



# **The Parish Church of St Thomas, Stourbridge**

## **ANNUAL ACCOUNTS**

**For the year ended 31<sup>st</sup> December 2025**

# **Notes to the Financial Activities for the year ended 31 December 2025**

## **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.

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 Incoming Resources**

### **2.1 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 HM Revenue & 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.

### **2.2 Other Income**

Rental income from the letting of the church hall is recognised when the rental funds are received into the bank.

### **2.3 Income from investments**

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

### **2.4 Gains and losses on investments**

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

### 3 Resources used

#### 3.1 Activities directly relating to the work of the church

Ministry Share is a voluntary obligation of the PCC to the Diocese. For 2025 this was £71,199 (2024: £70,724), these accounts show the amount paid, and agreed by the PCC, during the year of £25,000 (2024: £20,424). The difference of £46,199 (2024: £50,300) is not reflected in these accounts. In 2025, the parish obtained grants from the Ministry Support Fund of £37,050 (2024: £46,313) and the Low Income Communities Fund of £3,824 (2024: £3,687).

#### 3.2 Salaries

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

#### 3.3 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.

### 4 Assets and Liabilities

#### 4.1 Fixed Assets

##### 4.11 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.

##### 4.12 Other fixtures, fittings and office equipment

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

##### 4.13 Investments

Investments are valued at market value at 31 December in the year.

The PCC meeting of 28<sup>th</sup> April 2025 was informed that the Gallimore Burton Trust was no longer needed and that the value of the fund could be released into general funds. The motion to do so was moved, seconded and carried by the meeting. The funds were released and received on 28<sup>th</sup> May 2025.

	2025 (£)	2024 (£)
Market value at 1 <sup>st</sup> January	11,596	11,596
Revaluation gain / (loss)	(243)	266
Realisation of investment	11,353	
Market Value at 31 <sup>st</sup> December	0	11,862

#### 4.2 Current assets

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



#### 4.3 Creditors : amounts falling due within one year

	2025 (£)	2024 (£)
Unrestricted funds	679	679

### 5 Funds

#### 5.1 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. Unrestricted funds also includes funds designated for, but not restricted to, a particular purpose.

#### 5.2 Restricted funds

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are noted below.

### 6 Related Party Transactions

There were no related party transactions during the year other than those explained in note 3.3

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



Rev A Sillis  
Vicar



Mr David Hawkins  
Treasurer

Dated : 13/3/2026

# The Parish Church of St Thomas Stourbridge

## Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
<b>Fixed assets</b>						
Investments	-	-	-	-	-	11,861.95
	-	-	-	-	-	<b>11,861.95</b>
<b>Current assets</b>						
Cash At Bank And In Hand	(359.97)	1,385.23	146,385.45	-	147,410.71	153,353.87
	<b>(359.97)</b>	<b>1,385.23</b>	<b>146,385.45</b>	<b>-</b>	<b>147,410.71</b>	<b>153,353.87</b>
<b>Liabilities</b>						
Creditors: Amounts Falling Due In One Year	-	(1,444.11)	2,122.99	-	678.88	678.88
	-	<b>(1,444.11)</b>	<b>2,122.99</b>	<b>-</b>	<b>678.88</b>	<b>678.88</b>
<b>Net current assets less current liabilities</b>	<b>(359.97)</b>	<b>2,829.34</b>	<b>144,262.46</b>	<b>-</b>	<b>146,731.83</b>	<b>152,674.99</b>
<b>Total assets less current liabilities</b>	<b>(359.97)</b>	<b>2,829.34</b>	<b>144,262.46</b>	<b>-</b>	<b>146,731.83</b>	<b>164,536.94</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>(359.97)</b>	<b>2,829.34</b>	<b>144,262.46</b>	<b>-</b>	<b>146,731.83</b>	<b>164,536.94</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	(359.97)	-	-	-	(359.97)	407.07
<b>Designated</b>						
Designated - Flower Festival Fund	-	2,153.73	-	-	2,153.73	1,100.24
Designated - Flower Guild Fund	-	66.96	-	-	66.96	66.96
Designated - Organ Fund	-	366.69	-	-	366.69	821.69
Designated - Friends of the Music	-	241.96	-	-	241.96	274.96
<b>Restricted</b>						
Restricted - Project 300	-	-	(2,804.12)	-	(2,804.12)	(9,052.28)
Restricted - Fabric Works Fund	-	-	23,046.61	-	23,046.61	17,323.05
Restricted - Fabric Appeal Fund	-	-	124,147.00	-	124,147.00	143,122.98
Restricted - St Thomas Gardening Fund	-	-	(0.03)	-	(0.03)	(0.03)
Restricted - Agency collection	-	-	(127.00)	-	(127.00)	(127.00)
<b>Endowment</b>						
Endowment - Gallimore Burton Trust	-	-	-	-	-	10,599.30
<b>Fund Totals</b>	<b>(359.97)</b>	<b>2,829.34</b>	<b>144,262.46</b>	<b>-</b>	<b>146,731.83</b>	<b>164,536.94</b>

# The Parish Church of St Thomas Stourbridge

## Analysis of Receipts and Payments Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Incoming resources from generated funds						
1101 - Planned giving	25,163.41	-	-	-	25,163.41	26,588.39
1102 - Loose cash	5,057.28	1,216.41	-	-	6,273.69	5,837.73
1103 - Gift Aid Recovered	8,674.83	-	-	-	8,674.83	10,437.45
1104 - Donations	4,357.00	190.00	5,000.00	-	9,547.00	1,711.94
1104A- Legacies received	-	-	-	-	-	-
1105 - Autumn Fair	-	-	-	-	-	-
1105A- Flower Festival	-	-	-	-	-	675.40
1120 - Books and Buttles event	-	-	-	-	-	-
1120A- Christmas Cracker event	-	-	-	-	-	-
1120B - Table Top Event	-	-	-	-	-	-
1120C - Bric a Brac, cakes and books sale	-	-	-	-	-	-
1120D - Christmas Coffee Morning	-	-	-	-	-	-
1130 - Itamba	-	-	-	-	-	-
1107 - Interest received	163.91	-	6,024.02	-	6,187.93	9,742.87
1108 - Dividends received	-	-	-	-	-	-
2001 - Friends of the Music	-	-	-	-	-	-
Incoming resources from generated funds Totals	43,416.43	1,406.41	11,024.02	-	55,846.86	54,993.78
Incoming resources from charitable activities						
1105B - Christmas Tree Festival	-	-	-	-	-	-
1105C - Flowers	-	-	-	-	-	232.26
1106 - Sundry sales	-	-	-	-	-	-
1109 - Magazine sales	-	-	-	-	-	-
1110 - Church hall lettings	17,211.10	-	-	-	17,211.10	20,983.68
1111 - Fees - weddings	1,519.00	-	-	-	1,519.00	1,435.00
1111A- Fees - funerals	645.00	-	-	-	645.00	1,649.00
1112 - Collections - weddings	-	-	-	-	-	-
1112A- Collections - funerals	-	-	-	-	-	-
1112B - Collections - Baptisms	-	-	-	-	-	-
1113 - Photocopying fees received	-	-	-	-	-	-
1114 - Heritage Books	-	-	-	-	-	-
1116 - Worcs Diocesan Board of Finance	2,749.24	-	-	-	2,749.24	4,956.58
1118 - PCC Fees: Funeral	1,049.00	-	-	-	1,049.00	-
1119 - PCC Fees: Weddings	-	-	-	-	-	-
1121 - Prayer candles	-	-	-	-	-	-
1123 - Lent Appeal	-	-	-	-	-	-
1124 - Social Mission Concerns	-	-	-	-	-	-
1129 - Magdeburg Patnership (Colbitz)	-	-	-	-	-	-
119A - PCC Fees other	-	-	-	-	-	-
Incoming resources from charitable activities Totals	23,173.34	-	-	-	23,173.34	29,256.52
Other incoming resources						
1115 - Sundry income	-	-	1,441.50	-	1,441.50	-



					Total	
	General	Designated	Restricted	Endowment	This year	Last year
1117 - Grants received	-	-	17,327.79	-	17,327.79	-
1122 - VAT recovered	-	-	-	-	-	-
1125 - HSBC Refund of Charges	-	-	-	-	-	-
1128 - Insurance claims	-	-	-	-	-	-
<b>Other incoming resources Totals</b>	-	-	<b>18,769.29</b>	-	<b>18,769.29</b>	-
<b>Receipts Grand Totals</b>	<b>66,589.77</b>	<b>1,406.41</b>	<b>29,793.31</b>	-	<b>97,789.49</b>	<b>84,250.30</b>

## Payments

### Cost of generating funds

1323 - Stewardship expenses	-	-	-	-	-	-
1343 - Giving Station	-	-	-	-	-	-
1327 - Autumn Fair expenses	-	-	-	-	-	-
1327A - Flower Festival expenses	-	-	-	-	-	-
1327B - Books and Butties fund raising expenses	-	-	-	-	-	-
1327C - Christmas Cracker fund raising event	-	-	-	-	-	-

### Cost of generating funds Totals

-	-	-	-	-	-	-
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### Charitable activities

1301 - Ministry share	25,000.00	-	-	-	25,000.00	20,423.58
1302 - Insurance - Church	4,313.54	-	-	-	4,313.54	5,154.27
1302A - Insurance - Church Hall	3,902.74	-	-	-	3,902.74	2,775.37
1303 - Severn Trent Water: Church	147.52	-	-	-	147.52	166.62
1303A - Severn Trent Water: Church Hall	136.60	-	-	-	136.60	147.75
1304 - Gas - Church	3,064.58	-	-	-	3,064.58	4,560.81
1304A - Electricity- Church	2,176.08	-	-	-	2,176.08	2,077.41
1304B - Gas- Church Hall	2,643.68	-	-	-	2,643.68	3,329.60
1304C - Electricity-Church Hall	3,495.09	-	-	-	3,495.09	2,868.28
1305 - Director of Music	3,324.80	-	-	-	3,324.80	3,709.88
1306 - Choir expenses	-	250.00	-	-	250.00	719.82
1307 - Organists fees	4,937.00	-	-	-	4,937.00	4,845.00
1308 - Choristers fees	-	-	-	-	-	-
1308A - Organ Scholar	-	-	-	-	-	-
1309 - Cost of services	1,880.30	-	-	-	1,880.30	1,578.21
1310 - Fire Extinguisher Maintenance	907.20	-	-	-	907.20	823.59
1311 - Major repairs -Church	-	-	512.89	-	512.89	-
1311A - Major repairs - Church Hall	-	-	13,188.20	-	13,188.20	21,118.96
1312 - Minor repairs and maintenance - Church	50.00	-	3,453.00	-	3,503.00	6,036.30
1312A - Minor repairs and maintenance-Church hal	-	-	2,680.66	-	2,680.66	4,866.46
1312B - Church Hall Chairs	-	-	-	-	-	-
1313 - Secretary's salary	8,210.36	-	-	-	8,210.36	8,882.85
1314 - Cleaners - Church Hall	5,117.68	-	-	-	5,117.68	4,410.16
1314A - Gardener	106.36	-	-	-	106.36	94.50
1314B - Church Cleaner	-	-	-	-	-	2,696.60
1315 - Stationery,Printing & Postage	1,510.85	35.92	-	-	1,546.77	1,781.60
1316 - Telephone	820.44	-	-	-	820.44	656.20
1317 - Hire of photocopier	865.23	-	-	-	865.23	-
1318 - Hygiene Services Church hall	512.36	-	-	-	512.36	-
1319 - Sundry expenses	2,745.24	100.00	-	-	2,845.24	429.12
1319A - Cleaning & toilet requirements	30.08	-	-	-	30.08	1,600.29

	General	Designated	Restricted	Endowment	This year	Total Last year
1320 - Fees to Diocese	-	-	-	-	-	-
1321 - Bank charges	113.96	-	-	-	113.96	198.32
1322 - Visiting clergy	-	-	-	-	-	-
1324 - Vicar's expenses	616.04	-	-	-	616.04	890.50
1324A - Curates Expenses	-	-	-	-	-	298.43
1325 - Vergers fees	-	-	-	-	-	-
1326 - Architects and Chartered Surveyors Fees	-	-	16,869.32	-	16,869.32	7,167.32
1328 - Organ repairs & tuning	-	455.00	-	-	455.00	685.00
1328A - Piano Tuning	-	-	-	-	-	-
1329 - Heritage Books and Leaflets	-	-	-	-	-	-
1330 - Mission Enabler	-	-	-	-	-	-
1331 - PAYE	-	-	-	-	-	-
1332 - Garden fund expenses	-	-	-	-	-	-
1333 - Social Mission Concerns	-	-	-	-	-	-
1334 - Christmas Cards	-	-	-	-	-	-
1335 - Flowers	-	-	-	-	-	146.60
1336 - Wedding fees	570.00	-	-	-	570.00	-
1337 - Funeral fees	218.38	-	-	-	218.38	318.06
1338 - Lent collection donation	-	-	-	-	-	-
1339 - Magdeburg Partnership (Colbitz)	-	-	-	-	-	-
1340 - Grants	-	-	-	-	-	-
1341 - Donations	-	-	-	-	-	-
1344 - Advent Books	-	-	-	-	-	-
1345 - Mission and Evangelism Costs	-	-	-	-	-	133.65
1347 - Hospitality	520.00	-	93.50	-	613.50	108.29
<b>Charitable activities Totals</b>	<b>77,936.11</b>	<b>840.92</b>	<b>36,797.57</b>	<b>-</b>	<b>115,574.60</b>	<b>115,699.40</b>
<b>Governance costs</b>						
1346 - Subscriptions and Registrations	20.00	-	-	-	20.00	1,155.91
<b>Governance costs Totals</b>	<b>20.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20.00</b>	<b>1,155.91</b>
<b>Other resources used</b>						
1342 - Petty Cash theft	-	-	-	-	-	-
1507 - Refund of Hall Hire Deposit	-	-	-	-	-	-
<b>Other resources used Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Payments Grand Totals</b>	<b>77,956.11</b>	<b>840.92</b>	<b>36,797.57</b>	<b>-</b>	<b>115,594.60</b>	<b>116,855.31</b>



**The Parish Church of St Thomas Stourbridge**  
**Sofa Separate Designated**  
**For the period from 01 January 2025 to 31 December 2025**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>						
Incoming resources from generated funds	-	-	-	-	-	-
Voluntary income	43,252.52	1,406.41	5,000.00	-	49,658.93	44,575.51
Activities for generating funds	-	-	-	-	-	675.40
Investment income	163.91	-	6,024.02	-	6,187.93	9,742.87
Incoming resources from charitable activities	23,173.34	-	-	-	23,173.34	29,256.52
Other incoming resources	-	-	18,769.29	-	18,769.29	-
<b>Total income</b>	<b>66,589.77</b>	<b>1,406.41</b>	<b>29,793.31</b>	<b>-</b>	<b>97,789.49</b>	<b>84,250.30</b>
<b>Resources used</b>						
Cost of generating funds	-	-	-	-	-	-
Cost of generating voluntary income	-	-	-	-	-	-
Fundraising trading cost of goods sold and other costs	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Charitable activities	77,936.11	840.92	36,797.57	-	115,574.60	115,699.40
Governance costs	20.00	-	-	-	20.00	1,155.91
Other resources used	-	-	-	-	-	-
<b>Total expenditure</b>	<b>77,956.11</b>	<b>840.92</b>	<b>36,797.57</b>	<b>-</b>	<b>115,594.60</b>	<b>116,855.31</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(11,366.34)</b>	<b>565.49</b>	<b>(7,004.26)</b>	<b>-</b>	<b>(17,805.11)</b>	<b>(32,605.01)</b>
<b>Transfers:</b>						
Gross transfers between funds - in	10,599.30	-	30,972.36	-	41,571.66	107,343.80
Gross transfers between funds - out	-	-	(30,972.36)	(10,599.30)	(41,571.66)	(107,343.80)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>(767.04)</b>	<b>565.49</b>	<b>(7,004.26)</b>	<b>(10,599.30)</b>	<b>(17,805.11)</b>	<b>(32,605.01)</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>407.07</b>	<b>2,263.85</b>	<b>151,266.72</b>	<b>10,599.30</b>	<b>164,536.94</b>	<b>197,141.95</b>
<b>Total funds carried forward</b>	<b>(359.97)</b>	<b>2,829.34</b>	<b>144,262.46</b>	<b>-</b>	<b>146,731.83</b>	<b>164,536.94</b>

The Parish Church of St Thomas Stourbridge  
Receipts and payments  
Selected period: 01 January 2025 to 31 December 2025

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
<b>xGuttering - Guttering Maintenance (Designated) Fund</b>			
Excess of income and endowments over Expenditure		-	-
Brought forward balance		-	-
<b>Total carried forward balance</b>		-	-
<b>FGF - Flower Guild Fund (Designated) Fund</b>			
Excess of income and endowments over Expenditure		-	-
Brought forward balance		66.96	66.96
Transfers to/(from)		-	-
<b>Total carried forward balance</b>		<b>66.96</b>	<b>66.96</b>
<b>OrganF - Organ Fund (Designated) Fund</b>			
<b>Resources used</b>			
Charitable activities		455.00	-
Organ repairs & tuning		455.00	-
<b>Total Resources used</b>		<b>455.00</b>	-
Excess of income and endowments over Expenditure		(455.00)	-
Brought forward balance		821.69	-
Transfers to/(from)		-	821.69
<b>Total carried forward balance</b>		<b>366.69</b>	<b>821.69</b>
<b>xHall - Church Hall Improvements (Designated) Fund</b>			
Excess of income and endowments over Expenditure		-	-
Brought forward balance		-	-
Transfers to/(from)		-	-
<b>Total carried forward balance</b>		-	-
<b>xFABdes - Fabric Reserve (Designated) Fund</b>			
Excess of income and endowments over Expenditure		-	-
Brought forward balance		-	3,534.35
Transfers to/(from)		-	(3,534.35)
<b>Total carried forward balance</b>		-	-
<b>FFF - Flower Festival Fund (Designated) Fund</b>			
<b>Incoming resources</b>			
Voluntary income		999.41	-
Loose cash		190.00	-
Donations		-	-
<b>Total Voluntary income</b>		<b>1,189.41</b>	-
<b>Total Incoming resources</b>		<b>1,189.41</b>	-

**Resources used**

Charitable activities  
Stationery/Printing & Postage  
Sundry expenses

	35.92	
	100.00	
	135.92	

Total Charitable activities

**Total Resources used**

Excess of income and endowments over Expenditure  
Brought forward balance  
Transfers to/(from)

	135.92	
	1,053.49	
	1,100.24	
	-	1,100.24

**Total carried forward balance**

	2,153.73	1,100.24
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**xDVP - Development Fund (Restricted) Fund**

Excess of income and endowments over Expenditure  
Brought forward balance  
Transfers to/(from)

	-	104.70
	-	(104.70)

**Total carried forward balance**

	-	
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**MSC - Mission Social Concerns (Restricted) Fund**

Excess of income and endowments over Expenditure  
Brought forward balance  
Transfers to/(from)

	-	79.56
	-	(79.56)

**Total carried forward balance**

	-	
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**P300 - Project 300 (Restricted) Fund**

**Incoming resources**

Other incoming resources  
Grants received

	17,327.79	
	17,327.79	

Total Other incoming resources

	17,327.79	
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**Total incoming resources**

**Resources used**

Charitable activities  
Major repairs -Church  
Minor repairs and maintenance - Church  
Sundry expenses  
Architects and Chartered Surveyors Fees  
Hospitality

	512.89	
	-	1,860.00
	-	24.96
	16,445.60	7,167.32
	93.50	

Total Charitable activities

	17,051.99	9,052.28
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**Total Resources used**

Excess of income and endowments over Expenditure  
Brought forward balance  
Transfers to/(from)

	275.80	(9,052.28)
	(9,052.28)	
	5,972.36	

**Total carried forward balance**

	(2,804.12)	(9,052.28)
--	------------	------------

**xHall - Church Hall Improvements (Restricted) Fund**

Excess of income and endowments over Expenditure  
Brought forward balance

	-	
	-	

**Total carried forward balance**

	-	
--	---	--



01 January 2024  
31 December 202401 January 2025  
31 December 2025From  
To

Note

**CLF - Church Improvement Fund (Restricted) Fund**Excess of income and endowments over Expenditure  
Brought forward balance**Total carried forward balance****General - General fund (Unrestricted) Fund****Incoming resources**

Incoming resources from charitable activities

Church hall lettings  
Fees - weddings  
Fees - funerals  
Worcs Diocesan Board of Finance  
PCC Fees: Funeral17,211.10  
1,519.00  
645.00  
2,749.24  
1,049.00  
23,173.34  
20,983.68  
1,435.00  
1,649.00  
4,956.58  
29,024.26

Total Incoming resources from charitable activities

Other Incoming resources  
Grants received

Total Other incoming resources

**Voluntary income**Planned giving  
Loose cash  
Gift Aid Recovered  
Donations25,163.41  
5,057.28  
8,674.83  
4,357.00  
43,252.52  
26,588.39  
5,740.23  
10,437.45  
1,511.94  
44,278.01

Total Voluntary income

Investment income  
Interest received163.91  
163.91  
588.96  
588.96

Total Investment income

**Total Incoming resources****Resources used**

Charitable activities

Ministry share  
Insurance - Church  
Insurance - Church Hall  
Severn Trent Water: Church  
Severn Trent Water: Church Hall  
Gas - Church  
Electricity- Church  
Gas- Church Hall  
Electricity-Church Hall  
Director of Music  
Choir expenses  
Organists fees  
Cost of services  
Fire Extinguisher Maintenance  
Minor repairs and maintenance - Church  
Secretary's salary  
Cleaners - Church Hall  
Gardener  
Church Cleaner  
Stationery/Printing & Postage  
Telephone25,000.00  
4,313.54  
3,902.74  
147.52  
136.60  
3,064.58  
2,176.08  
2,643.68  
3,495.09  
3,324.80  
4,937.00  
1,880.30  
907.20  
50.00  
8,210.36  
5,117.68  
106.36  
1,510.85  
820.44  
20,423.58  
5,154.27  
2,775.37  
166.62  
147.75  
4,560.81  
2,077.41  
3,329.60  
2,868.28  
3,709.88  
133.00  
4,845.00  
1,451.21  
823.59  
8,882.85  
4,410.16  
20.64  
2,696.60  
1,565.60  
656.20

Note	From To	01 January 2025 31 December 2024	
		01 January 2025 31 December 2024	01 January 2024 31 December 2024
Hire of photocopier		865.23	-
Hygiene Services Church hall		512.36	-
Sundry expenses		2,745.24	307.72
Cleaning & toilet requirements		30.08	1,600.29
Bank charges		113.96	198.32
Vicar's expenses		616.04	890.50
Curates Expenses		-	298.43
Wedding fees		570.00	-
Funeral fees		218.38	318.06
Mission and Evangelism Costs		-	133.65
Hospitality		520.00	108.29
		77,936.11	74,553.68
Total Charitable activities			
Governance costs		20.00	1,155.91
Subscriptions and Registrations		20.00	1,155.91
		77,956.11	75,709.59
<b>Total Resources used</b>		(11,366.34)	(1,818.36)
Excess of income and endowments over Expenditure		407.07	2,041.17
Brought forward balance		10,599.30	184.26
Transfers to/(from)		-	-
Adjustments		(359.97)	407.07
<b>Total carried forward balance</b>			
<b>FABwks - Fabric Works Fund (Restricted) Fund</b>			
<b>Incoming resources</b>			
Other incoming resources		1,441.50	-
Sundry income		1,441.50	-
Voluntary income		-	-
Donations		5,000.00	-
		5,000.00	-
<b>Total Voluntary income</b>		6,441.50	-
<b>Total Incoming resources</b>			
<b>Resources used</b>			
Charitable activities		13,188.20	21,118.96
Major repairs - Church Hall		3,453.00	4,176.30
Minor repairs and maintenance - Church		2,680.66	4,866.46
Minor repairs and maintenance-Church hal		-	216.00
Stationery/Printing & Postage		423.72	-
Architects and Chartered Surveyors Fees		19,745.58	30,377.72
		19,745.58	30,377.72
<b>Total Resources used</b>		(13,304.08)	(30,377.72)
Excess of income and endowments over Expenditure		17,323.05	-
Brought forward balance		19,027.64	47,700.77
Transfers to/(from)		-	-
<b>Total carried forward balance</b>		23,046.61	17,323.05
<b>Fabric - Fabric Appeal Fund (Restricted) Fund</b>			
<b>Incoming resources</b>			
Investment income		6,024.02	9,153.91
Interest received		-	-

	Total Investment income	6,024.02	9,153.91
<b>Total Incoming resources</b>		<b>6,024.02</b>	<b>9,153.91</b>
Excess of income and endowments over Expenditure		6,024.02	9,153.91
Brought forward balance		143,122.98	178,135.49
Transfers to/(from)		(25,000.00)	(44,166.42)
<b>Total carried forward balance</b>		<b>124,147.00</b>	<b>143,122.98</b>

**Organ - Organ Improvement Fund (Restricted) Fund**

<b>Incoming resources</b>			
Voluntary income		-	200.00
Donations		-	200.00
<b>Total Incoming resources</b>			
<b>Resources used</b>			
Charitable activities		-	200.00
Organ repairs & tuning		-	
<b>Total Resources used</b>			
Excess of income and endowments over Expenditure		-	685.00
Brought forward balance		-	(485.00)
Transfers to/(from)		-	1,306.69
<b>Total carried forward balance</b>			<b>(821.69)</b>

<b>Total Incoming resources</b>			
<b>Resources used</b>			
Charitable activities		-	685.00
Organ repairs & tuning		-	685.00
<b>Total Resources used</b>			
Excess of income and endowments over Expenditure		-	685.00
Brought forward balance		-	(485.00)
Transfers to/(from)		-	1,306.69
<b>Total carried forward balance</b>			<b>(821.69)</b>

**FOM - Friends of the Music (Designated) Fund**

<b>Incoming resources</b>			
Voluntary income		217.00	-
Loose cash		217.00	-
<b>Total Incoming resources</b>		<b>217.00</b>	
<b>Resources used</b>			
Charitable activities		-	-
Choir expenses		-	-
<b>Total Resources used</b>			
Excess of income and endowments over Expenditure		-	-
Brought forward balance		-	-
Transfers to/(from)		-	-
<b>Total carried forward balance</b>			

<b>Total Incoming resources</b>			
<b>Resources used</b>			
Charitable activities		250.00	586.82
Choir expenses		250.00	586.82
<b>Total Resources used</b>		<b>250.00</b>	<b>586.82</b>
Excess of income and endowments over Expenditure		(33.00)	(586.82)
Brought forward balance		274.96	861.78
<b>Total carried forward balance</b>		<b>241.96</b>	<b>274.96</b>

**FF - Flower Festival (Restricted) Fund**

<b>Incoming resources</b>			
Incoming resources from charitable activities		-	232.26
Flowers		-	232.26
<b>Total Incoming resources from charitable activities</b>			
<b>Resources used</b>			
Voluntary income		-	97.50
Loose cash		-	
<b>Total Resources used</b>			
Excess of income and endowments over Expenditure		-	97.50
Brought forward balance		-	
Transfers to/(from)		-	
<b>Total carried forward balance</b>			



Note		From To	01 January 2024 31 December 2025	
			01 January 2024 31 December 2025	01 January 2024 31 December 2025
	Activities for generating funds		-	97.50
	Flower Festival		-	675.40
			-	675.40
	<b>Total Incoming resources</b>		-	<b>1,005.16</b>
	Excess of income and endowments over Expenditure		-	1,005.16
	Brought forward balance		-	95.08
	Transfers to/(from)		-	(1,100.24)
	<b>Total carried forward balance</b>		-	-
<b>FG - Flower Guild (Restricted) Fund</b>				
	<b>Resources used</b>			
	Charitable activities		-	96.44
	Sundry expenses		-	146.60
	Flowers		-	243.04
			-	<b>243.04</b>
	<b>Total Resources used</b>		-	<b>(243.04)</b>
	Excess of income and endowments over Expenditure		-	310.00
	Brought forward balance		-	(66.96)
	Transfers to/(from)		-	-
	<b>Total carried forward balance</b>		-	-
<b>Garden - St Thomas Gardening Fund (Restricted) Fund</b>				
	<b>Resources used</b>			
	Charitable activities		-	73.86
	Gardener		-	73.86
			-	<b>73.86</b>
	<b>Total Resources used</b>		-	<b>(73.86)</b>
	Excess of income and endowments over Expenditure		-	73.83
	Brought forward balance		(0.03)	-
	Transfers to/(from)		(0.03)	(0.03)
	<b>Total carried forward balance</b>		-	-
<b>GBT - Gallimore Burton Trust (Endowment ) Fund</b>				
	<b>Resources used</b>			
	Charitable activities		-	10,599.30
	Gardener		-	(10,599.30)
			-	-
	<b>Total Resources used</b>		-	-
	Excess of income and endowments over Expenditure		-	10,599.30
	Brought forward balance		-	-
	Transfers to/(from)		-	-
	<b>Total carried forward balance</b>		-	<b>10,599.30</b>



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF ST THOMAS, STOURBRIDGE  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025**

I report to the charity Trustees ('the PCC Members') on my examination of the Receipts and Payments Statement, Assets and Liabilities Statement and Treasurer's Report, together rereferred to as 'the accounts', of the charity ('the PCC') for the year ended 31 December 2025.

**Respective Responsibilities of PCC Members and Examiner**

The PCC Members of The Parochial Church Council of St Thomas, Stourbridge are responsible for the preparation of the accounts for the period ended 31 December 2025 in accordance with the Charities Act 2022.

As the PCC Members have opted to prepare receipts and payments accounts, I have been appointed as an independent examiner to review these accounts under the terms of Charities Act 2022. My responsibility is to:

- Examine the accounts and consider whether they are consistent with the records kept by the PCC.
- Review whether the accounts comply with the applicable regulations.
- Assess whether any matters have come to my attention that require further explanation or clarification.

**Basis of Independent Examiner's Statement**

I have carried out my examination in accordance with the guidance provided by the Charity Commission for England and Wales. My examination included a review of the accounting records maintained by the PCC and a comparison of the accounts presented with those records. It also involved considering any unusual items or disclosures within the accounts.

The nature of an independent examination is substantially less detailed than a full audit. Consequently, I do not express an audit opinion on whether the accounts present a 'true and fair view' but instead provide an independent report on whether any material issues have come to my attention.

**Independent Examiner's Statement**

In the course of my examination, no matters have come to my attention that give me cause to believe that:

1. Proper accounting records have not been kept in accordance with the requirements of the Charities Act 2022.
2. The accounts do not agree with the underlying records.
3. There are material concerns that should be drawn to the attention of the PCC Members or the Charity Commission.

I confirm that, in my opinion, the accounts have been prepared in accordance with the applicable requirements and provide an accurate reflection of the receipts and payments made during the period.



**Shaun Mooney** FCCA, DChA, BA(Hons)

For and on behalf of **The M & C Partnership Limited**  
10 Wilson Gardens  
Malvern  
Worcestershire  
WR14 3FE

**Date:** 22 February 2026