0
Fabric	0	0	0	4,067	0	4,067
Urban Mission	0	0	0	3,690	0	3,690
	0	0	0	7,757	0	7,757
Endowment						
Clergy Stipend	7,924	0	600	0	0	8,524
Total per Balance Sheet	14,499	8,126	73,204	68,087	(7,000)	156,916

CBF Deposit Account 11,185
CBF Combined Account 62,019
73,204

Note: For administrative purposes all the cash at bank is held in the one general fund bank account on behalf of all funds.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

6 Salaries, wages, honoraria and fees	2022	2021
	£	£
Director of Music	6,353	6,198
Organist and choir	669	358
Secretarial	6,261	6,202
	<u>13,283</u>	<u>12,758</u>

7 Investments within Fixed assets.

In the unrestricted general fund there are 4,813 shares in CBF Fixed Interest Securities Fund with a net asset value of £6,575(2021: £7,604) and a historical cost of £6,221 (2021:£6,221).

In the endowment clergy stipend fund there are 5,793 shares in CBF Fixed Interest Securities Fund with a net asset value of £7,194 (2021: £9,152) and a historical cost of £7,543 (2021:£7,543).

8 Debtors	2022	2021
	£	£
Tax recoverable on Gift Aid	7,706	12,446
VAT recoverable	0	2,695
Prepaid insurance	0	666
Other debtors	420	0
	<u>8,126</u>	<u>15,807</u>

9 Liabilities: Amounts falling due within one year

	2022	2021
	£	£
New boiler	0	27,000
New lighting system	0	16,169
Accruals and other creditors	7,000	6,770
	<u>7,000</u>	<u>49,939</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2022

10 Designated, Restricted and Endowment Fund details

Designated

Fabric	To maintain and restore the fabric of the Church
Mission Development	To support projects that will be of missional benefit to St George's Church and parish

Purpose

Restricted

New Boiler	To provide a new boiler for the Church (provided and fund closed)
Let there be Light	To provide a new lighting system for the Church (provided and closed)
Fabric	To maintain and restore the fabric of the Church
Urban Mission	To support the church to enable it to help urban causes outside the parish.

Purpose

Endowment

Clergy Stipend	The income (only) is applied towards vicar's working expenses
----------------	---

Purpose

Independent Examiner's Report to the Trustees of The Parochial Church Council of St George's

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 14 to 21

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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.

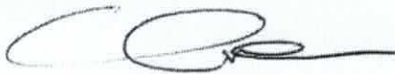
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2006 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Name: Anna Madden

Relevant professional qualification or body: FCA

Address: Curo Chartered Accountants, Curo House, Graebbox, Weston Hall Road, Stoke Prior, Bromsgrove, Worcestershire, B60 4AL

Date 13/7/23

Accounts

THE PARISH CHURCH *of*



Registered Charity Number 1134777

Annual Report and Financial Statements of the Parochial Church
Council for the Year Ended

31 December 2021

Incumbent:

The Revd Dr Samuel Gibson

The Vicarage

3 Westbourne Road

Birmingham

B15 3TH

Bank:

Santander

Bootle

Merseyside

L30 4GB

ANNUAL REPORT 2021

What are the Parochial Church Council's Tasks?

The PCC cooperates with the Incumbent in the whole mission of the Church. As part of the synodical structure of the Church of England, the PCC makes known and puts into effect any decision made by the Diocesan or Deanery Synods and gives advice to these Synods on any matters the PCC considers appropriate. The PCC is responsible for the financial affairs of the Church; the PCC draws up a budget and has the responsibility with the Incumbent of appointing, paying and dismissing paid officers of the Parish. The PCC is responsible for the care, maintenance, preservation and insurance of the fabric of the Parish church. The PCC is also responsible for the care and maintenance of the churchyard.

Vicar's Report

2021 was a year of recovery and renewal as we emerged from the Covid-19 pandemic gradually and by stages. We began to restore many of our longstanding services and activities, while developing new dimensions of parish life as society reopened. In writing this report, I found that I struggled to remember all the various tiers and levels of restriction to which the West Midlands and the UK were subject and had to retrace my steps through some of the legislation! I think this demonstrates both the complexity of 2021 as a year in church life and the way that the congregation and ministry team were required to adapt – as adapt we did. What struck me most is how rapidly things changed from one month to another and how one season's "normal" can become today's "highly unusual".

January 2021 saw most of England under Tier 4 Covid-19 restrictions. This meant that only essential shops could remain open while working from home became the norm once again. Before vaccinations were yet widespread there was significant risk to public health. St George's CofE Primary School, like many others, closed and reverted to home learning. Unlike the lockdown of November 2020, churches were not required by law to close for public worship. However, given the difficulties involved the Parochial Church Council met virtually and decided to voluntarily close for public worship. Church remained open for private prayer on Thursday afternoons, while services resumed an online format; with BCP Mattins at 8am by telephone conference call and live-streamed Eucharist at 10.30am via Facebook. This format had proved relatively successful in 2020, and was so again, with virtual attendance at 8am of up to 15 people, and 40 or so views on Facebook for 10.30am. This suggested that we were keeping in touch with a decent proportion of our regular congregation, and we continued to telephone one another for mutual support.

Inevitably though, this was a worrying and frustrating period for many of us. As I presided at the Eucharist, accompanied by Phil Ypres-Smith on the organ and sometimes others such as Jenny Uff (Reader), Charlotte Gibson and Kate Tingle (ordinands on placement), in an otherwise empty church, I wondered what the future might hold. At that time it was not at all obvious how or when the pandemic would loosen its grip or if people would return to public worship. It was also difficult to build on many of the positive pastoral links made on my arrival in 2020.

Nevertheless, the social life, fellowship and above all the mutual care and concern of St George's people – all gifts of God's grace – saw us through this challenging period.

Not everything during this period was fallow, however. The *Mystery of Faith* enquirers group continued to run online on Sunday evenings, which developed the faith of new and existing members alike, and we met regularly for social gathering on Sunday afternoons via Zoom. Ahead of Lent, we sent cards to everyone on our electoral roll which displayed a printed "virtual" ash cross, prayers, and an invitation to Ash Wednesday services. We held an interactive Ash Wednesday liturgy via Microsoft Teams that was well attended. I also offered everyone in the parish a "Spiritual MOT" – half an hour's conversation with the Vicar – and I was delighted with the positive uptake. With the help of Michael Pritchard the spring of 2021 saw the rebuilding of St George's parish website. I continued my ministry of prayer and presence in the parish on behalf of our parishioners, and this in itself proved a fruitful season of expectation.

With infection rates tentatively declining, on 9th March the PCC met once again to review Covid-19 measures and decided to reopen church for public worship on Sunday 14th March – Mothering Sunday. This allowed us to pick up Lent together and celebrate this significant moment in many people's lives in-person – though we continued to livestream both 8am and 10.30am services for the benefit of those at risk or otherwise at home. Reopening in March meant that we could keep Passiontide and the Paschal Triduum of Maundy Thursday, Good Friday and Holy Saturday together. I advocate keeping the Triduum especially in a fulsome way since it sits at the very heart of the Christian story and message, so having been apart for so long we then entered an intense period of liturgy and prayer together. I would especially like to thank David Hill and Caroline Shaw as Sacristans, Charlotte Gibson and Kate Tingle as ordinands and Jenny Uff as Reader, as well as Keith Uff and Nick Gibbs as Churchwardens, for making my first Triduum at St George's so enjoyable. Some new people attended these services and several remarked that they found them foundational for their faith development – thanks be to God. The culmination of the Triduum was the Easter Vigil on Saturday 3rd April, at which Harriet Ellis and Amin Tavassoli were baptised, having both prepared thoroughly through catechism during Lent. It was a delight to see two younger adults come to committed faith at St George's, and a welcome sign of the ongoing vitality of our church and our sacramental tradition.

With the summer came more recovery of regular parish life, including 8am and 10.30am Sunday services which returned to attendance levels of 10-15 and 40-60 respectively. On Pentecost Sunday we bade farewell to Charlotte Gibson and Kate Tingle as they went to prepare for ordination as Deacons, and serve in their new parishes; whereas we were delighted to welcome Jo Jennings from Trinity College Bristol and Marcus Pagnam from St Mellitus to short ordinand placements, and in September John Lanchbury as a Reader candidate on placement. St George's resumed its hosting of two significant theological training courses for the Diocese of Birmingham: Reader IME (Initial Ministerial Education) and the Local Ordination Pathway. This, combined with our ongoing role welcoming placement students, has deepened our role and reputation as a place of Christian learning.

Other significant events in the summer of 2021 included our Patronal Festival which we kept on Sunday 25th April with the Area Dean of our neighbouring Deanery, Fr Douglas Machiridza, preaching. Fr Douglas is Zimbabwean and therefore we were delighted to welcome members of

the United Methodist congregation that service to meet him. On Sunday 1st August, I was finally able offer some hospitality to the whole congregation in the form of the Vicarage Garden Party, which was a joyous occasion. On Sunday 15th August St George's choir joined with that of St Augustine, our neighbouring parish, to offer a wonderful Solemn Evensong for the feast of the Blessed Virgin Mary, which was well attended and preached by Fr Matthew Tomlinson.

The musical life of our parish continued to flourish under Phil Ypres-Smith's guidance – albeit with significant challenges posed by the pandemic. The choir successfully reformed and recruited new members in the autumn of 2021, including students from the University of Birmingham. Pat Bullock ably acted as Cantor for many of our summer services, and sang on our behalf when it was not possible to sing congregationally indoors. In the autumn we introduced two further new dimensions of music to the 10.30am service: the Primary School choir singing at a new monthly All Age Eucharist; and Zoe Challenor as a professional Cantor once a month. All these groups and individuals bring a richness and diversity to music at St George's which is a real strength. Our core liturgy remains each week, but sometimes is enriched by the voices of children, sometimes by a full choir and other times by Cantors; the music is all of a high standard and offered with care. Our thanks must go to Phil as Director of Music for developing this pattern.

In October 2021, we began a new series of theology lectures nicknamed *St George's Talks*. The first lecture was given by The Revd Professor Hugh Houghton, Professor of New Testament Textual Scholarship at the University of Birmingham and a scholar of international standing. These lectures proved very popular and engaged an audience beyond our regular congregation. Developing our charism as a church which is theologically literate, engaged and open to a range of voices seems to be truly life-giving for all involved. In a similar way, under Suganthi John's leadership and a group of able volunteers, our Junior Church has grown so that there is a Junior Church activity (or All Age talk) every Sunday. Along with regular outdoor Activity days, the dependability of our children's provision and the quality of relationships formed means that the attendance of children is now a reliable feature of Sunday worship at St George's. We are also engaging families who have not attended church before. This is a positive step forward.

Two significant difficulties stand out in 2021. The first is to do with church finances. Despite a successful stewardship campaign in May 2021 with several new donors, our outgoings continued to outstrip our income – mostly due to rental losses, and a lack of plate collections, but partially because the level of regular giving at St George's has not kept pace with the costs of running our work. Nevertheless, through the generosity of a substantial legacy from Frank Drake's estate, we were able to begin plans for some positive developments including adaptation of the south door welcome area and investment in mission. The paradox is that we have a reasonable level of reserves and sometimes receive generous one-off donations, but we have not had quite enough to pay our regular bills from what is donated each month. This means that we run deficits, which drag on our confidence to proclaim the gospel in our part of Edgbaston. I want to thank profoundly all those who support St George's through regular giving and appeal to the whole community to ensure that we are well supported in the years ahead.

The second major difficulty of 2021 was fabric-related, and that was the failure of our 40+ year old boiler in October. An emergency PCC meeting was held at which it was quickly decided to

invest in a modern replacement. Incredibly, donations amounting to nearly half of the £40,000 cost came in during the winter months of 2021 and work began in December. My reflection on this is enormous gratitude to God and for every generous donor, and also a sense that perhaps when we offer money together in solidarity we can achieve great things! Perhaps we could bring some of that energy and determination to our resolve to fund day-to-day ministry.

We also brought to completion, during 2021, our complete relighting scheme and as a result our church looks brighter, cleaner and more welcoming than ever. The lights were blessed and thanks given to God for their successful completion, including the gifts of all the donors, on All Saints Sunday 2021. Our thanks also go to Carol Couse as Chair of the Fabric Committee for being the driving force behind this wonderful project.

Looking back at 2021, two ongoing themes are transition, and engagement with new people. We began the year under serious restrictions, and ended by delivering new events and planning confidently for the future. The worshipping community figure – the CofE’s measure of how many people are associated with St George’s – grew from 127 to 139. Not all is numbers, and behind that figure is a lot of faithfulness, from God to us and on the part of our congregation, but the statistics do show us that St George’s continues to be a vibrant parish church. Therefore we can look ahead with trust in God, and feeling encouraged that even under adverse circumstances we can develop and grow together. On the basis of our firm foundation in our programmes of music, worship and learning, I believe that the time is right to look outward at our neighbourhood and discern where God is calling us to make new disciples.

Fr Sam Gibson, Vicar

Churchwarden’s Report

At the beginning of 2021 the third Covid-19 lockdown started. Between 6th January and 14th March it was not possible to hold services in church in the normal way. During this period a telephone conference service of Morning Prayer was conducted by our Reader, Mrs. Jennifer Uff, and a Eucharist was livestreamed every Sunday morning.

During the year there were two weddings and one service of blessing on a marriage, one baptism, four funerals and one memorial service.

An important new initiative in the life of St George’s was the establishment by Father Sam of a programme of Theology lectures, which began on 15th October with a well-attended lecture by Rev Professor Hugh Houghton on “Ancient Manuscripts and Modern Technology: Biblical Research in the Twenty-first Century”. This lecture was followed by “Reading the Book of Creation” by Rev Dr Sharon Jones on 12th. Novembe and “Live Liturgy, Technology and Performance” by Christopher Dingwall-Jones. The lecture programme will continue in 2022.

We regret to report the loss of a portable communion set. Its whereabouts are unknown.

Nick Gibbs and Keith Uff

Reports of Elected Officers and Safeguarding Statement

Report of Electoral Roll Officer

At the beginning of 2021 there were 84 names on Roll, of which 16 were resident in the parish. During the year, 8 names were removed due to deaths or people moving away, and 2 were added. At the beginning of 2022, there are 78 names on Roll, of whom 15 are resident in the parish.

Jenny Astley

Report of Secretary to the PCC

The PCC met nine times during 2021, with an average attendance of fourteen members. Five of the meetings were held on Zoom because of the pandemic restrictions. Six meetings were the regular two-monthly events, each preceded by a meeting of the Standing Committee (Vicar, Churchwardens, Vice-Chair (until May), Treasurer, Reader, Secretary and a PCC member) to set the agenda. There were two special meetings to decide on worship arrangements as the pandemic progressed. The third special meeting was to approve the scheme to replace the church boiler.

Members of the PCC are *ex officio* or elected by the Annual Parochial Church Meeting. The members of the PCC during the year 2021 were as follows (with retirement dates for elected members in brackets):

Vicar: The Revd Dr Samuel Gibson

Churchwardens: Nick Gibbs and Keith Uff

Reader: Jenny Uff

Principal of St George's Primary School: Shirley Atkar (from May)

Representatives on Deanery Synod: Derek Mertling-Blake (2023), Michael Pritchard (2023), Sara Clethero (2023)

Elected members: Carol Austin (2023), Carol Couse (2023), Maggi Cull (2022), Simon Kirby (2024) (Vice Chair until May), Justin Pinkess (2022), John Russell (2022) (Treasurer), Charles Williams (2024), Caroline Shaw (2023), Phil Ypres-Smith (2024).

David Hill attended meetings of the Standing Committee and PCC as Secretary.

The business of the PCC during the year reflected the changing requirements of the second year of Covid restrictions and the need to continue developing our worship, our relationships with the local communities and wider, and care for our church building.

We responded to the relaxation of Covid restrictions by agreeing to return to in-person worship in church from Mothering Sunday. From July the PCC began to meet again in person. We were able to look forward to establishing a new musical regime from the autumn in re-forming the church choir and involving the St George's Primary School choir, as well as our excellent cantors. We approved the transfer of The Friendship Place to St Mary's RC Church in Harborne. We began to plan for using generous legacy money for improving the south porch area and for investment in mission in our local and fast changing area.

Finance was a regular topic as income continued to be lower than spending. In January we approved the go-ahead for our new lighting scheme, which was completed to great acclaim before the ending of the year. In November we approved the contract to replace our 40-year-old condemned boiler with two smaller, much more efficient condensing boilers. Both these projects were paid for from generous fund-raising.

David Hill

Safeguarding Statement

We continue to seek to make St George's a safe and welcoming place for children, vulnerable adults and survivors of abuse.

John Everson is St George's Safeguarding Officer and Derek Blake is Parish Identity Verifier and Safeguarding Dashboard Representative. Derek has kept the dashboard up-to-date and provided the PCC with copies for acceptance at meetings. He also guided PCC members to the required online training on safeguarding and recorded DBS checks.

A dedicated safeguarding email address and mobile phone number is available. Information about safeguarding is available at the back of church. There have been no referrals made to social care or the police.

Reports of the Committees

(* indicates non-PCC member on membership of the committee)

The **Financial Statements and Reports** can be found commencing on page 14.

Education and Worship Committee

Membership and Meetings:

Fr Sam (chair), Nick Gibbs (stepped down in November) Keith Uff, Jenny Uff, Caroline Shaw, David Hill*, Phil Ypres-Smith, Simon Kirby, John Cooper*, Suganthi Daniel*. Heather Butler* and Harriet Ellis* joined during the year.

Also contributing; Kate Tingle, Charlotte Gibson

The Committee met four times in 2021, twice on Zoom and thereafter in person, and with a screen link.

Setting and easing Covid restrictions

The year started with the third lockdown, and reverting to our accustomed pattern of 8 am telephone matins, and live-streamed 10.30 Eucharist with only essential persons in church. Over the months to July we were gradually able to return to shared worship, with social distancing and mask wearing, and to congregational singing. In the early stages we were most grateful for organ music, and then for cantors, and for the choir coping with visor wearing.

Patterns of Worship

At the July meeting Fr Sam proposed a pattern of Sunday worship which EWC commended and PCC accepted. This has a monthly cycle of music provision at 10.30, using an enhanced choir once a month, and a mixture of cantor and congregational singing otherwise. On Sunday evenings there is a said Common Worship Evening Prayer at 5 pm, with the church open for quiet prayer beforehand.

In the autumn a regular Thursday morning Eucharist was introduced, alternately BCP and Common Worship. This was helpful to older members to whom the 8am service, especially on winter mornings, can be difficult.

Courses and development.

The earlier evening service leaves time for other activities. First came sessions on the CofE Living in Love and Faith material, sharing with St Peter's Harborne. The on-line material for preparation was found helpful though most participants had difficulty in finding enough time to use it all. Towards the end of the year a later evening group was started, led by Simon Kirby and Fr Sam, to discuss Rowan Williams "Being Human", with related poems by George Herbert. In May a short session was held for existing and new leaders of intercessions.

Visitors

We have continued to benefit from having the enthusiastic support of Charlotte Gibson and Kate Tingle, until their ordinations in the summer, and also from ordinands and a reader-in-training spending short placements with us, both learning and sharing their own backgrounds and enthusiasms. Such sharing helps us to be aware of the wider church.

Jenny Uff

Notes on Junior Church (based on Suganthi's reports to EWC)

Junior Church

The JC leaders met in February to prepare for the return on public worship. As restrictions on public worship eased activity sheets were prepared for families. In April Junior Church restarted.

JC Curriculum

It was agreed to continue with the Roots material, which enables a sustained exploration of the Bible with enough flexibility for JC leaders. Roots has the advantage of following the lectionary, and so the presentation of the children's work often reinforces the main service.

JC Activity Days

The first of these was held on 10th July 2021, in the Vicarage Garden and at the Nature Centre in Pershore Road. The purpose of the Activity Days is for children to socialise and get to know each other better over a longer duration of time than is possible during JC. It is also an important time of fellowship for parents. The second one was on Saturday, 16th October to Martineau Gardens, with the theme of Harvest.

Other points

Harriet Ellis joined the group of leaders. This meant there are 3 leaders, giving a complete rota for each month, given the monthly All-Age Eucharist when the children remain in church. The Christmas Crib service went very well.

Fabric and Environment Committee

Carol Couse (Chair), David Hill*, Jane Darnton*, John Russell, Nick Gibbs and Keith Uff (Churchwardens)

WHAT A YEAR! And we thought that 2020 was challenging!

Covid-19 restrictions held up the Vestry decoration but all was finally finished by February. We continued with the Lighting Appeal and after four long years of planning and raising funds, work was at last begun in March to replace the 1991 lighting installation! As the church was closed during this initial phase, work progressed quite well. The work was disrupted a little with the opening and then various closings of the church because of outbreaks of Covid-19 and it wasn't until the beginning of December that we could say the project was completed.

In the meantime, a mandatory asbestos survey revealed the discovery of asbestos fibres in the cellar floor of the boiler room. No admittance to this room meant that we could not service the boiler as usual during the summer months. When the dangerous asbestos was finally removed (another great expense) at the end of September, the servicing of the boiler could be scheduled.

This servicing revealed a major failure of the inner seals of our 1981 Beeston 11 CN boiler which could mean the leaking of carbon monoxide into the church. It was condemned and had to be shut down. This was now the beginning of the winter season and it was essential that we act quickly to replace the heating system and protect not only the Health and Safety of the congregation but also the fabric of the building itself.

Fortunately, the firm which had been servicing the boiler for many years and familiar with both the history and uses of the building were in a position to recommend and begin work on a suitable solution which seemed to be within our budget and the PCC gave its approval in November. The scheme was approved by the DAC and work actually began on the 1st of December to dismantle the 40-year-old boiler and replace it with 2 modern high efficiency condensing boilers. These should consume less gas for the same heat output and reduce our annual CO2 emissions for a typical year by 8 tonnes, making a good start on St George's green journey.

The work carried on for the whole of December without interruption. However, the sheer scale of the work meant that it wasn't completed by Christmas but we were assured that we would have heat again sometime about the middle of January. And indeed we did have heat again from the 13th of January!

Carol Couse

Social Committee

Carol Couse (Chair),
Pat Bullock*
Jenny Astley*

My report for 2020 in the Annual Accounts ended with 'Watch this space next year!' Well, THAT year certainly went by in a blur, didn't it?

For St George's Day, all we could provide was a stall (outside under a gazebo) offering donated items for sale along with Charlotte Gibson's icons, key chains and bookmarks to raise funds for the mission work of St George's and could not organise any other social event to mark the day. We did, however, open up the church (with the proper social distancing) to encourage people attending the sale to visit and learn about St George's history.

We did manage to start up the coffee fellowship, after the 10.30 service, sometime in the summer but without the customary biscuits.

The Theology Lecture Series in October, November and December offered us an opportunity to provide for a simple offering of light refreshments with wine reception before our speaker of the evening which was a welcome back to experiencing some of the church's hospitality. And, Pat Bullock prepared a very welcome and very well attended Christmas Lunch in December, hoping that this could be the re-start of the monthly event.

Next year looks to be nearly as challenging. Let's hope and pray NOT!

Carol Couse

Reports of Church Activities

Bible Reading Fellowship

Seven people receive Guidelines notes and four take Daylight notes. I would be pleased to order new copies if people request them.

Eve Kirby

The Children's Society

The donations of the box holders in 2021 were slightly lower than last year; several boxes were not returned as some holders had not returned to Church due to the pandemic. However a total of £641.31 was collected this year.

Contact Pat Bullock on 0121 475 6875 if you wish to register as a new box holder.

This year's Christingle collection was taken at the Candlemas service, where Christingles were given out, and raised £137.18

Pat Bullock

Christian Aid

For May 2020 our efforts for Christian Aid Week were very curtailed by Covid but in 2021 we managed a house-to-house collection with no-contact envelopes. Each envelope was left at a house for a voluntary donation with the envelope returned to an address, often within the collector's own road. This was very successful as donors had time to put in their gift and to fill in a Gift Aid form as appropriate. The very creditable return for the week's collection was £4503.88 including Gift Aid.

The quiz still existed by popular demand, as an on-line version where people could Zoom with family and friends at their chosen time, with some print-and -post. Donations were voluntary on a St George's personalised Just Giving page, which also allowed Gift Aid, and the total gained was £329.38.

Our two Christian Aid week 2021 activities therefore gave a grand total of £4833.26.

We had one Emergency appeal for Global Hunger in July 2021 resulting in a gift of £243.00

Jane Darnton

Joined-up Reading

The group, which we hope will continue to meet on a Monday evening once a month, usually attracts seven or eight people. Most are from St George's; some however are from other local churches. We read a book and discuss it.

Books read during the year include:

'Not in God's Name' by Jonathan Sachs

'God and the Pandemic' by Tom Wright

'Chosen' by Giles Frazer

'Julian of Norwich' by Janina Ramirez

'Holy Living' by Rowan Williams

'Thomas Aquinas' by Denys Turner

We have also heard interesting talks from Fr Andrew Lenox-Conyngham and Fr Sam Gibson.

Eve Kirby

Monthly Lunch Club

After a break of over 18 months from March 2020 due to the pandemic, many people had been expressing the hope that we would be able to resume Lunch Club as soon as possible. In November 2021 I sent out an email asking if parishioners would now be willing to attend. Everyone was keen to restart, which we did in December, with 24 people attending.

The day was changed to the second Thursday in the month to fit with open Church and the weekly Eucharist.

Numbers attending have continued to be around 15 to 20, and the group runs at a surplus which goes to church funds. All money taken for the May Lunch will as usual be donated to Christian Aid. Unfortunately due to prior commitments there will be no recital this year, and the food will be a buffet rather than soup, bread, and fruit.

Pat Bullock

Music Liaison with St George's Primary School

A break of 18 months from the beginning of March 2020 due to the pandemic meant that it was a case of starting the School Choir again from scratch, as two academic years of Year 6 children had moved on to senior school. An additional problem was that the children were in class bubbles and the school choir is comprised of children from Years 1 to 6.

After discussion with the Head Teacher it was not practical to restart until the beginning of the new academic year in September 2021. Rehearsals therefore began in the second week of September 2021 and have continued under whatever Covid-19 restrictions/rules were in place at the time.

It was proposed by Church that children from the School Choir attend the monthly All Age service to sing a Mass setting and anthem. They sing the parts of James Macmillan's Galloway Mass appropriate to the liturgical season. Their first service was 3rd October for the Harvest service. They sing every month as long as it is not in the School holidays.

In November a choir of 38 sang at the Edgbaston lights switch on. They also sang at the School Harvest, Christmas, and the Easter services. More recently School requested that they also sing at the weekly Collective Worship on Wednesdays, which they now do, and Phil Ypres-Smith accompanies them on the piano to sing if available.

There have been no plans as yet to restart recorder lessons at School.

Pat Bullock

The Parish Magazine

2021 saw something of a return to normality for the Parish Magazine: the aftermath of the pandemic saw a small drop of advertisers, but this had largely been recovered by the end of the year, thanks to the efforts of David Allen, the Advertising Manager, to whom I am grateful, as ever. The usual eleven issues, with one joint for July and August, were produced and circulated among the congregation, a few visitors, and old friends who like to keep in touch. Thanks are due to my contributors, though I still find myself having to write a great deal myself. We aim to carry a variety of material, of local, general or theological interest, besides providing an account and record of what is going on. So I would appeal to anybody who has anything to say, or has done something interesting or plans to do so, to write about it, whether long or short, controversial or not.

I am as ever grateful to our unfailingly friendly and helpful printers, Bromsgrove Printing Co.

Justin Pinkess – Editor

Sewing Group

Although we have only recently managed to meet on a fortnightly basis our numbers have been good. We continue our usual varied sewing projects with some members being more prolific than others. Some of us do more talking than sewing! We are planning a meeting on 1st June with a bring and share lunch to celebrate the Queen's Jubilee.

Carol Austin

Verger's Report

This year has been another challenging one but we seem to be getting back to normal. It's good to have the cleaning crew back in every month but we do need more volunteers to help. Coffee and biscuits provided. The big news is that the old copier has finally given up the ghost and now we have a super-duper colour copier that does all except make my espresso! Looking forward to getting back to full normality.

Charles Williams

Community involvement

One of the effects of Covid, lockdowns and other restrictions has been to increase St George's presence on social media. It started with the live-streaming of services on Facebook and the church website in the early part 2021 and continued over the year with special seasons and events highlighted. It has certainly raised the public profile of the church in the local community. The autumn saw the return of the free Wednesday lunchtime concerts and B'Opera's performances for small children and their parents. Local schools began holding services in church again. The introduction of the occasional Artisan Market in the refurbished Greenfield Crescent allowed St George's to be represented there under a special gazebo. The market also became the location of the Calthorpe Estates Christmas Lights Switch-on, replacing the church and Highfield Road, but again St George's was there under the gazebo advertising our Christmas services. Calthorpe Estates once again provided St George's with a splendid, fully decorated Christmas tree.

PCC Financial Responsibilities

In relation to the financial statements, Charity law requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of the PCC's affairs and of its financial activities for that year. In preparing the financial statements, the PCC are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the PCC will continue.

The PCC are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act of 2011. They are also responsible for safeguarding the assets of the PCC and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Management

The PCC keep under review the major strategic and operational risks which they face to ensure that systems have been established and all necessary steps have been undertaken to minimise these risks.

Reserves Policy

It is the policy of the PCC to maintain the general fund, which represents its free reserves, at least at a level which approximately equates to three months' worth of general expenditure at current levels plus nine months' premiums on the church insurance policy. The PCC believes that such a level of reserves is needed to ensure that their ongoing commitments can be met.

Covid-19

The Covid-19 pandemic 2020-22 creates uncertainty with regard to certain income flows. Steps are being taken to preserve cash flows in and control cash flows out. The General Fund has reserves at 31st December 2021 which should be sufficient to sustain associated losses.

Other Fund raising activities during the year 2021 by Special Agency Collections ,
not being part of PCC funds raised to be paid out to whom it beneficially belongs,

These amounts are not included as income or expenditure our
2021 accounts but are set out below for information.

	£ Details	£ Totals
1 Christian Aid		
Covid 19 continued implications on the usual street collections. But in 2021 we managed a house-to-house collection with with a no-contact envelope system.	4504	
Our usual Quiz night was replaced by a digital on sytem or Zoom with voluntary donatioins via a St Georges Personalised Just Giving Page- allowing Gift Aid donations which raised a total of	329	
2 Emergency appeal for Global Hunger		
Collections from Services and personal donations	243	
Total collected by us and forwarded to Christian Aid		5076
3 Childrens Society - Home collecting boxes counted and paid direct to therir Bank Account		
Home collecting boxes counted Net	641	
Additional Gift Aid Tax to be claimed by C of E Childrens Society where applicable - Estimated	160	
Collections at Christingle Service	137	
Total collected including estimated Gift Aid Tax claimable		938
4 Christmas Charity Collection for The Salvation Army including Gift Aid Tax where given	487	
CAF Voucher to Salvation Army (forwarded to CAF)	100	
Total Collected for Salvation army including Gift Aid Tax where given		587
5 Malawi Diocese Student Support - 2021 Fourth year		
Donations received including Gift Aid Tax where given, plus other incoming annual donations.	53	53
Course suspended in 2020 due to COVID and continued in 2021 towards Graduation		
6 Fees collected on behalf of Birmingham D B of F from Weddings, Funerals etc.	885	885
TOTAL		7539

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

STATEMENT OF FINANCIAL ACTIVITIES for the 12 months to 31 December 2021

	Note	Unrestricted Funds		Restricted	Endowment	TOTAL FUNDS	
		General	Designated	Funds	Funds	2021	2020
		£	£	£	£	£	£
INCOMING RESOURCES							
<i>Incoming resources from donors</i>	2(a)	71,034	-	-	-	71,034	71,183
<i>Other voluntary incoming resources</i>	2(b)	76,310	-	57,463	-	133,773	11,715
<i>Income from charitable and ancillary trading</i>	2(c)	18,068	-	-	-	18,068	15,990
<i>Other ordinary income resources</i>	2(d)	195	-	-	-	195	40
<i>Income from investments</i>	2(e)	259	-	-	260	519	1,120
TOTAL INCOMING RESOURCES	2	165,866	-	57,463	260	223,589	100,048
RESOURCES USED							
<i>Activities directly relating to the work of the church</i>	3(b)	109,429	-	108,463	-	217,892	105,764
<i>Church management and administration</i>	3(c)	690	-	-	-	690	660
<i>Grants</i>	3(a)	791	-	-	-	791	-
TOTAL RESOURCES USED	3	110,910	0	108,463	0	219,373	106,424
NET INCOMING/ (OUTGOING) RESOURCES		54,956	0	(51,000)	260	4,216	(6,376)
TRANSFERS BETWEEN FUNDS							
<i>General to Mission Development designated</i>		(40,000)	40,000	-	-	0	0
<i>Clergy Stipend to General</i>		260	-	-	(260)	0	0
<i>Fabric designated to</i>		-	(6,391)	-	-	(6,391)	(16,645)
<i>Let there be Light restricted</i>		-	-	6,391	-	6,391	16,645
<i>Fabric restricted to</i>		-	-	(1,611)	-	(1,611)	0
<i>Let there be Light restricted</i>		-	-	1,611	-	1,611	0
		(39,740)	33,609	6,391	(260)	0	0
GAINS AND LOSSES ON INVESTMENTS							
<i>Unrealised</i>	7	(547)	0	0	(660)	(1,207)	626
NET MOVEMENT IN FUNDS		14,669	33,609	(44,609)	(660)	3,009	(5,750)
BALANCES BROUGHT FORWARD AT 1 JANUARY							
<i>As previously reported</i>	4	81,954	6,391	50,477	10,422	149,244	154,994
BALANCES CARRIED FORWARD AT 31 DECEMBER	4,5	96,623	40,000	5,868	9,762	152,253	149,244

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

BALANCE SHEET as at 31 December 2021

	Note	2021		2020	
		£	£	£	£
FIXED ASSETS					
Digital Organ			40,451		40,451
	Cost				
	Depreciation		(40,451)		(40,451)
	Net book value		0		0
Investments	5,7		16,766		17,973
			<u>16,766</u>		<u>17,973</u>
CURRENT ASSETS					
Debtors	8	15,807		7,620	
Short term deposits	5	72,261		115,207	
Cash at bank and in hand	5	97,358		20,595	
		<u>185,426</u>		<u>143,422</u>	
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	9	(49,939)		(12,151)	
NET CURRENT ASSETS			<u>135,487</u>		<u>131,271</u>
NET ASSETS			<u>152,253</u>		<u>149,244</u>
FUNDS					
Unrestricted:					
General	4,5		96,623		81,954
Designated	4,5,10		40,000		6,391
Restricted	4,5,10		5,868		50,477
Endowment	4,5,10		9,762		10,422
			<u>152,253</u>		<u>149,244</u>

Approved by the Parochial Church Council on 29 May 2022 and signed on its behalf by:

Reverend Dr. Samuel Gibson M.A. PhD:

Mr John Russell (Treasurer):

The notes on pages 16 to 21 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2021

1 Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. *Designated Funds* have been set aside by the PCC for a particular purpose, but are unrestricted and may be redesignated by the PCC for any other purpose. *Restricted Funds* have been given to the PCC to be used only for particular purposes. *Endowment Funds* have been given to the PCC with the condition that the capital given is to be retained, and only the income from the capital expended.

The accounts 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.

Incoming resources

Collections are recognised when received by or on behalf of the PCC not when banked. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised in the same accounting year as the income is recognised, not in the year when it is recovered. Grants and legacies to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount is due. Income from the letting of church premises is recognised when due. Dividends and interest are accounted for when receivable. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Expenses are accounted for on an accruals basis.

Fixed assets

The Church and associated buildings are owned by the Diocese of Birmingham. The cost of repairs, renewal of fixtures and additions of new items of furniture or new fixtures are paid for by the PCC. All such costs are expensed to the SOFA in full in the year in which the expense is incurred with the exception of the digital organ which was fully depreciated straight line over 12 years from 2007 to 2018.

Investments

Investments are stated at market value at December 31.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2021

2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	2021 £	2020 £
<i>2(a) Incoming resources from donors</i>					
Gift aid	47,687			47,687	48,977
Income tax recoverable thereon	11,744			11,744	12,474
Non - gift aid	4,483			4,483	2,565
Collections (open plate) at all services	989			989	461
Sundry donations	2,708			2,708	4,380
Use of Church including concerts	3,423			3,423	2,326
	<u>71,034</u>			<u>71,034</u>	<u>71,183</u>
<i>2(b) Other voluntary incoming resources</i>					
Bequests	76,310	-		76,310	0
Donations to New Boiler fund (incl tax £2,867)		25,286		25,286	0
Donations to Let there be Light fund (incl tax £4,398)		31,391		31,391	10,956
Donations to restricted Fabric fund		140		140	140
Donations to Urban Mission fund		646		646	0
Donations to The Friendship Place fund		-		-	198
Grants to Let the Stones Live fund				-	421
	<u>76,310</u>	<u>57,463</u>		<u>133,773</u>	<u>11,715</u>
<i>2(c) Income from charitable and ancillary trading</i>					
Magazine	1,954			1,954	2,005
Fund raising activities	-			-	551
Fees and other charges	1,183			1,183	46
Car parking	14,931			14,931	13,388
	<u>18,068</u>			<u>18,068</u>	<u>15,990</u>
<i>2(d) Other ordinary income resources</i>					
Sundry	195			195	40
	<u>195</u>			<u>195</u>	<u>40</u>
<i>2(e) Income from investments</i>					
Dividends and interest	259	-	260	519	1,120
	<u>259</u>	<u>-</u>	<u>260</u>	<u>519</u>	<u>1,120</u>
TOTAL INCOMING RESOURCES	<u>165,866</u>	<u>57,463</u>	<u>260</u>	<u>223,589</u>	<u>100,048</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2021

3 RESOURCES USED	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2021	2020
	£	£	£	£	£
<i>3(a) Grants</i>					
Missionary and charitable giving- Malawi student	791	-		791	0
<i>3(b) Activities directly relating to the work of the church</i>					
Ministry					
Diocesan Common Fund	60,780			60,780	62,004
Working expenses of incumbent	673			673	351
Assistant Clergy expenses	512			512	98
Administration expenses	2,353			2,353	1,685
Secretarial assistance	6,202			6,202	6,166
Vicarage maintenance:	1,288			1,288	2,357
Church running expenses					
Gas and electricity	8,145			8,145	6,079
Insurance	7,925			7,925	8,082
Church maintenance					
Routine repairs, maintenance, cleaning	4,498			4,498	3,598
Asbestos removal	9,085			9,085	0
Release of organ retention	(2,023)			(2,023)	0
Director of Music	6,198			6,198	6,283
Organists and choir	358			358	586
Parish magazine expenses	1,288			1,288	930
Training, development, lent books, cards	98			98	156
Social events and fund raising	134			134	284
Upkeep of services (altar requisites, music, books)	1,625			1,625	1,268
Sundry	290			290	452
	<u>109,429</u>			<u>109,429</u>	<u>100,379</u>
Restricted funds:					
New boiler		27,000		27,000	0
Let there be Light- new lighting system		78,877		78,877	0
Fabric expenditure		1,769		1,769	3,000
The Friendship Place		817		817	0
Let the Stones Live		-		-	2,385
	<u>109,429</u>	<u>108,463</u>		<u>217,892</u>	<u>105,764</u>
<i>3(c) Church management and administration</i>					
Examination of accounts	690			690	660
TOTAL RESOURCES USED	<u>110,910</u>	<u>108,463</u>		<u>219,373</u>	<u>106,424</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2021

4 Analysis of movement on funds

	At 31.12.20	Movements in the current year					At 31.12.21
		Incoming Resources	Resources Used	Transfers	Profit/ (loss) on investments	Total for the year	
	£	£	£	£	£	£	£
Unrestricted							
General excluding legacies	81,954	89,556	(110,910)	260	(547)	(21,641)	60,313
General legacies	0	76,310	0	(40,000)	0	36,310	36,310
General sub-total	81,954	165,866	(110,910)	(39,740)	(547)	14,669	96,623
Designated: Fabric	6,391	0	0	(6,391)	0	(6,391)	0
Designated: Mission Development	0	0	0	40,000	0	40,000	40,000
	88,345	165,866	(110,910)	(6,131)	(547)	48,278	136,623
Restricted							
New Boiler	0	25,286	(27,000)	0	0	(1,714)	(1,714)
Let there be Light	39,484	31,391	(78,877)	8,002	0	(39,484)	0
Fabric	7,132	140	(1,769)	(1,611)	0	(3,240)	3,892
Urban mission	3,044	646	0	0	0	646	3,690
The Friendship Place	817	0	(817)	0	0	(817)	0
	50,477	57,463	(108,463)	6,391	0	(44,609)	5,868
Endowment							
Clergy Stipend	10,422	260	0	(260)	(660)	(660)	9,762
Total	149,244	223,589	(219,373)	0	(1,207)	3,009	152,253

Note 2 Note 3

The total cost of the new boiler is £39,485. By 31 December £27,000 had been invoiced and fund raising (continuing) had reached £25,286.

5 Analysis of net assets by fund

	Fixed assets	Debtors	Short term deposits	Cash at bank	Liabilities	At 31.12.21
	£	£	£	£	£	£
Unrestricted						
General	7,604	9,295	71,661	14,833	(6,770)	96,623
Designated: Mission Development	0	0	0	40,000	0	40,000
	7,604	9,295	71,661	54,833	(6,770)	136,623
Restricted						
New Boiler	0	2,867	0	22,419	(27,000)	(1,714)
Let there be Light	0	3,645	0	12,524	(16,169)	0
Fabric	0	0	0	3,892	0	3,892
Urban Mission	0	0	0	3,690	0	3,690
	0	6,512	0	42,525	(43,169)	5,868
Endowment						
Clergy Stipend	9,162	0	600	0	0	9,762
Total	16,766	15,807	72,261	97,358	(49,939)	152,253

CBF Deposit Account	11,047
CBF Combined Account	61,214
	<u>72,261</u>

Note: For administrative purposes all the cash at bank is held in the one general fund bank account on behalf of all funds.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2021

6 Salaries, wages, honoraria and fees	2021	2020
	£	£
Director of Music	6,198	6,283
Organist and choir	358	586
Secretarial	6,202	6,166
	<u>12,758</u>	<u>13,035</u>

7 Investments within Fixed assets.

In the unrestricted general fund there are 4,813 shares in CBF Fixed Interest Securities Fund with a net asset value of £7,604 (2020: £8,151) and a historical cost of £6,221 (2020:£6,221).

In the endowment clergy stipend fund there are 5,793 shares in CBF Fixed Interest Securities Fund with a net asset value of £9,152 (2020: £9,812) and a historical cost of £7,543 (2020:£7,543).

8 Debtors	2021	2020
	£	£
Tax recoverable on Gift Aid	12,446	2,984
VAT recoverable	2,695	0
Prepaid insurance	666	656
Other debtors	0	3,980
	<u>15,807</u>	<u>7,620</u>

9 Liabilities: Amounts falling due within one year

	2021	2020
	£	£
New boiler	27,000	0
New lighting system	16,169	0
Accruals and other creditors	6,770	6,256
Organ works	0	2,023
Fabric works	0	3,000
Stoneworks	0	872
	<u>49,939</u>	<u>12,151</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2021

10 Designated, Restricted and Endowment Fund details

Designated	Purpose
Fabric	To maintain and restore the fabric of the Church (designated now closed)
Mission Development	To support projects that will be of missional benefit to St George's Church and parish
Restricted	Purpose
New Boiler	To provide a new boiler for the Church
Let there be Light	To provide a new lighting system for the Church (now closed)
Fabric	To maintain and restore the fabric of the Church
The Friendship Place	To provide a friendly meeting place to support people with needs and their carers (now closed)
Urban Mission	To support the church to enable it to help urban causes outside the parish.
Endowment	Purpose
Clergy Stipend	Income (only) applied towards vicar's working expenses

Independent Examiner's Report to the Trustees of The Parochial Church Council of St George's

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 14 to 21.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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.

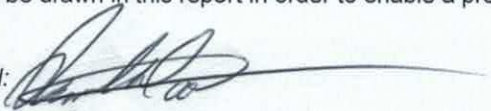
Independent examiner's statement

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:



Name: Stuart Wood

Relevant professional qualification or body: FCA

Address: Curo Chartered Accountants, Curo House, Greenbox, Westonhall Road, Stoke Prior, Bromsgrove, Worcestershire, B60 4AL

Date: 24/8/22

Accounts

THE PARISH CHURCH *of*



Registered Charity Number 1134777

Annual Report and Financial Statements of the Parochial Church
Council for the Year Ended

31 December 2020

Incumbent:

The Revd Dr Samuel Gibson

The Vicarage

3 Westbourne Road

Birmingham

B15 3TH

Bank:

Santander

Bootle

Merseyside

L30 4GB

ANNUAL REPORT 2020

What are the Parochial Church Council's Tasks?

The PCC cooperates with the Incumbent in the whole mission of the Church. As part of the synodical structure of the Church of England, the PCC makes known and puts into effect any decision made by the Diocesan or Deanery Synods and gives advice to these Synods on any matters the PCC considers appropriate. The PCC is responsible for the financial affairs of the Church; the PCC draws up a budget and has the responsibility with the Incumbent of appointing, paying and dismissing paid officers of the Parish. The PCC is responsible for the care, maintenance, preservation and insurance of the fabric of the Parish church. The PCC is also responsible for the care and maintenance of the churchyard.

Report of the Churchwardens

The beginning of the year found the parish in vacancy following the appointment of Rev Julian Francis as Archdeacon of Walsall. We were able to maintain the normal pattern of Sunday services thanks to a group of visiting clergy. We are very grateful to Rev John Nightingale, Rev Professor Hugh Houghton, Rev Canon Dr Andrew Lenox-Conyngham, Rev David Tomlinson, Rev John Wilkinson, Ven Paul Taylor, Rev Canon Stephen Mayes, Rev Dr Carlton John Turner, Rev Canon Keith Withington, Rev Rob Farman and Rev Andrew Hutchinson for leading our worship during this period. Our ordinand on placement Ms Kate Tingle, Mr John Cooper, Mr Simon Kirby and our Reader, Mrs Jennifer Uff, also led services. Special thanks should also be given to our parish administrator, Mrs Marcia Cannings who organised all this activity and liaised with the visiting clergy.

On 22 March all normal services were suspended following the Government's announcement of a "lockdown" in order to reduce the spread of Covid 19. The church was open for private prayer for an hour from 1030, but the church building then closed completely for the remainder of the lockdown period. From 19 April Mrs Uff led a telephone service of Morning Prayer (BCP) which continued throughout the periods of lockdown including two sermons from the Archdeacon and music from Mr Phil Ypres-Smith, and Mrs Evelyn Kirby led a mid-week Prayer Group on Zoom which attracted two new followers from the teaching staff at St George's Primary School. From 21 June, when the lockdown was relaxed, the church was open for two hours on Sunday, Wednesday and Friday for private prayer. Services in church resumed on 5 July, at first with Morning Prayer. Holy Communion at 1030 a.m. resumed on 19 July.

Before the lockdown period we were delighted to learn from the Archdeacon, Ven Jenny Tomlinson, that it would be possible to appoint a new Vicar to St George's. On 18 February a special meeting of the PCC under s. 11 of the Pastoral Measure was held at which the Area Dean, Rev Nick Tucker, explained the process for making this appointment and the Churchwardens, Mr Nicholas Gibbs and Mr Keith Uff, were elected the Parish Representatives. Following advertising of the post within the Diocese interviews were held by Zoom on 20 May. On 12 July we were delighted to announce that the Patron of the Living, Sir Euan Anstruther-Gough-Calthorpe, had proposed and the Bishop had appointed Rev Dr Samuel James Gibson to be Vicar of St George's. Father Sam was licensed by Bishop Anne on 4 September in a service

conducted under Covid-compliant rules. We were pleased to welcome Sam and his family to the Parish, and to hear that Mrs Charlotte Gibson would be on placement at St George's for the remaining year of her training for the ministry.

The Covid 19 crisis provided an imperative call for the rapid development of our information and communication systems. Along with many organisations around the world we learned to hold meetings remotely on Zoom and, later, Microsoft Teams enabled by PCC Member Mr Michael Pritchard who procured free licenses for the Windows 365 operating system through Microsoft's support scheme for charities. When we reopened for worship in July Michael developed our presence on Facebook to provide effective live streaming of services through a smartphone. The basic copper cable communications connection of the church to the outside world was severed in a churchyard gardening accident in the autumn and was replaced with a wireless mobile 5G service giving much improved capacity and capability at a lower cost. Not only could many of us remain connected to services, prayer groups and essential meetings during the covid lockdowns but we also made significant progress by introducing cloud-based applications for Gift Aid administration, file sharing and voice calls, allowing employees and volunteers to continue their essential support remotely.

Nick Gibbs and Keith Uff

Vicar's Report

I started as Vicar of St George's at the beginning of September 2020 and therefore wish to begin this report by giving thanks for the warm welcome given to me, Charlotte and our children by the congregation and community. 2020 has been an exceptional year, dominated by the Covid-19 pandemic, and a series of unprecedented challenges for all of us personally and for church life.

The final quarter of 2020 was no exception to this. When I arrived as Vicar public worship had resumed, but infection rates in Birmingham and nationally continued to rise as winter approached. Throughout September and October St George's was committed to a "mixed mode" of worship, with some participating by being physically present in church, and others joining online by watching on Facebook. When November arrived we found ourselves in another national lockdown with congregating for public worship once again prohibited for the greater good of infection control. The 10.30am Sunday Parish Eucharist continued, but with only myself as officiant, Phil Ypres-Smith as organist, and at times deacons and preachers, present in church; the remainder of the St George's community joined remotely. Meanwhile, the 8am service went fully online, as a shared service of Mattins by telephone conference call. During that November lockdown the church building opened for private prayer on Thursdays, which proved a lifeline for church members, and indeed for many passing by the church, who took the opportunity to sit in a place of peace. Churches, along with supermarkets, were one of the few non-domestic spaces in which people were allowed to be present, even if our interactions were strictly limited.

Given the rapidity with which public health decisions were made in the winter, the PCC adapted remarkably quickly, making the key decisions about switching to online media and interactions in a thoughtful and timely manner. Our gratitude must go to PCC members, and especially to Keith Uff and Nick Gibbs as churchwardens, for this process. Furthermore, Jenny Uff as Parish

Reader, Kate Tingle and Charlotte Gibson as parish ordinands, Charles Williams as Verger, and Phil Ypres-Smith as Director of Music are also owed a great deal for helping to organise and sustain the worshipping life of the parish during that period of lockdown. As a new Vicar and first-time incumbent this period was one of real challenge and growth for me, and I am profoundly thankful for their support.

As December began we resumed public worship open to all. We found that a significant proportion of St George's congregation persevered with attending in-person through these difficult circumstances, with Sunday attendance averaging 40-50 adults and 5 children, plus numerous virtual worshippers joining remotely including some from further afield. Understandably, some continued to access worship online and by telephone for medical and personal reasons throughout this period. A real strength of St George's as a worshipping community has been the willingness of so many to bridge the online/physical gap, to remain in touch with church members by telephone and to provide pastoral care for one another. This has led me to feel that many of our pastoral relationships have strengthened rather than diminished during times of lockdown, and that we are in a strong position to grow together in future. We were also fortunate that many continued to support St George's financially by standing order so that our finances, while hurt by a loss of rental income, were manageable. Our thanks go to all who support the ministry and mission of the church through their regular giving. Thanks are also due to Marcia Cannings as Parish Administrator for her patient remote working during 2020, and the many volunteers who have kept church open, clean, and prepared for services.

New initiatives beginning during November 2020 were the *Mystery of Faith* discussion group, via Zoom on Sunday evenings, and the Zoom social on Sunday afternoons for periods when the church was closed. Morning Prayer via Zoom on Wednesday mornings also resumed during lockdown, organised by Eve Kirby and others. These forums have provided me with an opportunity to build up some familiarity with church members, though I look forward to the time when longer in-person celebrations and interactions are possible.

Advent and Christmas saw an enthusiastic season of anticipation and celebration, albeit one restrained by the various ongoing restrictions. Before the 10.30am services some of us braved the cold to sing Advent/Christmas carols outdoors. Although many of the usual school services were not possible in 2020, as Vicar I was able to engage creatively with St George's Primary School, leading worship on-site but "beamed" into classrooms via Microsoft Teams, and at times remotely from the vicarage study. St George's School, and the other schools in the parish, remain committed to good relationships with us and these lines of communication are very much open.

There were several highlights during the festive season including a well-attended Christingle All-Age Eucharist, a service of Advent Carols sung by the choir, and the outdoor family Crib service which was attended by 25 adults and 15 children, some of whom were new to St George's. Special thanks go to Suganthi and Emma Daniel for their creative ideas and organisation of this service. Midnight Mass and Christmas Day were also well attended, and we welcomed several newcomers who are now continuing their journey of faith with us. Calthorpe Estates provided a Christmas tree, as in previous years, which was appreciated by many in the local area and was a focus for photographs. St George's has developed a good social media presence through our Twitter and Facebook pages which increases awareness of us as the church for "Edgbaston

village". Charlotte Gibson provided us with high quality publicity for the Christmas season, including an outdoor banner to face the local eateries and posters for external signage, which encouraged newcomers over the season. We placed an outdoor crib by the south door of church which elicited positive interactions from local families. A food bank box in church kept donations from parishioners flowing to people in need. All of this has meant that, despite the pandemic, St George's continued to be an outward-looking church.

Looking back at 2020 will give us all pause for thought. We were thankful not to lose many regular attendees to Covid-19, but mindful of the impact the pandemic had on the residents of our parish, which is home to deprived communities, and on many of our loved ones. We will be glad not to repeat the stress and complexity of switching between different modes of worship, but will identify the work of God in the times we were, by gifts of grace, able to adapt and change. Looking ahead we will wish to build on the strengths of our church: our pastoral care for one another and our welcome of newcomers, our flexibility and openness to new circumstances, our grounding in Jesus Christ in the Eucharist and regular prayer. We offer these to God and ask Him to use them, and us, to bless this place in the year ahead.

Fr Sam Gibson, Vicar

Reports of Elected Officers and Safeguarding Statement

Report of Electoral Roll Officer

At the beginning of 2020 there were 84 names on Roll, of which 14 were resident in the parish. During the year, 3 names were removed due to deaths and 3 were added. At the beginning of 2021, there are 84 names on Roll, of whom 16 are resident in the parish.

Jenny Astley
(Electoral Roll Officer)

Report of Secretary to the PCC

The PCC met nine times during 2020, with an average attendance of thirteen members. All but two were held by Zoom because of the pandemic restrictions. Six meetings were the regular two-monthly events, preceded by a meeting of the Standing Committee (Vicar, Churchwardens, Vice-Chair, Treasurer, Reader, Secretary and a PCC member) to set the agenda. One meeting was the 'Section 11' meeting to prepare for the selection of a new Vicar. In addition there were two short special meetings, one to decide on worship arrangements for the Second Lockdown in November, the other to agree the Common Fund payment for 2021.

Members of the PCC are *ex officio* or elected by the Annual Parochial Church Meeting. The members of the PCC during the year 2020 were as follows (with retirement dates for elected members in brackets):

Vicar: The Revd Dr Samuel Gibson (from September)

Churchwardens: Nick Gibbs and Keith Uff

Reader: Jenny Uff

Representatives on Deanery Synod: Derek Mertling-Blake (2023), Michael Pritchard (2023), Sara Clethero (2023)

Elected members: Carol Austin (2023), Carol Couse (2023), Maggi Cull (2022), Simon Kirby (2021) (Vice Chair), Justin Pinkess (2022), John Russell (2022) (Treasurer), Charles Williams (2021), Caroline Shaw (2023), Phil Ypres-Smith (2021).

David Hill attended meetings of the Standing Committee and PCC as Secretary. Simon Kirby chaired the meetings of the Council until September, when Fr Sam took up the role.

The year's business was dominated by the pandemic and its consequences for both worship and the church's finances, and the much happier process of the appointment and welcome of Fr Sam Gibson as our new Vicar. The pattern for that was set at the Section 11 meeting in February where the Area Dean Nick Tucker provided helpful observations and suggestions for the Parish Profile. The March PCC meeting was held on the day that the Government announced amongst much else that churches should cease holding public worship.

Church finances were a major topic as sources of income were depleted because of Covid restrictions. The arrangements for the appointment and Induction of our new Vicar were a pleasant part of the year's business. Other topics included the new lighting scheme, which moved from being a plan and estimate to a Faculty application, the work on the south porch and the vestry, accepting or approving safeguarding policies and action plans, arranging services by telephone, live-streaming and in church, and responding to the second lockdown in November. The Council rose to the challenges of a most unusual year with vigour and imagination and managed to avoid all talking at once on Zoom.

David Hill

Safeguarding Statement

We continue to seek to make St George's a safe and welcoming place for children, vulnerable adults and survivors of abuse.

John Everson is St George's Safeguarding Officer and Derek Blake is Parish Identity Verifier and Safeguarding Dashboard Representative. Derek has kept the dashboard up-to-date and provided the PCC with copies for acceptance at meetings. He also guided PCC members to the required online training on safeguarding and recorded DBS checks.

Following guidance from the Diocese of Birmingham, the PCC has adopted the following safeguarding policies:

- Identifying and Reporting Serious Incidents to the Charity Commission
- Action Plan for Promoting a Safer Church, Levels 1, 2 and 3.

These documents were uploaded onto the church website.

A dedicated safeguarding email address and mobile phone number is available. Information about safeguarding is available at the back of church.

There have been no referrals made to social care or the police.

Reports of the Committees

(* indicates non-PCC member on membership of the committee)

The Financial Statements and Reports can be found commencing on page 14.

Education and Worship Committee

Membership and Meetings:

Fr Sam (chair), Nick Gibbs, Keith Uff, Jenny Uff, Caroline Shaw, David Hill*, Phil Ypres-Smith, Simon Kirby, John Cooper*, Suganthi Daniel*.

Also contributing; Kate Tingle, Carol Couse, Charlotte Gibson

The Committee met five times in 2020, once live and thereafter on Zoom.

Before Lockdown

During the early months of 2020, with the parish in vacancy, the pattern of visiting clergy taking 8am and 10.30 am communion services continued, but with increasing precautions through March until all public worship in the building had to cease.

The first Lockdown

After the abrupt closing of church buildings just before Easter, Nick Gibbs started to circulate the weekly notices to all the email addresses we have, giving news of St George's activities and news, and giving links to local and national online services.

Eve Kirby initiated a prayer group meeting three mornings a week on Zoom.

A telephone conference call service, at 8am on Sundays, and using the C of E Morning Prayer (BCP), was instigated through the energy and set-up work of Nick Gibbs. This has continued; it allows worship for those less confident with online provisions, or without access to internet. It has provided valued contact with familiar voices to people who are shielding or keeping to home.

More recently

The building was opened for private prayer as soon as this was permitted, on 17th July, with social distancing provisions, and open doors for ventilation.

When public worship was allowed, we were able to build on the experience of opening for private prayer to hold a 10.30 said service of Morning Prayer from Common Worship, with organ music, on 5th July, and 12th July. Our first Holy Communion was on 19th July. We are most grateful to Ven Paul Taylor for coming to take this, and for all his kind and informed support.

The 8am telephone Morning Prayer continued, as it was not feasible to provide an early service in church, and the telephone link supported some who could not come to the building.

A mixture of Eucharist and Morning Prayer continued for the 10.30 morning service, with much appreciated organ music but no singing, while preparations for Fr Sam's installation went

forward. These 10.30 services were recorded and made available online, by the website and our Facebook page.

September and October:

Since the institution of Fr Sam on 4th September, 10.30 Eucharist, said but with organ music, has been celebrated every Sunday, and the 8am Book of Common Prayer service has been reinstated. Both services have been recorded and made available on the Facebook page and on the website. They can be followed either live or as a recording. Thanks are due to Michael Pritchard and Nick Gibbs for enabling this facility. The 10.30 service uses the nave altar, and spaced pews. The 8am Holy Communion takes place in the Chancel.

Fr Sam initiated saying Morning Prayer in the Lady Chapel on weekdays – Tuesday to Friday - at 9am. Others join the prayers. On Thursdays, the church is open through the rest of the morning, allowing conversation with the vicar, but also visits to the church, and private prayer.

The arrangement of different areas for different services allows spaces used by larger numbers to be quarantined from one week to the next.

Developments

Fr Sam started a nurture group, potentially leading to baptism/confirmation, to meet fortnightly until Easter.

The pattern of a service of the word on the fifth Sunday of a month is being continued. We have had the benefit of two ordinands this year, Charlotte Gibson on placement, and Kate Tingle continuing to have St George's as her home church, giving a wide resource for preaching and leading. There is also opportunity for lay people to preach. Epiphany was celebrated on the actual day, Wednesday 6th January. The practice of having a liturgical deacon standing at the north side of the altar for the Eucharistic Prayer and helping with the setting up and clearing of the altar, as well as leading some parts of the responses, is being developed and adapted to cope with coronavirus restrictions and the preferences of those taking part.

Second lockdown, in November:

Under the rules of the second lockdown, the 10.30 Sunday Eucharist was celebrated in church - but with only a minimum of necessary participants – and livestreamed. The 8am telephone conference matins, and the now weekly Zoom prayer group, were re-instated.

Advent and Christmas:

From December, the decision on opening church buildings for public worship fell to the vicar and PCC, and was happily agreed for St George's, with our ample space and generous ventilation, though Advent plans were somewhat curtailed. The pattern of singing a hymn together outside the building at 10.20 each Sunday was most welcome, as were the use of cantors to sing parts of the service, and the organ music.

Fr Sam celebrated Eucharist at 10am on Thursdays in Advent.

Christmas itself began with an outdoor Crib Service - see the paragraph below on Children's Work - and we were delighted to have the choir sing carols for the Midnight Mass and the Christmas Day Eucharist.

Children's Work:

Junior Church (JC) maintained as much activity as possible for children through 2020. From January-March 2020, sessions were conducted when there were children in church. Although we planned for JC to take place regularly every third Sunday, this soon became impossible to maintain as it was important to have some kind of activity whenever there were children present. From March-September 2020, there were no JC activities in church due the national lockdown. From September 2020, following Covid-secure protocols, JC has resumed with a small, but steady number of children attending. We have had an all-age Advent service and a very successful outdoors Crib Service and look forward to more activities through 2021 for all children who come to St George's.

Jenny Uff and Suganthi Daniel

Fabric and Environment Committee

Carol Couse (Chair), David Hill*, Jane Darnton*, John Russell, Nick Gibbs and Keith Uff (Churchwardens)

This year of the Covid-19 pandemic has been challenging for the church as with all other aspects of working and personal life.

The final stonework repairs to the South Porch were held up at the end of 2019 due to a shortage of suitable stone from the quarry. Work was then re-scheduled to the spring but the national Coronavirus lockdown and furloughing of contractors plus other delays meant the repairs were not completed until June of 2020. However, this has now completed the majority of the restoration for which Phase 2 of the appeal for 'Let the Stones Live' was created.

As you may recall, the first task of the stonework repair in 2019 was to restore the East elevation masonry which included the seriously eroded delicate tracery of the window. The extensive work also included the alteration of the vestry gutter which was the main source of the water ingress into the vestry itself. But the repairs to the interior walls of the vestry could not be undertaken until the full impact of the damage was determined. The saturated plaster was finally removed in September and the walls were allowed to dry out for several months before re-plastering. Most of the preparation work is now finished and we look forward to the decoration of the vestry in January when we can put the room back to order.

During the various periods of lockdowns, the only other matter with which we could actively engage was the continuation of the work of the appeal for the new lighting design. Not being able to actually meet very many times didn't stop the process of fund raising. We managed to put in several hundred hours into grant applications and publicising this great need for better lighting for the church. We received many very generous donations from members of the congregation and equally generous grants from local trusts, organisations and friends of St

George's. There were, also during the year, lots of individual fund raising initiatives producing amounts both large and small for the new lights. The result of all this activity now means that we have successfully secured 70% of the sum needed for the project, leaving £20,000 yet to be raised and we believe that we can achieve this.

If so, we have the Faculty granted by the Diocese in place and a quotation for the works, which is good until the end of June, meaning that we might actually have fully functioning lights to see out the New Year of 2021 and welcome in the next!

Carol Couse

Mission Partnership Committee

There have been no meetings and no developments over the last year. The continuation of the Committee, or its alternative, will need discussion with Fr Sam.

Jenny Astley

Social Committee

Carol Couse (Chair)

Pat Bullock*

Jenny Astley*

Well.....what can we say?

We had the usual array of activities to look forward to and then Covid-19 happened!

In order to keep everyone safe, we couldn't continue with the fellowship of coffee after church and then it didn't matter anyway because we couldn't have church!

Even in very early planning sessions, St George's Day had already proved to be a bit of a headache with the awkward timing of school half term. I think there was the church's Patronal Festival Lunch being planned for the end of April and the Community Picnic scheduled for the 1st of May but, of course, that couldn't take place.

And we had already planned that we would continue with the growingly popular Friday Fellowship Evenings with Cottage Pie, Dessert and entertainment and looking forward to those fun events.

So, I guess all we can do is pray that we can all emerge from the pandemic safe, healthy and looking forward to a better and happier 2021!

Watch this space next year!

Carol Couse

Reports of Church Activities

Bible Reading Fellowship

The number of people who receive BRF Notes is gradually decreasing. Seven people receive Guidelines and four take Daylight. I would be pleased to order new copies if people request them.

Eve Kirby

The Children's Society

This year St George's held a socially distanced 'make your own' Christingle service on 20th December, which was closely followed by another lockdown. Some people took home candle boxes; so far two have been returned giving £62. Volunteer Support have been in touch to say not to worry if home collection box opening is delayed. Boxes and cheques are still being returned. So far the total is £194.20 from five boxes, with eleven boxes still to be returned.

Pat Bullock

Christian Aid

For May 2020 our efforts for Christian Aid Week were very curtailed by Covid restrictions but we donated directly the sum of £1320.00 by received cheques. There were also unknown donations from parishioners who gave via the Christian Aid web site, enabling Gift Aid to be added.

House-to-house collection was completely abandoned. Also, we could not hold our Tuesday lunch club where we normally have soup and cheese, music and donations.

The quiz still existed, by popular demand, mostly on-line but also printed out and posted. It was felt it would be too difficult to do a simultaneous parish Zoom quiz but people could Zoom circles with family and friends at their chosen time. Participants were asked to donate via the main web site if they wished.

Christian Aid week 2021, due to take place in mid-May, is reduced in extent but a drop off only system for house-to-house will allow some local collecting rounds. Collecting envelopes will be available in church also now we can open. The quiz will be the distant format as last year and we must anticipate sociable quiz and lunch tables in 2022!

Jane Darnton

Deanery Synod

The synod has not met since 12th November 2019, when Edgbaston and Warley Deaneries had a joint meeting and agreed to the merging of the two Deaneries. We had no meetings in 2020 or since and await the new area Dean taking up office.

Derek Mertling-Blake

The Friendship Place

We had time for one meeting in January before Covid 19 closed us down. The one meeting was great in that we had a busker called David Fisher. Everyone enjoyed his singing and tunes and we danced. Roll on freedom when we can meet up again!

Eve Kirby

Joined-up Reading

The group, which continues to meet on a Monday evening once a month, usually attracts seven or eight people. Most are from St George's; some however are from other local churches. We read a book and discuss it.

Books read during the year include:

'Christians and Religious Pluralism' by Alan Rice

'Village of Secrets' by Caroline Moorehead

Then we closed down because of Covid 19.

Eve Kirby

Monthly Lunch Club

St George's Lunch Club met to enjoy a meal together for the first three months of 2020 and unfortunately have not met since because of Covid restrictions.

Pat Bullock

Music Liaison with St George's Primary School

Due to Covid19 I have not been back into school. The plan was that I return in the New Year to teach small groups, but then there was another lockdown.

Pat Bullock

The Parish Magazine

For the magazine, as for many of the church's activities, 2020 was a year like no other. For the first time in over forty years, the April issue had to be aborted on the verge of printing and May and June abandoned altogether. In partial compensation we produced a separate issue for August, giving a net loss of two. Uncertainties about each month in advance, the absence of active servers and the suspension of coffee and most of the music led to changes in format, too.

As ever I am grateful to my faithful contributors, and welcome the new vicar's regular contribution in a 'Vicar's slot' – if not quite the conventional Vicar's letter that opens most parish magazines – but wish there were more of them.

Thanks are due also to David Allen, the advertisement manager, whose diligence and contacts keep the whole financially viable, and to our unfailingly friendly and helpful printers, Bromsgrove Printing Co: it was with considerable relief that when I rang them in June I found them active on the other end of the line!

Justin Pinkess – Editor

Prayer and Share Group

This group has been in abeyance during 2020, and may well find a different format to offer prayer in 2021.

Jenny Uff

Sewing Group

We have not been able to meet but we have been able to share news by email. When we meet again we will have a shared lunch and hope to make plans for a visit, possibly to Compton Verney, our choice for Summer 2020 that had to be cancelled.

Carol Austin

Verger's Report

Due to the pandemic not a lot happened in 2020 as the church was closed for a large part of the year. My thanks to the cleaning crew when we were allowed into church to clean in a socially-distanced manner. I can't be the only one to look forward to being able to go back to normal. The main new expenditure on the horizon is a new photocopier with a finishing station on the side, as our old copier is facing an uncertain future due to the lack of spare parts being available.

Charles Williams

Community Involvement

Despite the pandemic many in St George's congregation continued to be involved in community activity within the parish and beyond. Events continued in and around the church whenever they could. Before the first lockdown Year 1 from St George's Primary School visited, Tuesday monthly lunches were held and Friendship place was able to meet. Six free Wednesday lunchtime concerts were held during the year, the audience socially distanced as needed, and the last concert was live-streamed from the empty church. The Ethiopian Orthodox Tewahido Church celebrated services in St George's on five Saturdays. From June the church was open for private prayer on Thursday mornings. In October, just before the second lockdown, B'Opera held a very successful relaxed concert in church for small children and their parents ('beautiful

music for tiny ears'). Many events had to be cancelled however, the St George's Day picnic, school end-of-term services, concert bookings, the Edgbaston Village Christmas Lights Switch-on and the many carol services. Nonetheless as always Calthorpe Estates provided us with a splendid fully decorated tree at Christmas, when a banner on the Highfield Road corner announced 'A light to lighten the nations – Advent and Christmas blessings from St George's Church' – a sign that, pandemic or not, we are always here.

David Hill

PCC Financial Responsibilities

In relation to the financial statements, Charity law requires the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of the PCC's affairs and of its financial activities for that year. In preparing the financial statements, the PCC are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the PCC will continue.

The PCC are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act of 2011. They are also responsible for safeguarding the assets of the PCC and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Management

The PCC keep under review the major strategic and operational risks which they face to ensure that systems have been established and all necessary steps have been undertaken to minimise these risks.

Reserves Policy

It is the policy of the PCC to maintain the general fund, which represents its free reserves, at least at a level which approximately equates to between six and eight months' unrestricted fund expenditure at current levels. The PCC believes that such a level of reserves is needed to ensure that their ongoing commitments can be met.

Covid-19

The Covid-19 pandemic 2020-21 creates uncertainty with regard to certain income flows. Steps are being taken to preserve cash flows in and control cash flows out. The General Fund has reserves at 31st December 2020 which should be sufficient to sustain associated losses.

Other Fund raising activities during the year 2020 by Special Agency Collections ,
not being part of PCC funds raised to be paid out to whom it beneficially belongs,

These amounts are not included as income or expenditure our
2020 accounts but are set out below for information.

	£	£
	Details	Totals
1 Christian Aid		
Covid 19 had serious implications on the usual street collection which was not able to take place in 2020 as well as our other annual fund raising events.		
Our usual Quiz night was replaced by a digital sytem on line or paper copies by post.		
Entrance fees recived by us forwarded to Christian Aid.	1320	
Option to forward fees direct to Christian Aid but no information of any donations made this way	0	
Total collected by us and forwarded to Christian Aid		1320
2 Childrens Society - Home collecting boxes counted and paid direct to their Bank Account		
Home collecting boxes counted Net	666	
Additional Gift Aid Tax to be claimed by C of E Childrens Society where applicable - Estimated	158.61	
Total including estimated Gift Aid Tax claimable		824.61
3 Christmas Charity for Karis Neighbour Scheme		
Collections from Services including Gift Aid tax as given	212.5	
Cheques made to Karis and forwarded to them,	350	
Total including estimated Gift Aid Tax claimable		562.5
4 St Georges Primary School Christmas Project		
Total including estimated Gift Aid Tax claimable	875	875
5 Malawi Diocese Student Support - 2019 Fourth year		
Donations received including Gift Aid Tax where given, plus other incoming annual donations.	169	169
Course suspended for 2020 to continue in 2021		
Paid over in 2020		0
6 Fees collected on behalf of Birmingham D B of F from Weddings, Funerals etc.	28	28
TOTAL		3779.11

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

STATEMENT OF FINANCIAL ACTIVITIES for the 12 months to 31 December 2020

	Note	Unrestricted Funds		Restricted	Endowment	TOTAL FUNDS	
		General	Designated	Funds	Funds	2020	2019
		£	£	£	£	£	£
INCOMING RESOURCES							
<i>Incoming resources from donors</i>	2(a)	71,183	0	0	0	71,183	85,981
<i>Other voluntary incoming resources</i>	2(b)	0	0	11,715	0	11,715	33,484
<i>Income from charitable and ancillary trading</i>	2(c)	15,990	0	0	0	15,990	20,457
<i>Other ordinary income resources</i>	2(d)	40	0	0	0	40	775
<i>Income from investments</i>	2(e)	795	0	0	325	1,120	1,668
TOTAL INCOMING RESOURCES	4	88,008	0	11,715	325	100,048	142,365
RESOURCES USED							
<i>Grants</i>	3(a)	0	0	0	0	0	0
<i>Activities directly relating to the work of the church</i>	3(b)	100,379	0	5,385	0	105,764	146,908
<i>Church management and administration</i>	3(c)	660	0	0	0	660	700
TOTAL RESOURCES USED		101,039	0	5,385	0	106,424	147,608
NET INCOMING/ (OUTGOING) RESOURCES		(13,031)	0	6,330	325	(6,376)	(5,243)
TRANSFERS BETWEEN FUNDS							
<i>Clergy stipend to general</i>		325	0	0	(325)	0	0
<i>Fabric designated to</i>		0	(1,964)	0	0	(1,964)	(16,645)
<i>Let the Stones Live restricted</i>		0	0	1,964	0	1,964	16,645
<i>Urban Fund restricted to</i>		0	0	(12,000)	0	(12,000)	0
<i>Let there be Light restricted</i>		0	0	12,000	0	12,000	0
		325	(1,964)	1,964	(325)	0	0
GAINS AND LOSSES ON INVESTMENTS							
<i>Unrealised</i>	7	284	0	0	342	626	373
NET MOVEMENT IN FUNDS		(12,422)	(1,964)	8,294	342	(5,750)	(4,870)
BALANCES BROUGHT FORWARD AT 1 JANUARY							
<i>As previously reported</i>	4	94,376	8,355	42,183	10,080	154,994	159,864
BALANCES CARRIED FORWARD AT 31 DECEMBER	4	81,954	6,391	50,477	10,422	149,244	154,994

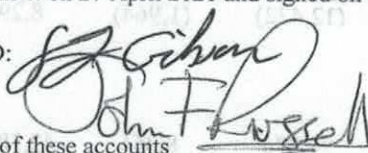
PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

BALANCE SHEET AS AT 31 December 2020

	Note	2020	2019
		£	£
FIXED ASSETS			
Digital Organ	6	40,451	40,451
Depreciation		(40,451)	(40,451)
Net book value		0	0
Investments		17,973	17,347
		<u>17,973</u>	<u>17,347</u>
CURRENT ASSETS			
Debtors	8	7,620	12,433
Short term deposits	6	115,207	129,680
Cash at bank and in hand	6	20,595	12,006
		<u>143,422</u>	<u>154,119</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	9	(12,151)	(16,472)
NET CURRENT ASSETS		<u>131,271</u>	<u>137,647</u>
NET ASSETS		<u>149,244</u>	<u>154,994</u>
FUNDS			
Unrestricted:			
General	4,6	81,954	94,376
Designated	4,6,10	6,391	8,355
Restricted	4,6,10	50,477	42,183
Endowment	4,6,10	10,422	10,080
		<u>149,244</u>	<u>154,994</u>

Approved by the Parochial Church Council on 27 April 2021 and signed on its behalf by:

Reverend Dr. Samuel Gibson M.A PhD:
Mr John Russell (Treasurer):



The notes on pages 16 to 21 form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
NOTES TO THE FINANCIAL STATEMENTS
for the 12 months to 31 December 2020

1 Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Designated Funds have been set aside by the PCC for a particular purpose, but are unrestricted and may be redesignated by the PCC for any other purpose. *Restricted Funds* have been given to the PCC to be used only for particular purposes. *Endowment Funds* have been given to the PCC with the condition that the capital given is to be retained, and only the income from the capital expended.

The accounts 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.

Incoming resources

Collections are recognised when received by or on behalf of the PCC not when banked. Planned giving receivable under gift aid is recognised only when received. Income tax recoverable on gift aid donations is recognised in the same accounting year as the income is recognised, not in the year when it is recovered. Grants and legacies to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount is due. Income from the letting of church premises is recognised when due. Dividends and interest are accounted for when receivable. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Expenses are accounted for on an accruals basis.

Fixed assets

The Church and associated buildings are owned by the Diocese of Birmingham. The cost of repairs, renewal of fixtures and additions of new items of furniture or new fixtures are paid for by the PCC. All such costs are expensed to the SOFA in full in the year in which the expense is incurred with the exception of the digital organ which was fully depreciated straight line over 12 years from 2007 to 2018.

Investments

Investments are stated at market value at December 31.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2020

2 INCOMING RESOURCES

	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
<i>2(a) Incoming resources from donors</i>					
Gift aid	48,977	0	0	48,977	53,380
Income tax recoverable thereon	12,474	0	0	12,474	13,160
Non - gift aid	2,565	0	0	2,565	2,871
Collections (open plate) at all services	461	0	0	461	1,114
Sundry donations	4,380	0	0	4,380	1,476
Use of Church	2,326	0	0	2,326	13,980
	71,183	0	0	71,183	85,981
<i>2(b) Other voluntary incoming resources</i>					
Donations to restricted Fabric fund	0	140	0	140	0
Donations to The Friendship Place fund	0	198	0	198	19
Donations to Let the Stones Live fund	0	0	0	0	1,137
Grants to Let the Stones Live fund	0	421	0	421	15,800
Donations to Let there be Light fund	0	10,956	0	10,956	16,528
	0	11,715	0	11,715	33,484
<i>2(c) Income from charitable and ancillary trading</i>					
Magazine	2,005	0	0	2,005	2,494
Fund raising activities	551	0	0	551	1,157
Fees and other charges	46	0	0	46	484
Car parking	13,388	0	0	13,388	16,322
	15,990	0	0	15,990	20,457
<i>2(d) Other ordinary income resources</i>					
Sundry including concerts	40	0	0	40	775
	40	0	0	40	775
<i>2(e) Income from investments</i>					
Dividends and interest	795	0	325	1,120	1,668
TOTAL INCOMING RESOURCES	88,008	11,715	325	100,048	142,365

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2020

3 RESOURCES USED

	Unrestricted	Restricted	Endowment	TOTAL FUNDS	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
<i>3(a) Grants</i>					
Missionary and charitable giving	0	0	0	0	0
<i>3(b) Activities directly relating to the work of the church</i>					
Ministry					
Diocesan Common Fund	62,004	0	0	62,004	58,248
Working expenses of incumbent	351	0	0	351	587
Assistant Clergy expenses	98	0	0	98	548
Administration expenses	1,685	0	0	1,685	2,362
Secretarial assistance	6,166	0	0	6,166	6,200
Vicarage maintenance:	2,357	0	0	2,357	500
Church running expenses					
Gas and electricity	6,079	0	0	6,079	7,571
Insurance	8,082	0	0	8,082	8,056
Church maintenance					
Routine repairs, maintenance, cleaning	3,598	0	0	3,598	8,001
Upkeep of services (altar requisites, music, books)	1,268	0	0	1,268	1,377
Director of Music	6,283	0	0	6,283	6,165
Organists and choir	586	0	0	586	1,145
Piano repair	0	0	0	0	695
Parish magazine expenses	930	0	0	930	1,329
Training, development, lent books, cards	156	0	0	156	669
Social events and fund raising	284	0	0	284	1,057
Sundry	452	0	0	452	1,836
				100,379	106,346
Fabric fund expenditure	0	3,000	0	3,000	3,900
Let the Stones Live expenditure	0	2,385	0	2,385	36,662
	100,379	5,385	0	105,764	146,908
<i>3(c) Church management and administration</i>					
Examination of accounts	660	0	0	660	700
TOTAL RESOURCES USED	101,039	5,385	0	106,424	147,608

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2020

4 Analysis of movement on funds

	At	Movements in the year					At
	31.12.19	Incoming Resources	Resources Used	Transfers	Profit/(loss) on investments	Total for the year	31.12.20
	£	£	£	£	£	£	£
Unrestricted							
General	94,376	88,008	(101,039)	325	284	(12,422)	81,954
Designated : Fabric	8,355	0	0	(1,964)	0	(1,964)	6,391
Restricted							
Let there be Light	16,528	10,956	0	12,000	0	22,956	39,484
Urban Mission	15,044	0	0	(12,000)	0	(12,000)	3,044
Let the Stones Live	0	421	(2,385)	1,964	0	0	0
The Friendship Place	619	198	0	0	0	198	817
Fabric	9,992	140	(3,000)	0	0	(2,860)	7,132
	42,183	11,715	(5,385)	1,964	0	8,294	50,477
Endowment							
Clergy Stipend	10,080	325	0	(325)	342	342	10,422
Total	154,994	100,048	(106,424)	0	626	(5,750)	149,244

5 Salaries, wages, honoraria and fees

	2020	2019
	£	£
Director of Music	6,283	6,165
Organist and choir	586	1,145
Secretarial	6,166	6,200
	<u>13,035</u>	<u>13,510</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2020

6 Analysis of net assets by fund

	Fixed assets	Debtors	Short term deposits	Cash at bank and in hand	Liabilities	Total at 31.12.20
	£	£	£	£	£	£
Unrestricted						
General	8,151	4,120	57,367	20,595	(8,279)	81,954
Designated: Fabric	0	0	6,391	0	0	6,391
Restricted						
Let there be Light	0	3,500	35,984	0	0	39,484
Urban Mission	0	0	3,044	0	0	3,044
Let the Stones Live	0	0	872	0	(872)	0
The Friendship Place	0	0	817	0	0	817
Fabric	0	0	10,132	0	(3,000)	7,132
	0	3,500	50,849	0	(3,872)	50,477
Endowment						
Clergy Stipend	9,822	0	600	0	0	10,422
Total	17,973	7,620	115,207	20,595	(12,151)	149,244
Analysis			CBF Deposit Account	11,042		
			CBF Combined Account	104,165		
				<u>115,207</u>		

Note: For administrative purposes the general fund holds in its name £57,240 of short term deposits on behalf of the designated (£6,391) and restricted (£50,849) funds.

7 Investments within Fixed assets.

In the unrestricted general fund there are 4,813 shares in CBF Fixed Interest Securities Fund with a net asset value of £8,151 (2019: £7,867) and a historical cost of £6,221 (2019:£6,221).

In the endowment clergy stipend fund there are 5,793 shares in CBF Fixed Interest Securities Fund with a net asset value of £9,812 (2019: £9,470) and a historical cost of £7,543 (2019:£7,543).

8 Debtors

	2020	2019
	£	£
Tax recoverable on Gift Aid	2,984	6,018
VAT recoverable	0	1,986
Prepaid insurance	656	692
Other debtors	3,980	3,737
	<u>7,620</u>	<u>12,433</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

NOTES TO THE FINANCIAL STATEMENTS

for the 12 months to 31 December 2020

9 Liabilities: Amounts falling due within one year

	2020	2019
	£	£
Organ works	2,023	2,023
Accruals and other creditors	6,256	6,022
Fabric works	3,000	0
Stoneworks	872	8,427
	<u>12,151</u>	<u>16,472</u>

10 Designated, Restricted and Endowment Fund details

Designated	Purpose
Fabric	To maintain and restore the fabric of the Church
Restricted	Purpose
Let there be Light	To provide a new lighting system for the Church
Urban Mission	To support the church to enable it to help urban causes outside the parish.
Let the Stones Live	To fund urgent stonework renovation
The Friendship Place	To provide a friendly meeting place to support people with needs and their carers
Fabric	To maintain and restore the fabric of the Church
Endowment	
Clergy Stipend	Income (only) applied towards vicar's working expenses

Independent Examiner's Report to the Trustees of The Parochial Church Council of St George's

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 14 to 21.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed: 

Name: Anna Madden

Relevant professional qualification or body: FCA

Address: Curo Chartered Accountants, Curo House, Greenbox, Westonhall Road, Stoke Prior, Bromsgrove, Worcestershire, B60 4AL

Date: 18/10/21