St Thomas' Church, Parish of Stourbridge

Annual Report & Financial Statements 2023

St Thomas' Church, Market Street, Stourbridge, DY8 1AG

www.stthomasstourbridge.org

Annual Report and Financial Statements for the year ended 31st December 2023

Vicar:
The Reverend Andrew Sillis

Bankers: HSBC Ltd, High Street, Stourbridge

Independent Examiner: Mr David Hawkins of Jaderock Ltd

The Parochial Church Council is a registered charity. No. 1134825

The Parochial Church Council & Trustees of the charity

	Name	Elected at APCM in	Re-election year
Clergy	Andrew Sillis	Ex-officio	
	Sarah Roberts-Malpass	Ex-officio	
Churchwardens	Val Charles	2023 (1st elected in 2020)	2024
	Tom Ruff	2023 (1st elected in 2022)	2024
Deanery Synod Representatives	Alastair Greeves	2023	2026
	Wendy Hemming	2023	2026
Church Councillors	Janette Griffiths	2021	2024
	Jo Bond	2021	2024
	Janet Taylor	2022	2025
	Caroline Haycock	2023	2026
	Susan Marks	2023	2026
	Jessica Warburton	2023	2026

There were three vacancies for church councillors throughout 2023

The Parochial Church Council of St Thomas, Stourbridge
Annual Report for the year ending 31st December 2023

Aim & Purpose

Saint Thomas' Parochial Church Council (the PCC) has responsibility for cooperating with the incumbent, the Reverend Andrew Sillis, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. As well as the church itself, which is a grade one listed building, the PCC is also responsible for the maintenance of the church hall and church grounds.

Conscious of the foundation of the Church by the people of Stourbridge, the PCC seeks to enable the Church to be a spiritual, cultural, and historic asset for the people of Stourbridge, in this generation and for all generations to come.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules (2022). All Church attendees are encouraged to register on the Electoral Roll, to stand for election to the PCC, and to play a full part in the life of the church community.

Public Benefit

The public benefit is served by enabling as many people as possible to worship at St Thomas' and to become part of our parish community. Our services and worship put faith into practice through prayer and scripture, music and sacrament. The facilities of the church are made available freely or at reasonable cost to the community for secular activity. When planning its charitable activities for the year, the PCC has considered the Charity Commission's guidance on public benefit.

Achievements and Performance

Church attendance

The average weekly attendance at worship during the year was 54 adults and 7 children (under 16).

Electoral roll

The number of people registered on the church Electoral Roll is 89
1 person left the Electoral Roll and 5 joined in the period up to the revision of the roll begun on 31st March 2024.

Incumbent's report

When I wrote in advance of the 2023 Annual Meetings, we were beginning to move from recovery, following the Covid pandemic, and into a period of long-hoped-for development. Just before Easter this year, the Diocese submitted a 29 page document on our behalf; a mission plan for St Thomas' Church, which we hope will release funding for a significant part (but not all!) of our plans. We expect, with this funding, to bring other investors in mission into the project, because we now have a phase two as well as the plans extensively shared with you. In the past twelve months, the vision which you shared with me at the beginning of my time as your vicar, has been filled out, grown, and been made possible. The dream is becoming real. The prayers are being answered.

So throughout 2023, my time has been substantially spent on developing our plans, meeting with experts, and writing and refining reports, with the sole intention of ensuring that St Thomas' Stourbridge is a force for the mission of the Kingdom of God for decades to come. We all need to express our deepest gratitude to Wendy and Val for the part that they have played, working with architects and various experts, in pulling together information about our building and plans. Massively important too has been the work that Caroline and Judi and others in the history group have done in researching elements of our church history. A lot has come to light in the past twelve months which had eluded previous attempts to document our community's story. Others, too many to name, have also helped, often simply by being present at key moments, demonstrating that our plans are a vision shared by the whole community of St Thomas, and that it's not just an ambitious vicar's pipe-dream (!).

I am ambitious, not for myself, but for our church community. My family will tell you that I have the most extreme abhorrence of broken things. I will fix, immediately replace, or do without, rather than manage with something that is broken. I'm often in trouble for having replaced something that might have served as a Christmas gift, had I not already acquired it. The feeling is especially acute for things that I care about the most. The thought of having an unhealthy and unsustainable church in the heart of our community is unbearable, and I'm doing my utmost to ensure that it never happens. The reality is (and you will know this if you have ever spent a moment imagining how we will all be faring in perhaps a decade's time) that without significant change and growth and new additions to our community, our ministry will be unsustainable within a few years time. Add ten years to everyone's lives, and we find we will have run out of the energy and capacity to turn around the fortunes of our church community. It will quickly become too late. Now, is the only moment when we can act effectively.

At the end of 2023, I was appointed the Area Dean for Greater Dudley Deanery. It is quite a lot of additional work, but it is work that I mostly enjoy. Having a greater overview of the church locally actually gives me hope and the picture is optimistic. The challenges are great in our deanery. Of all the deaneries in the Church of England, Dudley has one of the lowest per capita weekly attendances by children. Relatively speaking, St Thomas does rather well in terms of under 16 membership, but I don't think any of us would be satisfied with things as they are. Raising the numbers of children participating in the life of our church community is a key priority for the diocese and for us. In order to do that we start young, with Toddler Praise, and the mission plan details how, as the children grow, we will support them and develop their faith as they progress through new congregations for family worship, for teenagers, and young adults. It is an ambitious programme, and one which, I hope, answers your hopes and dreams even if it doesn't speak to your personal needs at this time. This, though, is the essence of our faith. We believe in the God who gives wholly and unconditionally for the love of others; and our witness is seen in the love

we have, not just for one another, but for those future members of our community which we shall never see.

A particular challenge for everyone at this time is finance. The cost of living is widely described as being a crisis, and this is unlikely to change any time soon. It is true for business and for charities as well as for individuals. Last year, our fixed price contract for gas and electricity came up for renewal and was over almost three times as expensive. There is more to read about this in the Finance Report and in the formal Accounts. The bottom line is that the church is struggling. The Churchwardens and PCC do their best to ensure the work of the church is financially 'frictionless'; but the cracks will be showing before long. If I may, I'd just like to put to rest a couple of financial myths, which I know have been shared amongst members.

The first myth is that the church is 'rich'. Each year, newspapers publish figures that appear to show that the church has a lot of money in reserve. Figures in newspaper stories are designed to tell the story that the editor wants to tell, and that is about all. The church does have money that it can use to invest in parish churches - that is where our renewal project money is coming from. However, most of what you see announced in the newspapers, is the value of the church's pension fund, which it would be illegal to spend; or the value of vicarages, which are bought and sold as required, but you can't simply sell them all - I do need somewhere to live. So strategic investments are being made to promote growth in churches, but it's not going to pay all the everyday bills.

The second myth is that, 'with the big investment in St Thomas, I don't need to give as much'. This couldn't be further from the truth. Giving at St Thomas, it seems to me, is sacrificial and generous amongst those whose incomes are greatest (we're all super grateful); and it is sacrificial amongst those whose incomes are the least (we can only guess how hard it is, we're in awe of your generosity); but those who are 'average' are giving quite significantly below 'average'. The average giving per giver in Greater Dudley Deanery is currently £14.85 per week, or £63 per month. You probably have an idea about where you are in terms of average incomes, and you'll know how much you currently give. Please can you review your giving to ensure it is appropriate.

The development funding we expect to receive this year will pay for the modifications and reequipping of the church building; some renovation work in the church hall kitchen and toilets; for two new ministers and a member of support staff. Working with members of the enlarged team we hope…

- Toddler Praise will become weekly, rapidly increasing the numbers of new parents and families joining the church (because toddlers' diaries work weekly, not monthly)
- There'll be a provision for the children from Redhill and Ridgewood who come into town after school.
- We'll start having family worship, cafe-style, in church on Sunday afternoons - a fun and informal community, growing in faith and supporting family life
- Students will have someone to help lead and build community with them whilst they engage with the challenges of study at King Edward VI College.
- We can start evening worship for young adults on Fridays and Saturdays, in a style which will feed them spiritually and encourage them to serve their peers as they enjoy the sights and sounds of late-night Stourbridge.
- Our existing worship congregations will continue to undergird this vision for the new with our traditionally generous hospitality and prayer.

There is initial support for our church to grow, from the national church, but gradually we will need to take over resourcing our growing church. We'll never do that from a standing start. We need to build momentum right away. As the church grows, new members will come into regular giving, but that won't happen immediately. Those coming into the

church need to see, from the outset, what a generous stewardship culture looks like. Your generosity now, will grease the wheels of the church for a long time to come. Your giving to the church is going to be more effective today, than it has ever been. Enough of that, you know what to do.

So here's my expectations for the next 12 months…

- You'll all be falling over yourselves in an attempt to join the PCC
- We'll hear shortly that the money for our project has been released so that we can carry out all we've described in our mission plan
- An operations manager will be appointed to oversee the renewal project
- Building work will begin and we'll spend a few months worshipping in the church hall
- We'll be recruiting a Children and Family Worker, and a Pioneer Youth Minister; and
- All the regular functions of the church will carry on - hundreds of different ways in which you can volunteer, give, help and pray.

We've been praying for this renewal, talking about it, dreaming about it, for years.
Now it is time for us all to step up and make it happen.
For Stourbridge, for the Kingdom, for St Thomas, and in Jesus' name.

Thanks for all you do and give and pray for.

Andrew Sillis
Vicar

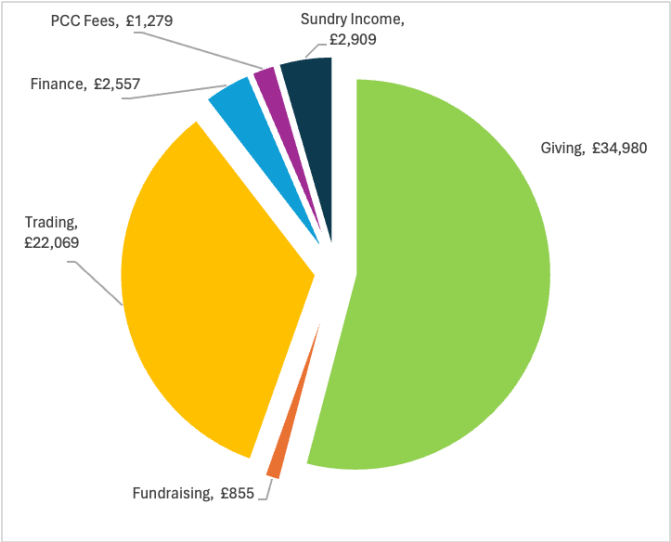
Finance Report

Official copies of the independently examined accounts are available separately, but for those who find the numbers difficult, what follows are ‘illustrated highlights’.

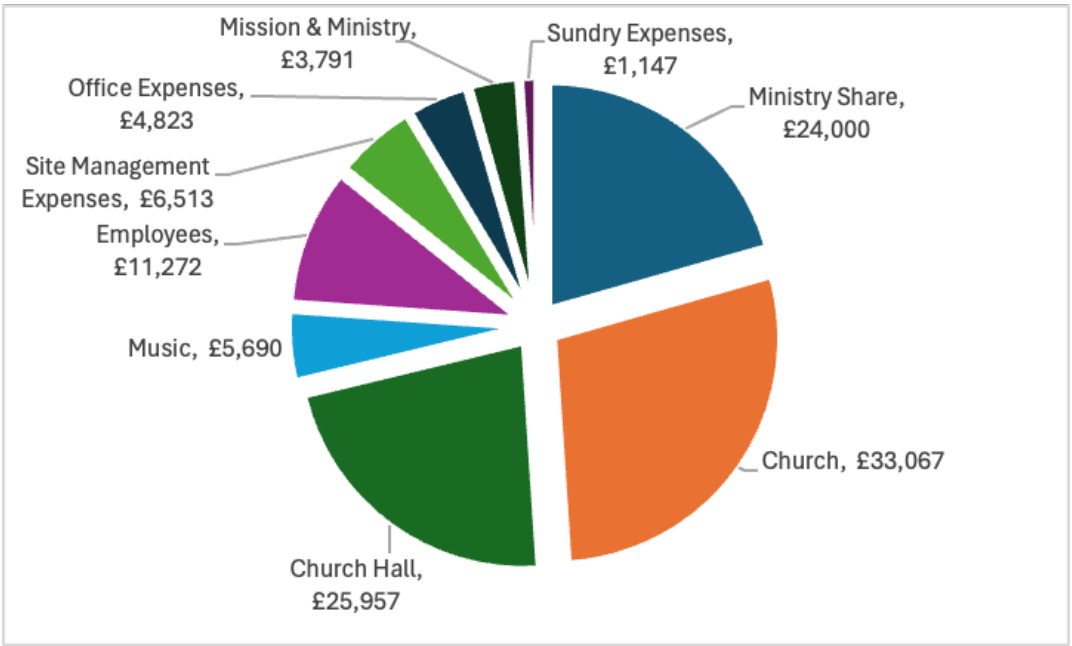
The Headlines

- Regular Income in 2023 was roughly as it had been in the previous year, but all our regular expenditure went up in line with inflation, and there were some considerable exceptional expenses. This has left us significantly worse off.
- Expenditure in 2023 was considerably greater than it had been in 2022. A key reason for this was that we had to spend money repairing the Boundary Wall and to put a new flat roof on the Youth Room extension of the Church Hall. Although it was argued that the wall was not essential maintenance, as it counts as part of the church, and so carries a Grade 1 listing, we are legally obliged to look after it.
- In 2022 we were somewhat protected from rises in energy bills as we had a fixed rate contract. This year, however, that contract ended and we were exposed to energy cost increases of over 260%. Gas and Electricity cost us £11,600 more in 2023 compared with 2022.
- Occasional hire of the Church Hall dropped a little during the year, but regular hirers have remained loyal. We increased the cost of hiring the hall, to compensate for increases in energy costs, so overall income from the hall has remained steady.
- Levels of giving are very concerning. Average giving, per giver, per week in the Greater Dudley Deanery is about £14.85 (about £63 per month). Regular giving from members of St Thomas’ is an average of less than £12 per giver, per week.
  We don’t think that majority of our members have below average incomes for the area, and we urge all members to consider whether their giving really reflects their relative income and regard for the church and its mission. We know that some members are giving with sacrificial generosity, but ask everyone to give real thought and prayer to their giving to the church.
- The Parish Giving Scheme is working exceptionally well, providing givers with greater security, flexibility, and anonymity; and reducing the administrative burden on the parish office and volunteers. Members are urged to sign up to the scheme, with Membership Packs available from the back of church.

Sources of Income in 2023



Expenditure in 2023



Note that Ministry Share was actually £67070 in 2023, but was offset by two grants. The Low Income Communities Fund provided £18089 and support of this order is expected to continue for some time. The Diocesan Ministry Support Fund provided £24981 in 2023, but this fund is expected to run out within the next two years.

By coincidence, in the Diocese of Worcester, historic income from endowments is almost exactly that required to pay the running costs of the Diocese; but it doesn't provide for parish ministry. Ministry Share is our contribution towards the cost of providing clergy for every parish in the diocese, and for training new clergy. Parishes which cannot pay their ministry share in full are increasingly being asked to share clergy with other parishes - which is another reason why we need to put all our support behind the Transformation and Renewal Project and growing our church community.

Churchwardens' Report

This past year has flown so quickly, with all our services, and new ones, receiving good attendances. Both the Christingle (for families, to join in with the Christmas festivities) and the Walk of Witness (where we provided refreshment in the church hall) were well attended.

We thank Andrew for leading our worship here at St Thomas'. He has a heavy workload within the Greater Dudley Deanery as Area Dean. We've had a wedding blessing, a number of baptisms, and a confirmation. Our Curate, Sarah is into her second year and was ordained in the Summer, with many members of the congregation travelling to Worcester Cathedral to show support, and then having a wonderful cold buffet back at our church hall that afternoon.

Sarah's husband, Ed has taken on the post of Director of Music, and this has had a very positive effect for our choir. The choir gave an informal concert showcasing their versatility, not only singing but also playing a variety of instruments – there is incredible talent within the department. We look forward to other such musical extravaganzas coming along soon, giving a taste of what St Thomas' will be like once the Renewal Project is complete. We had a wonderful professional choir give an evening concert, and a Brass Orchestra performed with zest, bringing a mesmerising sound within the church building.

We thank Emma our Administrator for the work she does in the church office, and hiring of the church hall is at its all-time best. We thank Gary, who provides us with the production of our quarterly magazine, ensures our IT systems are fully up to date, and monitors our utilities to ensure we obtain value for money.

We are extremely grateful to all committees working behind the scenes throughout the year, giving their time freely and tirelessly to ensure our buildings, community garden and our worship are maintained. We thank the individual chairpersons and ALL members of our committees and groups, including…

The PCC	History	Finance	Gardeners*
Fabric Committee	Bell Ringers	Mission Group	Flower Guild
Worship Team	Welcome Team	Pastoral Team	Hospitality Team
Musicians	Cleaners		

*Our gardeners again received a very well-deserved Silver Award from the Stourbridge Flowers in Bloom Committee in 2023. A huge thank you to everyone involved as all play very important roles in our church community. As ever, we encourage newcomers to any of above, anyone is very welcome to join or just to lend a hand when able. We do have current vacancies in the Welcome, Refreshments and Gardeners teams. We also require Servers to help during services. Please come forward if you feel able to give a little of your time to any of these.

Without a Treasurer we have relied on the churchwardens and parish administrator to get to grips with the finance software and input all figures to enable us to maintain our budgets and provide required reports. The vacant post has meant we have only been able to provide summary figures in reports we publish at finance meetings. We thank everyone for being patient with us while we work with the system and devise simpler and clearer ways to manage our finances.

Finally, we pray for the future as we move forward in 2024. Our Renewal Project is progressing, sometimes a little slow, but the journey is well under way and will ensure St Thomas' becomes a beacon of light, hopefully well into the 22nd century, for all to worship and participate within the community of Stourbridge and beyond. As Wardens we give "Thanks and Praise" to all involved here at St Thomas' and the Greater Dudley Deanery.

Val Charles and Thomas Ruff

Safeguarding Report

The role of Safeguarding Officers involves working with children and adults experiencing, or at risk of abuse or neglect. I commenced the voluntary role of Parish Safeguarding Officer for St James', Wollaston in November 2014, taking over the post at St Thomas' in April 2023.

During the last 12 months DBS renewals have been completed, together with the relevant training.

I have attended Network Team Meetings on Zoom. These meetings are an opportunity to meet with other parish safeguarding officers, as well as hear from the Diocesan Safeguarding Team, including updates from the national team, how these impact upon local churches and the support which can be offered. It is also an opportunity to ask questions. Relevant information from these meetings was passed to the PCC.

Dashboard

The Dashboard is an ongoing document for monitoring progress which is updated during the year. NO CONFIDENTIAL OR PERSONAL DATA IS INCLUDED IN THE DASHBOARD.

All policies have been adopted and are reviewed annually, copies are kept in the parish office and on the diocesan website. The Parish Safeguarding Handbook is also available in the parish office. The PCC has complied with the duty to have due regard to the House of Bishops "Safeguarding Policy & Practice Guidance". Parish Policy on Handling, Use and Storage of Disclosure information has been complied with.

Daphne Darlington, Parish Safeguarding Officer

PCC Activity

The Church Council met five times during 2023.

During 2023, the Church Council considered the following major items of business

- Finance was discussed at every meeting. In particular management issues concerning how to keep records up to date in the absence of a full-time treasurer.
- Safeguarding was discussed at every meeting. PCC Members have all undertaken safeguarding training as it became due. The Council is grateful to Daphne Darlington for her dedicated and sensitive work as our Parish Safeguarding Officer.
- There were considerable challenges regarding the maintenance and repair of the fabric of the buildings. The Council is very grateful to Wendy Hemming for her efficient leadership of the Fabric sub-committee
- Development of the church's Mission Plan was discussed throughout the year as we carefully set out the aims and expectations of the renewal plan for St Thomas.
- Preparations for the application for faculty permission to carry out the extensive work on the church have involved every member of the PCC.

There have been three vacancies for church councillors throughout this year. The role of church councillor is not difficult, but vacancies do place additional pressure on those who accept the responsibility to lead in our community. Please prayerfully consider whether you might be able to serve the church in this way.

Fabric

Since the April 2023 APCM we have:

- Completed repairs to the youth room roof and redecorated the ceiling.
- Dealt with the damp in the song room.
- Made improvements to the lighting in the song room.
- Continued to press the Planning Enforcement Department of DMBC (PED) and were pleased when The Bell apartment flats were restored to their previously approved design and appearance. However, there has been no response to our concerns about the gate and other items being secured to our Grade I listed wall.
- Added clips and cable ties to the church hall lighting to avoid more lights slipping down. We also had the lights cleaned.
- Repaired and repainted the fire escape.
- Worked with the Bell Ringers on their project for a new Peal Board, moving one existing Peal Board to make space (at the time of writing this report the Peal Boards are displayed in church, prior to installation).
- Carried out extra repairs to the boundary wall.
- Submitted a new application for Home Office funding for security gates around the church hall and have been shortlisted.
- Made repairs to the church hall lobby floor.
- Made improvements to the wall surface and painted part of the ladies' cloakroom in the church hall, following water damage and removal of asbestos.
- Arranged a Reinforced Autoclaved Aerated Concrete (RAAC) Survey of the youth room roof, at the request of the Scout Association. No RAAC was discovered but we were advised that, because of the construction of the roof, we needed to display "Fragile Roof" notices. This has been done.
- Installed new lighting in the youth room at the request of, and paid for by, our uniformed organisations.
- Had discussions with Nexus Communication about a digital noticeboard outside the church. This will now be included in Project 300.

During 2024-25 we hope to:

- Obtain quotations and replace the church hall heating boiler.
- Work with the architect on the outstanding quinquennial inspection.
- Look into the possibility of installing acoustic paneling in the church hall to reduce sound reverberation.

Project 300

Two members of the Fabric Committee have worked with the diocesan appointed Project Manager, Jim Grevatte, our architect John Middleton, and Andrew on refining and extending our plans.

A number of meetings have been held with the interested parties, for example Historic England, the Victorian Society, The Georgian Society. Their reports have been received and considered by the project committee.

An analysis of the Public Consultation has been undertaken.

We welcome new members to the Fabric Committee who are able to offer their skills toward our many projects.

Wendy Hemming

Director of Music

St Thomas' Church Choir has flourished this year. Since my appointment as Director of Music in the past year, we have had open rehearsals, numerous care home visits, welcomed new members and seen the reintroduction of Choral Evensong.

Guest singers joined us for the Sunday morning parish eucharist for the celebration of the coronation of King Charles 3rd on 7th May to sing the wonderful and rousing anthem Zadoc the Priest.

The first Choral Evensong for quite some time took place on 11th June, with the choir plus guests. It was a huge success with the choir performing and leading worship extremely well.

In September the choir held an informal concert to showcase instrumental talents, as well as vocal soloists from the choir. The concert finished with a rendition of "Always Look on the Bright Side of Life", complete with choreography.

They worked hard for their favourite service of the year - Nine Lessons & Carols. This included the wonderful Darke arrangement of In The Bleak Midwinter, as well as some wonderful playing by organist Matt Davies in Rutter's Shepherd's Pipe Carol.

Another Choral Evensong took place on 3rd March with a larger than expected and very appreciative congregation, the choir coping well with much new repertoire thrown at them and again leading worship extremely well. Music by Charles Stanford was featured in recognition of 100 years this year since his death.

The choir has learned much new repertoire with different mass settings, many new anthems, several Psalms and even some Taize chants too.

Looking forward, we hope to continue with quarterly Choral Evensong services, more open rehearsals and continuing to recruit new choir members, especially children.

We also hope to take the choir out and about to lead worship at other churches.

Edward Roberts-Malpass, Director of Music

Belfry (St Thomas' Society of Change Ringers)

Formally The Stourbridge Society of Chapel Youths, founded prior to 1771.

At the beginning of the year we placed a recruitment poster on Facebook. The numbers that responded to this was so great that it had to be taken down after only two days. From the response we took on 10 new ringers and sent 3 over to learn to ring at St Mary's, Old Swinford. To teach them, we held an extra practice every Friday throughout the year. Not all stayed the course but of those that started we still have about half.

Other events that occurred during the year include:

· Two open evenings for Norton Brownies. These lasted approximately 1.5 hours. It gave them the opportunity to see the bells, have a go at ringing a bell, and try out simulated change ringing. There were about 20 brownies altogether, all of whom wrote cards to thank us for their visit.

- On Saturday May 6th we rang for the Coronation of King Charles III and Queen Camilla. The recruitment poster earlier in the year had referred to the Coronation as the incentive to recruit. After months of hard work, all the new ringers were able to ring for the coronation.
- On Sunday May 7th we rang a quarter peal of Plain Bob Triples to mark the Coronation. This was for the more established ringers.
- On Sunday 2nd July we ran Tower Tours on the day of the Coronation Carnival. Approximately 20 visitors were taken up the tower.
- One ringer rang their first peal and one ringer conducted their first peal. Both were part of a peal rung at Belbroughton.
- We rang 5 quarter peals during the year.
- We bought a complete set of new bell ropes. The old ropes were constantly in need of repair and rope grades were not always matched to the bells they were on.
- We received delivery of a new peal board, recording ringing to commemorate Queen Elizabeth II and two quarter peal boards, recording ringing to commemorate the Platinum Jubilee and the Coronation. These will ultimately be hung in the belfry along with the existing boards that record other ringing events.

Richard Hurst, Tower Captain

Mission Group

The group has been busy throughout the past year. Our aim is to provide support to many different organisations and communities, both locally and across the world, who need help. We also work to develop and raise our Eco-church status, and join members of Churches Together for local events and awareness raising.

During this year the group have worked to develop as an Eco-church, and have successfully reached Bronze level in all areas required. Our Bronze plaque was presented by the local MP at the Christmas Tree festival in December. In the second half of last year work focused on outdoor space, involving uniformed groups in making a bug hotel, fat balls and bird feeders for the garden. The U3A donated several bird nesting boxes which are also now in place, and wildflowers are being planted. To help with our goals, all parishioners and visitors are encouraged to be aware of and use Fairtrade and Eco-products whenever possible on church and hall premises.

Several fund-raising activities took place throughout 2023/24 including Fairtrade coffee mornings, plant and book sales, and a piano recital by Michael Jones. The annual Garden Party took place in September, and a quiz & pigeon pea supper in October. The gifts of food for harvest festival and toys for the toy service added to the generous donations – thank you for all your help. More than £2000 was raised in total, with the funds donated to Christian Aid, the Black Country Food Bank, the Halesowen Welcome group, Brierley Hill Baby Bank, and the Bishop's Lent fund 2024 for "Friends of the Holy Land", providing help to those most in need in that area.

During last summer a huge Churches Together project called "Love Stourbridge" was planned for the local community in Mary Stevens Park. St Thomas' was to provide cream teas for over 600 people. As you may know, due to extreme weather, this event was cancelled. We therefore provided free cream teas in the church hall for all comers in the local community. Many could not believe we were offering this for free!

We continue our links with the diocese of Magdeburg in the state of Saxony-Anhalt, Germany, and are discussing next steps to develop this. Andrew and Rose will attend the Three Confessions conference there in early May 2024.

Anyone who wishes may join these meetings (about 5 a year) and we would be pleased to see more new ideas coming through, with new members joining the group.

Rose Hoey, Chair

History Group

The group has a regular team who began by developing church history and tour guides but has evolved and developed over time. The group hold regular meetings throughout the year, and provide church tours and, when requested, a speaker with a photo presentation to local groups. Last year Caroline spoke to a meeting of 42 members of Walsall U3A, and a generous donation to the church was received.

The past year has been one of research into more details of church history, visits to The Hive archives in Worcester, and sorting out and organising material gathered at St Thomas' into a local archive. This work continues and any interesting photos or information to add to this is always gratefully received. Much of the research has been into the origins and installation date of the Font – information required for Project 300.

During last year the QR code project was completed and we now have short descriptions of important features of the church recorded and linked by QR codes around the church. A trolley and mirror have also been added to allow easy viewing of the Holy Ghost plaque on the ceiling in the chancel.

Plans to make the church accessible and interesting continue. The opening of the tower throughout the year has been a very popular event. Links with local schools and uniformed groups has been developed. St Thomas' Rainbow group had a church visit, as did Rufford Primary school and Greenfield Primary school before Christmas.

A regular feature of the group has been our monthly coffee & cake mornings on every second Saturday from 10am until midday. Visitors can visit the church and have cake & coffee, with donations raised funding maintenance of our lovely church building. This has seen people welcomed from the local community, including some newly arrived to the area. A book sale is always available too.

If anyone has an interest in local history, you would be welcome to join the group. Please speak to Wendy or Rose.

Wendy Hemming

Rainbows

2023 was another busy and successful year at 4th Stourbridge (St Thomas) Rainbows, with lots of badges and activities. Most of all, lots of fun.

During the spring term we welcomed 2nd Amblecote Brownies for a takeover, they taught us some new games and we did a Valentine craft. During the term we did our Drawing badge, having great fun drawing round the Rainbows and using fabric and craft items to create clothes and wool for hair on their life-sized pictures.

During the summer term we welcomed Reverend Sarah to one of our meetings, she helped us make musical instruments and sing campfire songs. We held a 'Princess Party' to celebrate the King's birthday and Coronation. We made our own little kings, princess fairy cakes and held our own Coronation, and we crowned our eldest Rainbow as Queen.

During the summer holidays we held two extra afternoon sessions – a Teddy Bear Picnic themed session with lots of teddy inspired activities and crafts, and an Around The World themed session where we made passports and flew round the world, visiting the Girlguiding World Centre's in London, Mexico, India, Africa and Switzerland.

During the autumn term we held a lovely visit to church, organised by St Thomas' History Team, where we made stained glass windows and learnt lots of interesting facts about our church. We took part in the St Thomas' Christmas Tree Festival and made Christmas decorations for our tree. We rounded off the year with a Christmas party, which we ended with a very noisy snowball fight (using scrunched up newspaper).

Our Rainbows continues to thrive and we always try to offer every new enquiry a place but, after spending a term with 25 Rainbows, we realised this was too many to manage and now maintain around 20 Rainbows at each session.

I am very grateful to my team – leader Nicola Hill and unit helper Helen Bloomfield Du Rose – for their continued help and support. For 2024 we are delighted to say that, after sadly closing in early 2023, 4th Stourbridge St Thomas Brownies has reopened and is being run by Nicola and myself. Our first session on 19th February had just 4 Brownies (girls who had moved up from our Rainbows) but we're sure it will continue to grow – most of our current Rainbows are now on the waiting list. Along with Helen's help we have had fun getting to know how to be a Brownie and the girls have certainly enjoyed the experience.

Emma Leek, Leader in Charge

Cubs

2023 was a tremendously busy year for the Cubs, with something constructive or challenging every week.

Amongst other things, Cubs learned about safe use of camp stoves and fire lighting and then achieved their Emergency Response (First Aid) award.

We had a recycling theme and energy saving project and also made bird feeders for our gardens.

We ran a Stourbridge History theme, starting with the legend of St Kenelm and the source of the River Stour at Clent. We visited the location of the original Stour bridge and learned about the historical significance of Stourbridge and its famous buildings.

We visited all our favourite places, like Clent and Kinver, in the dark for astronomy and wildlife spotting, pond dipping and Bunkers Hill woods for wide games.

Our whole group camp in June was a wonderful and rewarding event which the Cubs absolutely loved.

Cubs have surprised us with their blanket-stitching proficiency for Mothering Sunday craft. and their determined industry in making Christmas tree decorations from recycled materials for the Church Christmas Tree Festival.

Cubs also delighted in being part of the Remembrance Sunday parade in the park, despite the awful weather.

Our Cubs' enthusiasm to 'join in' and experience new challenges is always a pleasure to behold, and the forthcoming year will provide many more rewarding opportunities, with a Cub weekend in Shropshire in May, a whole District camp in September, and all our usual opportunities to embrace the outdoors and adventure together.

Graeme Lowcock

The Parish Church of St Thomas, Stourbridge

ANNUAL ACCOUNTS

For the year ended 31st December 2023

The Parish Church of St Thomas Stourbridge

Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	355.00	-	-	355.00	-
Voluntary income	33,321.61	-	-	33,321.61	58,125.29
Activities for generating funds	180.00	-	-	180.00	1,715.45
Investment income	238.60	6,150.26	-	6,388.86	3,064.58
Incoming resources from charitable activities	23,661.95	320.00	-	23,981.95	22,096.09
Other incoming resources	4,409.19	-	-	4,409.19	3,506.00
Total income	**62,166.35**	**6,470.26**	**-**	**68,636.61**	**88,507.41**
Resources used					
Cost of generating funds	-	-	-	-	731.26
Cost of generating voluntary income	-	15.00	-	15.00	461.40
Fundraising trading cost of goods sold and other costs	-	-	-	-	-
Investment management costs	-	-	-	-	-
Charitable activities	87,546.89	30,989.18	-	118,536.07	85,229.51
Governance costs	881.96	-	-	881.96	-
Other resources used	-	-	-	-	-
Total expenditure	**88,428.85**	**31,004.18**	**-**	**119,433.03**	**86,422.17**
Net income / (expenditure) resources before transfer	**(26,262.50)**	**(24,533.92)**	**-**	**(50,796.42)**	**2,085.24**
Transfers:					
Gross transfers between funds - in	-	1,097.32	-	1,097.32	11,731.90
Gross transfers between funds - out	(153.22)	(944.10)	-	(1,097.32)	(11,731.90)
Other recognised gains / losses					
Gains/losses on investment assets	997.22	-	-	997.22	(1,398.08)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(25,418.50)**	**(24,380.70)**	**-**	**(49,799.20)**	**687.16**
Reconciliation of funds					
Total funds brought forward	**31,855.80**	**204,486.05**	**10,599.30**	**246,941.15**	**246,253.99**
Total funds carried forward	**6,437.30**	**180,105.35**	**10,599.30**	**197,141.95**	**246,941.15**
Represented by					
Unrestricted					
General fund	2,041.17	-	-	2,041.17	21,264.02
Designated					
Church Hall Improvements	-	-	-	-	-
Fabric Reserve	3,534.35	-	-	3,534.35	10,000.00
Friends of the Music	861.78	-	-	861.78	591.78
Guttering Maintenance	-	-	-	-	-
Restricted					
Agency collection	-	-	-	-	-
Church Hall Improvements	-	-	-	-	7.81
Church Improvement Fund	-	-	-	-	-
Development Fund	-	104.70	-	104.70	2,088.60
Fabric Appeal Fund	-	178,135.49	-	178,135.49	200,480.46
Flower Festival	-	95.08	-	95.08	95.08
Flower Guild	-	310.00	-	310.00	285.59
Mission Social Concerns	-	79.56	-	79.56	147.99
Organ Improvement Fund	-	1,306.69	-	1,306.69	1,306.69
St Thomas Gardening Fund	-	73.83	-	73.83	73.83
Endowment					
Gallimore Burton Trust	-	-	10,599.30	10,599.30	10,599.30
Total funds	**6,437.30**	**180,105.35**	**10,599.30**	**197,141.95**	**246,941.15**

The Parish Church of St Thomas Stourbridge

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2023 £	At 31/12/2022 £
Fixed assets						
Investments	997.22	-	-	10,599.30	11,596.52	10,599.30
	997.22	**-**	**-**	**10,599.30**	**11,596.52**	**10,599.30**
Current assets						
Debtors	2,156.37	-	-	-	2,156.37	2,024.27
Cash At Bank And In Hand	(295.46)	4,396.13	181,823.13	-	185,923.80	236,499.86
	1,860.91	**4,396.13**	**181,823.13**	**-**	**188,080.17**	**238,524.13**
Liabilities						
Creditors: Amounts Falling Due In One Year	816.96	-	1,717.78	-	2,534.74	2,182.28
	816.96	**-**	**1,717.78**	**-**	**2,534.74**	**2,182.28**
Net current assets less current liabilities	**1,043.95**	**4,396.13**	**180,105.35**	**-**	**185,545.43**	**236,341.85**
Total assets less current liabilities	**2,041.17**	**4,396.13**	**180,105.35**	**10,599.30**	**197,141.95**	**246,941.15**
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	**2,041.17**	**4,396.13**	**180,105.35**	**10,599.30**	**197,141.95**	**246,941.15**
Represented by						
Unrestricted						
Unrestricted - General Fund	2,041.17	-	-	-	2,041.17	21,264.02
Designated						
Designated - Fabric Reserve	-	3,534.35	-	-	3,534.35	10,000.00
Designated - Friends of the Music	-	861.78	-	-	861.78	591.78
Restricted						
Restricted - Development Fund	-	-	104.70	-	104.70	2,088.60
Restricted - Fabric Appeal Fund	-	-	178,135.49	-	178,135.49	200,480.46
Restricted - Flower Festival	-	-	95.08	-	95.08	95.08
Restricted - Flower Guild	-	-	310.00	-	310.00	285.59
Restricted - St Thomas Gardening Fund	-	-	73.83	-	73.83	73.83
Restricted - Church Hall Improvements	-	-	-	-	-	7.81
Restricted - Mission Social Concerns	-	-	79.56	-	79.56	147.99
Restricted - Organ Improvement Fund	-	-	1,306.69	-	1,306.69	1,306.69
Endowment						
Endowment - Gallimore Burton Trust	-	-	-	10,599.30	10,599.30	10,599.30
Fund Totals	**2,041.17**	**4,396.13**	**180,105.35**	**10,599.30**	**197,141.95**	**246,941.15**

The Parish Church of St Thomas Stourbridge

Receipts and payments

Selected period: 01 January 2023 to 31 December 2023

Note		From To	01 January 2023 31 December 2023	01 January 2022 31 December 2022
Hall - Church Hall Improvements (Designated) Fund				
	Excess of Income and endowments over Expenditure		-	-
	Brought forward balance		-	-
Total carried forward balance			-	-
FOM - Friends of the Music (Designated) Fund				
Incoming resources				
Incoming resources from generated funds				
	Friends of the Music		355.00	-
	Total Incoming resources from generated funds		355.00	-
Total Incoming resources			**355.00**	-
Resources used				
Charitable activities				
	Piano Tuning		85.00	-
	Total Charitable activities		85.00	-
Total Resources used			**85.00**	-
	Excess of Income and endowments over Expenditure		270.00	-
	Brought forward balance		591.78	591.78
Total carried forward balance			**861.78**	**591.78**
FABdes - Fabric Reserve (Designated) Fund				
Incoming resources				
Incoming resources from charitable activities				
	Heritage Books		164.35	-
	Total Incoming resources from charitable activities		164.35	-
Total Incoming resources			**164.35**	-
Resources used				
Charitable activities				
	Major repairs - Church Hall		6,630.00	-
	Total Charitable activities		6,630.00	-
Total Resources used			**6,630.00**	-
	Excess of Income and endowments over Expenditure		(6,465.65)	-
	Brought forward balance		10,000.00	-
	Transfers to/(from)		-	10,000.00
Total carried forward balance			**3,534.35**	**10,000.00**
Guttering - Guttering Maintenance (Designated) Fund				
Resources used				
Charitable activities				
	Minor repairs and maintenance - Church		-	580.00
	Total Charitable activities		-	580.00
Total Resources used			-	**580.00**
	Excess of Income and endowments over Expenditure		-	(580.00)
	Brought forward balance		-	580.00
Total carried forward balance			-	-
GBT - Gallimore Burton Trust (Endowment) Fund				
	Excess of Income and endowments over Expenditure		-	-
	Brought forward balance		10,599.30	11,997.38
	Adjustments		-	(1,398.08)
Total carried forward balance			**10,599.30**	**10,599.30**
Garden - St Thomas Gardening Fund (Restricted) Fund				
Incoming resources				
Voluntary income				
	Donations		-	1.50

Note		From To	01 January 2023 31 December 2023	01 January 2022 31 December 2022
		Total Voluntary income	-	1.50
	Total Incoming resources		**-**	**1.50**
	Excess of Income and endowments over Expenditure		-	1.50
	Brought forward balance		73.83	72.33
	Total carried forward balance		**73.83**	**73.83**
CIF - Church Improvement Fund (Restricted) Fund				
	Excess of Income and endowments over Expenditure		-	-
	Brought forward balance		-	-
	Total carried forward balance		**-**	**-**
Organ - Organ Improvement Fund (Restricted) Fund				
	Incoming resources			
	Voluntary income			
	Donations		-	60.06
		Total Voluntary income	-	60.06
	Investment income			
	Interest received		-	0.12
		Total Investment income	-	0.12
	Total Incoming resources		**-**	**60.18**
	Excess of Income and endowments over Expenditure		-	60.18
	Brought forward balance		1,306.69	1,246.51
	Total carried forward balance		**1,306.69**	**1,306.69**
DVP - Development Fund (Restricted) Fund				
	Incoming resources			
	Other incoming resources			
	Grants received		-	50.00
		Total Other incoming resources	-	50.00
	Total Incoming resources		**-**	**50.00**
	Resources used			
	Charitable activities			
	Architects and Chartered Surveyors Fees		1,968.90	-
		Total Charitable activities	1,968.90	-
	Cost of generating voluntary income			
	Giving Station		15.00	461.40
		Total Cost of generating voluntary income	15.00	461.40
	Total Resources used		**1,983.90**	**461.40**
	Excess of Income and endowments over Expenditure		(1,983.90)	(411.40)
	Brought forward balance		2,088.60	2,500.00
	Total carried forward balance		**104.70**	**2,088.60**
MSC - Mission Social Concerns (Restricted) Fund				
	Resources used			
	Charitable activities			
	Social Mission Concerns		68.43	-
		Total Charitable activities	68.43	-
	Total Resources used		**68.43**	**-**
	Excess of Income and endowments over Expenditure		(68.43)	-
	Brought forward balance		147.99	147.99
	Total carried forward balance		**79.56**	**147.99**
FF - Flower Festival (Restricted) Fund				
	Incoming resources			
	Activities for generating funds			
	Flower Festival		-	1,715.45
		Total Activities for generating funds	-	1,715.45
	Total Incoming resources		**-**	**1,715.45**
	Resources used			
	Cost of generating funds			
	Flower Festival expenses		-	731.26
		Total Cost of generating funds	-	731.26

Note		From To	01 January 2023 31 December 2023	01 January 2022 31 December 2022
	Charitable activities			
	Stationery,Printing & Postage		-	38.92
		Total Charitable activities	-	38.92
	Total Resources used		**-**	**770.18**
	Excess of Income and endowments over Expenditure		-	945.27
	Brought forward balance		95.08	881.71
	Transfers to/(from)		-	(1,731.90)
	Total carried forward balance		**95.08**	**95.08**
	FG - Flower Guild (Restricted) Fund			
	Incoming resources			
	Incoming resources from charitable activities			
	Flowers		320.00	167.98
		Total Incoming resources from charitable activities	320.00	167.98
	Voluntary income			
	Donations		-	255.00
		Total Voluntary income	-	255.00
	Total Incoming resources		**320.00**	**422.98**
	Resources used			
	Charitable activities			
	Flowers		448.81	569.88
		Total Charitable activities	448.81	569.88
	Total Resources used		**448.81**	**569.88**
	Excess of Income and endowments over Expenditure		(128.81)	(146.90)
	Brought forward balance		285.59	432.49
	Transfers to/(from)		153.22	-
	Total carried forward balance		**310.00**	**285.59**
	Hall - Church Hall Improvements (Restricted) Fund			
	Incoming resources			
	Investment income			
	Interest received		-	0.21
	Dividends received		0.09	-
		Total Investment income	0.09	0.21
	Total Incoming resources		**0.09**	**0.21**
	Resources used			
	Charitable activities			
	Major repairs - Church Hall		952.00	-
		Total Charitable activities	952.00	-
	Total Resources used		**952.00**	**-**
	Excess of Income and endowments over Expenditure		(951.91)	0.21
	Brought forward balance		7.81	7.60
	Transfers to/(from)		944.10	-
	Total carried forward balance		**-**	**7.81**
	Fabric - Fabric Appeal Fund (Restricted) Fund			
	Incoming resources			
	Voluntary income			
	Donations		-	1,173.53
	Legacies received		-	18,871.75
		Total Voluntary income	-	20,045.28
	Investment income			
	Interest received		-	2,749.00
	Dividends received		6,150.17	-
		Total Investment income	6,150.17	2,749.00
	Total Incoming resources		**6,150.17**	**22,794.28**
	Resources used			
	Charitable activities			
	Major repairs -Church		13,756.38	8,184.00
	Major repairs - Church Hall		9,120.00	5,520.00
	Minor repairs and maintenance - Church		1,544.09	4,204.37
	Minor repairs and maintenance-Church hal		3,130.57	2,510.33
	Stationery,Printing & Postage		-	42.00

Note		From To	01 January 2023 31 December 2023	01 January 2022 31 December 2022
	Sundry expenses		-	32.14
	Architects and Chartered Surveyors Fees		-	2,991.30
		Total Charitable activities	27,551.04	23,484.14
	Total Resources used		**27,551.04**	**23,484.14**
	Excess of Income and endowments over Expenditure		(21,400.87)	(689.86)
	Brought forward balance		200,480.46	209,438.42
	Transfers to/(from)		(944.10)	(8,268.10)
	Total carried forward balance		**178,135.49**	**200,480.46**

General - General fund (Unrestricted) Fund

Incoming resources

	Incoming resources from charitable activities		
	Sundry sales	365.00	11.40
	Church hall lettings	20,448.90	20,598.00
	Fees - weddings	-	112.00
	Fees - funerals	680.00	48.00
	Collections - weddings	-	41.35
	Collections - Baptisms	25.70	283.86
	Photocopying fees received	40.00	-
	Worcs Diocesan Board of Finance	1,092.00	-
	PCC Fees: Funeral	791.00	249.70
	PCC Fees: Weddings	55.00	583.80
	Total Incoming resources from charitable activities	23,497.60	21,928.11
	Other incoming resources		
	Sundry income	2,909.19	357.00
	Grants received	1,500.00	3,099.00
	Total Other incoming resources	4,409.19	3,456.00
	Voluntary income		
	Planned giving	23,653.24	24,259.40
	Loose cash	2,126.25	1,440.47
	Gift Aid Recovered	6,053.86	10,149.34
	Donations	1,488.26	1,914.24
	Total Voluntary income	33,321.61	37,763.45
	Activities for generating funds		
	Table Top Event	180.00	-
	Total Activities for generating funds	180.00	-
	Investment income		
	Interest received	238.60	-
	Dividends received	-	315.25
	Total Investment income	238.60	315.25
	Total Incoming resources	**61,647.00**	**63,462.81**

Resources used

	Charitable activities		
	Ministry share	24,000.00	21,000.00
	Insurance - Church	5,024.51	5,156.20
	Insurance - Church Hall	2,512.24	1,695.73
	Severn Trent Water: Church	151.62	111.83
	Severn Trent Water: Church Hall	149.81	190.74
	Gas - Church	9,234.86	2,711.97
	Electricity- Church	1,960.08	1,282.84
	Gas- Church Hall	5,355.32	1,738.45
	Electricity-Church Hall	2,191.67	1,381.67
	Director of Music	1,045.58	-
	Choir expenses	169.00	1,005.99
	Organists fees	3,330.00	2,705.00
	Choristers fees	114.80	169.40
	Cost of services	979.71	1,771.55
	Fire Extinguisher Maintenance	729.12	716.45
	Secretary's salary	7,639.40	4,976.50
	Cleaners - Church Hall	3,535.06	2,962.22
	Gardener	155.50	165.00
	Church Cleaner	2,068.46	1,683.53
	Stationery,Printing & Postage	944.31	970.61
	Telephone	484.75	449.00
	Hire of photocopier	2,514.87	4,417.34
	Hygiene Services Church hall	1,335.32	1,279.16
	Sundry expenses	1,147.44	719.70
	Cleaning & toilet requirements	59.92	167.02
	Bank charges	191.43	166.32
	Visiting clergy	79.48	78.96

Note		From To	01 January 2023 31 December 2023	01 January 2022 31 December 2022
	Vicar's expenses		447.41	432.87
	Curates Expenses		509.98	167.32
	Vergers fees		30.00	-
	Organ repairs & tuning		865.00	265.00
	Heritage Books and Leaflets		300.00	-
	PAYE		68.40	-
	Funeral fees		95.53	-
	Grants		19.99	-
	Donations		48.23	-
	Advent Books		-	18.20
	Mission and Evangelism Costs		1,063.38	-
	Hospitality		279.71	-
		Total Charitable activities	80,831.89	60,556.57
	Governance costs			
	Subscriptions and Registrations		881.96	-
		Total Governance costs	881.96	-
Total Resources used			**81,713.85**	**60,556.57**
	Excess of Income and endowments over Expenditure		(20,066.85)	2,906.24
	Brought forward balance		21,264.02	18,357.78
	Transfers to/(from)		(153.22)	-
	Adjustments		997.22	-
Total carried forward balance			**2,041.17**	**21,264.02**

Notes to the Financial Activities for the year ended 31 December 2023

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

1.1 Incoming Resources

Voluntary income and capital sources

- Collections and donations are recognised when received by or on behalf of the PCC
- Planned giving receivable under Gift Aid schemes is recognised only when received.
- Income tax recovered from Parish Giving Scheme donations is recognised only when received from the PGS scheme. This is received monthly.
- Income tax on Gift Aid donations is recognised when the parish becomes entitled to make a claim from HMRevenue &Customs. This is ordinarily done on a quarterly basis.
- Grants and legacies to the PC are accounted for when received.
- Funds raised by book fairs and similar fund-raising events are accounted for gross.
- Sales of cards and any other sundry sales are accounted for gross.

Other Income

Rental income from the letting of the church hall is recognised when the rental is due.

Income from investments

Dividends are accounted for when receivable and interest is accounted for when received.

Gains and losses on investments

Unrealised gains or losses are accounted for on revaluation of investments every December.

1.2 Resources used

Activities directly relating to the work of the church

Ministry Share (previously parish/fairer share) is a voluntary obligation of the PCC to the Diocese. For 2023 this was £67,070, these accounts show the amount paid, and agreed by the PCC, during the year of £24,000. The difference of £43070 is not reflected in these accounts. The parish was successful in 2023, in obtaining a Ministry Support Fund Grant of £24981 and support from the Low Income Communities Fund of £18089.

1.3 Fixed Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10 of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time).

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000, or on the repair of movable church furnishings is written off.

Other fixtures, fittings and office equipment

Individual items of equipment with a purchase price of £1,000 or less are writen off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current assets

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

1.4 Funds

Unrestricted funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose are also unrestricted.

Restricted funds

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 2.

Endowment funds

Endowment funds are those funds where the capital must be retained and details of these funds are provided in note 2.

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 or those that are informal gatherings of church members.

2. Funds

Restricted funds

Fabric Fund

The Fabric Account represents grants and amounts donated for the purposes of the repair, upkeep, and renovation of the church buildings.

Church Hall Fund

This fund represents a grant and money donated to be used towards refurbishments in the church hall.

Organ Fund

The organ fund represents donations made for the refurbishment of the organ.

Gardening Fund

The Gardening Fund represents grants and amounts donated for the purposes of benefit of The Community Garden

Mission Social Concerns Fund

The MSC fund retains a modest amount of money for any future projects of the MSC.

Flower Festival Fund

Flower Festivals take place biannually, the last being in 2022. The proceeds of Flower Festivals are transferred to the Fabric Fund. Money in the fund is from Fund raising towards the cost of producing the next Flower Festival.

Flower Guild Fund

The Flower Guild Fund is to provide flowers for the decoration of the church. Money is often donated for flowers to be placed in memoriam as well as other occasions.

Development Fund

This is a new restricted fund created to enable devices or activities for the improvement of donations or other income streams.

Endowment Fund - Gallimore Burton Trust

This consists of 513 Income Shares in the CBFChurch of England Investment Fund, the income from which is for the upkeep of a grave and the dividends generated for the general purposes of the PCC.

3 Salaries

During the year the PCC employed a secretary and a cleaner. National Insurance and PAYE payments have been made as appropriate. Salaries fall below the threshold requiring contributions to a pension scheme.

4 Payments to PCC members

No expenses or payments were paid to any PCC member, or persons connected to them, in relation to their participation in church governance. PCC members and others were, of course, reimbursed the cost of any purchases made on behalf of the PCC.

5 Investment Assets

	2023 (£)	2022 (£)
Market Value at 1st January	10599	11997
Revaluation (loss)/gain	997	(1398)
Market value at 31st December	11596	10599

6 Creditors : amounts falling due within one year

	2023 (£)	2022 (£)
Unrestricted Funds	2534	2182

7 Related Party Transactions

There were no related party transactions during the year other than those explained in note 4

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

Rev A Sillis
Vicar

Mrs V Charles Churchwarden
(Acting *pro tempere* Treasurer)

21st April 2024

Independent Examiner's report to the members of the Parochial Church Council (PCC) of St Thomas' Stourbridge.

I report on the accounts for the year ended 31 December 2023 and the associated notes as set out on pages 1 to 14

Respective responsibilities of the members of the PCC and the examiner

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act;
- 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the members of the PCC concerning any such matters. Their procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1) Which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s. 130 of the 2011 Act; or
   - to prepare accounts which accord with the accounting records and to complete with the accounting requirements of the 2011 Act
   have been met.
2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature: D. O'[illegible] on behalf of Jaderock Ltd

Address:
17 Vicarage Road
Amblecote
DY8 4JD

Date:
22/04/24

Independent Examiner's report to the members of the Parochial Church Council (PCC) of St Thomas' Stourbridge.

I report on the accounts for the year ended 31 December 2023 and the associated notes as set out on pages 1 to 14

Respective responsibilities of the members of the PCC and the examiner

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act;
- 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the members of the PCC concerning any such matters. Their procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1) Which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with s. 130 of the 2011 Act; or
   - to prepare accounts which accord with the accounting records and to complete with the accounting requirements of the 2011 Act
   have been met.
2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature: D. O'[illegible] on behalf of Jaderock Ltd

Address:

17 Viceroage Road
Amblecote
DY8 4JD

Date: 22/04/24