

**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
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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

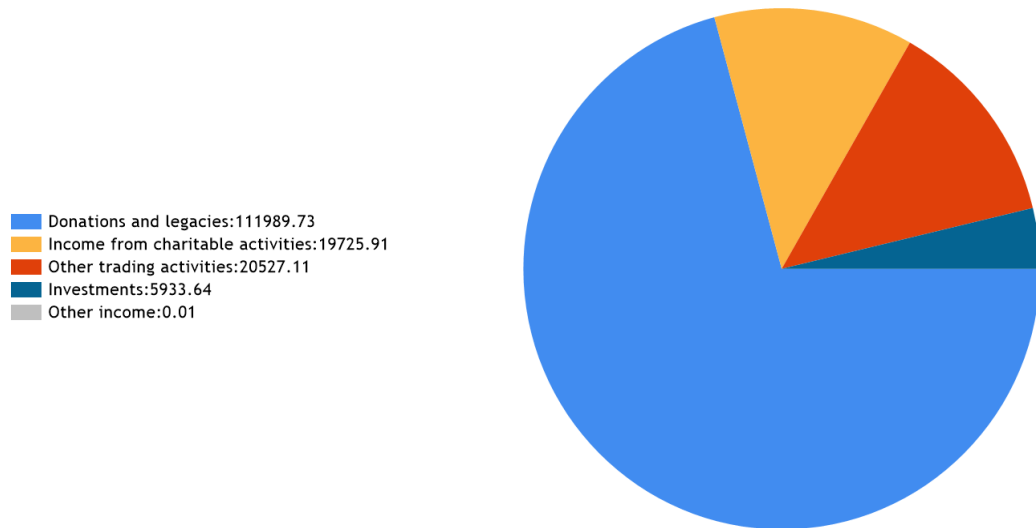
Data Developments, First Floor, the Chubb Building, Fryer Street, Wolverhampton, WV1 1HT

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON

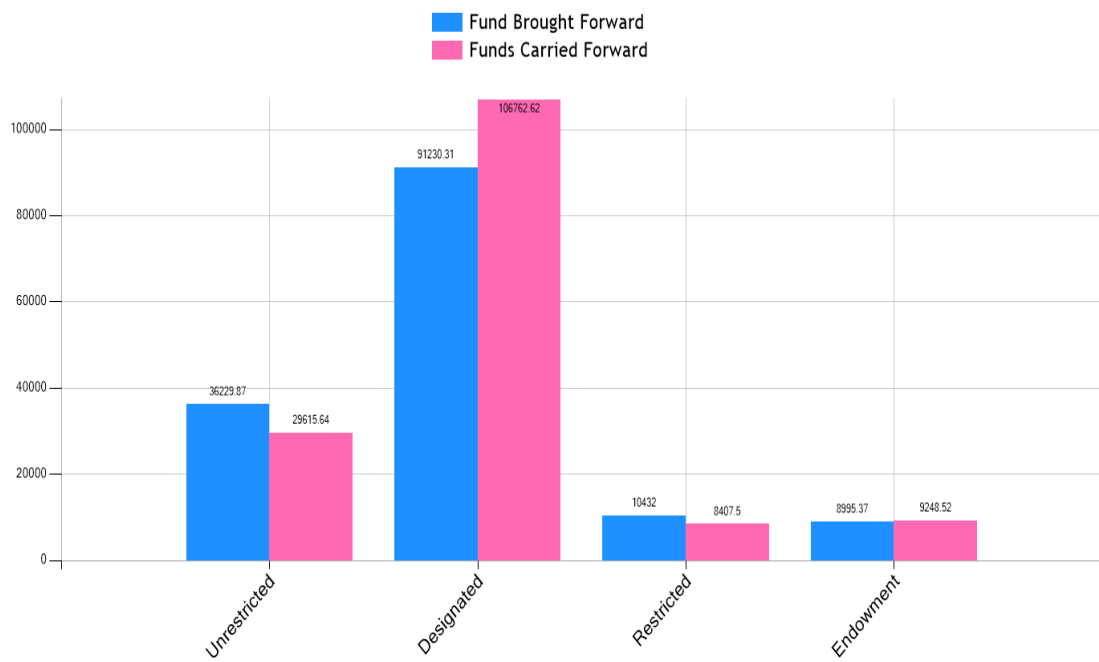
Statement of Financial Activities for the 12 months to 31 December 2024

	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

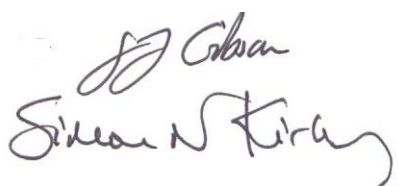
Balance Sheet at 31 December 2024

	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:

					Total	
	General	Designated	Restricted	Endowment	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

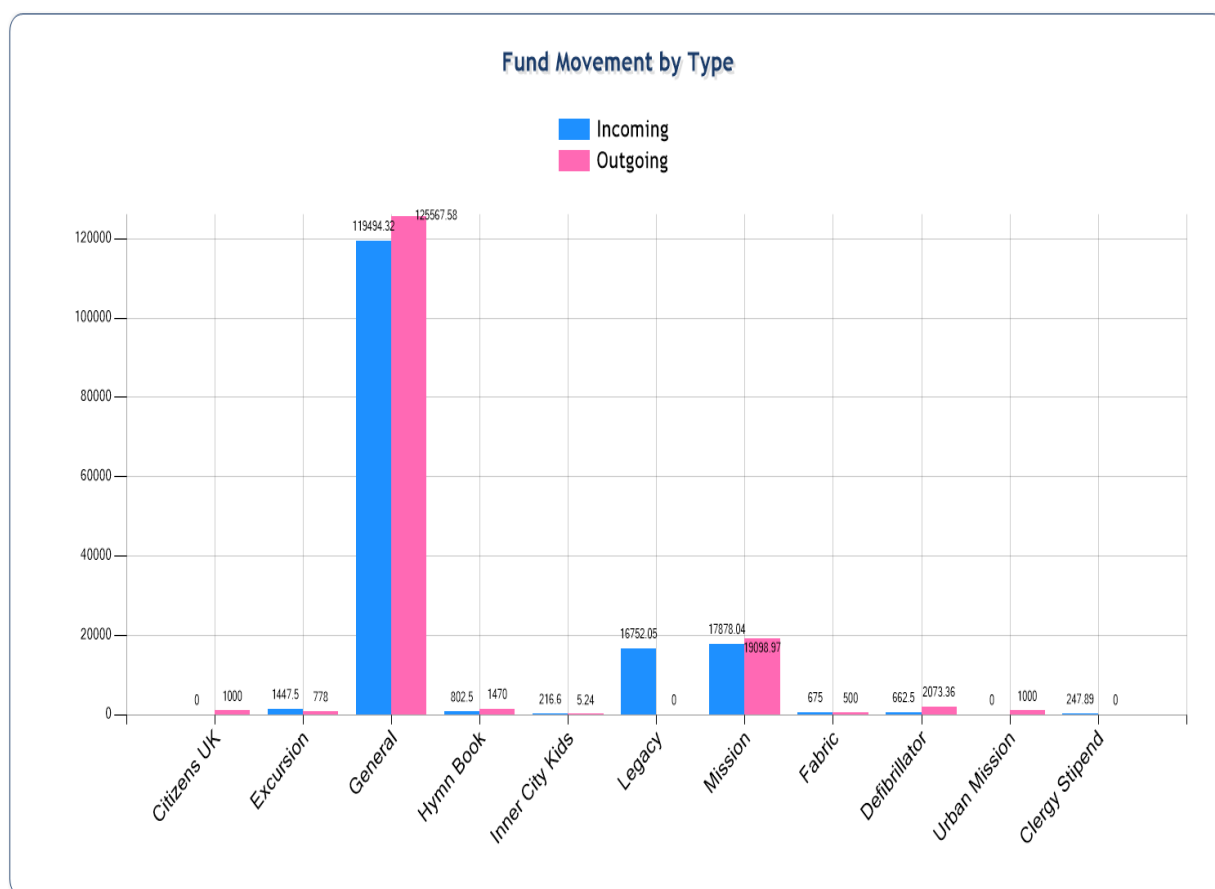
PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, EDGBASTON
for the 12 months to 31 December 2024

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	15,826	15,362
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	14,251	54,590
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	-
			9,094	9,460
	Debtors		10,096	10,611
Investments				
5410: Legacy - CCLA Deposit, accumulating				
Legacy General	Designated		62,062	11,058
			62,062	11,058
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	-
			68,204	64,791
5510: Clergy Stipend - CCLA Deposit				
Clergy Stipend Augmentation	Endowment		600	600
			600	600
	Investments		130,866	76,449
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		8,729	4,593
			8,729	4,593
	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	-
			1,080	-
6500: Accruals				
General Fund	Unrestricted		6,776	5,532
			6,776	5,532
Z04: Accounts Payable				
General Fund	Unrestricted		419	-
			419	-
	Creditors: Amounts Falling Due in One Year		8,276	5,532
	Grand Total		154,034	146,888

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