

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN AND ST WULSTAN, SELLY PARK, BIRMINGHAM

England & Wales - Charity number 1135051

## Details

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Other names	ST STEPHEN'S AND ST WULSTAN'S PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-03-19
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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

**Activities:** Regular public worship open to all. Teaching of Christianity through sermons, courses, small groups. Promotion through events, meetings and literature distribution. Provision of activities for senior citizens, parents and toddlers and other special needs groups. Pastoral work, including visiting the sick and bereaved. Taking religious assemblies in schools. Supporting charities in UK and overseas.

## Classification

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

## Geography

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-12-31	£358,426	£367,073	-	-
2024-12-31	£378,386	£347,315	-	-
2023-12-31	£346,541	£375,955	-	-
2022-12-31	£364,728	£337,285	-	-
2021-12-31	£324,552	£336,485	-	-
2020-12-31	£325,592	£339,397	-	-

## Trustees

Name	Role	Appointed
<b>Rev CHRISTOPHER BEDO HOBBS</b>	Chair	
Amanda Hughes		2026-04-26
Andrew Walker		2026-04-26
Ben Barker		2026-04-26
Charles Nicholas Devas		2023-04-26
Cordelia Checketts		2024-04-24
David Chen		2024-04-24
David Li		2026-04-26
Eldric Li		2023-04-26
Hannah Cawthorn		2025-05-11
Ian Timothy Pearson		2025-05-11
Julie Richards		2025-05-11
Lorraine Freeman		2024-04-24
Mark JOHNSTON		2025-09-23
Rev Ben Wells		2019-07-01
Samuel Allen		2026-04-26
Samuel Chow		2024-04-24
Susan Janice Fearon		2025-05-11
Thomas Bryant		2024-04-24

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# Accounts

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**St Stephen's and St Wulstan's**  
knowing Jesus + making Jesus known

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council of  
St Stephen and St Wulstan  
for the year ended 31 December 2025**

Accepted and approved by the Parochial Church Council  
at a meeting  
on 24 March 2026

**Charity Number 1135051**



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## Introduction

*Because of the LORD's great love we are not consumed,  
for his compassions never fail.  
They are new every morning;  
great is your faithfulness.  
Lamentations 3:22-23 (NIVUK)*

These verses are both well-known and well-loved, and rightly so – perhaps all the more because of the hymn we often sing, 'Great is Thy Faithfulness.'

They are remarkable words because – as suggested by the name of the book in which they are found – they are spoken in a time of great sadness, even brokenness and desolation, with the city of Jerusalem lying ruined and deserted. These words sparkle like a jewel against a background of almost impenetrable darkness.

If these believers can speak with such hope and confidence at such a time and in such a place, then surely we can, whose lives are much gentler and less troubled. If they can rejoice in the Lord's 'compassions' (individual acts of compassion) and faithfulness, then surely we can.

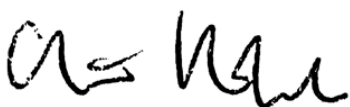
This is now my twenty-sixth, and final, annual report and, as I reflect on all those years, I can certainly testify to the Lord's compassions and faithfulness to us as a church. We do not deserve the peace we have enjoyed, the modest growth, the blessing of growing more international, the quality of staff serving us.

I hope you will join me in giving thanks to the Lord for his daily compassions and ongoing faithfulness. While we let him down at many times and in various ways, he will never ever let us down. And we can be sure of that, even as Helen and I leave you this summer. The Lord will not be leaving!

So, let me encourage you to read the following reports with these thoughts in mind, thanking God for both his kindness and his faithfulness.

*Great is thy faithfulness, O God my Father.  
There is no shadow of turning with thee.  
Thou changest not, thy compassions, they fail not.  
As thou hast been thou forever wilt be.*

Yours warmly, in Christ,



Rev Chris Hobbs  
Senior Minister (Vicar)

# Annual Report of PCC for 2025

## Background

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, and Ben Wells as Associate Minister.

The Parochial Church Council ('PCC') has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

## Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting ('APCM') in accordance with the Church Representation Rules. During the calendar year 2025 the following served as members of the PCC:

### Clergy

Rev Chris Hobbs	Vicar
Rev Ben Wells	Associate Minister

### Wardens

Mr Richard Phillips  
Mrs Cordelia Checketts

### Diocesan Synod Representatives

Mr Tom Bryant  
Mr Ian Butler  
Mrs Helen Hobbs  
Mr Eldric Li  
Mr Christopher Thornhill

### Deanery Synod Representatives

Mr Christopher Barry	
Mr Paul Coley	
Mr Nick Devas	
Mr David Sydenham	until July 2025

### Elected Members

Miss Hannah Cawthorn	from APCM 2025
Mr David Chen	
Mr Tak Kai Samuel Chow	
Mrs Sue Fearon	from APCM 2025
Mrs Lorraine Freeman	
Mrs Ruth McNeill	
Mrs Karen Pearson	until July 2025
Miss Julie Richards	from APCM 2025
Mrs Paula Richardson	
Mrs Stephanie Tam	until APCM 2025

### Parish Treasurer

Mrs Karen Pearson	until July 2025
Mr Mark Johnston	from September 2025

## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in February 2022

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

# SSSW Finance Report for 2025

## Financial Review

The PCC considered the financial forecasts for the financial year ending 2025 at their meeting in February 2025. It was clear that the PCC General Fund was heading towards a deficit for 2025. The PCC agreed to implement changes to reduce planned expenditure from the General Fund and proceed with a reduced budgeted deficit for 2025, utilizing reserves to cover the shortfall. The congregation was informed of this outcome.

Total income on the General Fund for the year was £351,354 (2024: £374,156), and expenditure was £359,747 (2024: £341,940). The deficit of £8,393 (2024: surplus £32,214) meant that the balance carried forward on the General Fund was £71,072 (£79,465).

The amount given through the Missionary Fund in 2025 was £59,150 (2024: £56,440).

## Reserves Policy

It is the policy of the PCC to hold in reserves three months' worth of budgeted expenditure. It is also our policy to build up a fund of £5,000 to cover possible building works at the next quinquennial inspection (2027).

Total unrestricted funds at 31 December 2025 were £467,676 (2024: 475,490), of which £75,430 were current (2024: £83,244). Following a generous response by the congregation to the giving appeal in November 2025, the PCC anticipates a surplus for 2026.

## Revitalisation of St Wulstan's

In July 2025, we heard that we had been successful, along with 6 other churches in Birmingham, in securing funding from the Church Commissioners (£5.7 million for diocese) for the work of revitalising St Wulstan's. This is a significant development, as it will help us resource the re-imagining of our ministry there – we hope to appoint new staff, re-develop the building and undertake new areas of ministry as we seek to make Jesus known more effectively to the students and wider community there.

Though the funding and major developments will be delayed until the arrival of a new vicar in 2027, a steering group has already been set up and begun to meet, as we take step towards this upcoming revitalisation work. This group is jointly supported by the Diocese and SSSW to guide and resource the work during this interim period as we continue to identify opportunities for mission and outreach in the area.

## Other Matters

In January 2025, the PCC updated the criteria and principles to be applied when considering grants to be made from the Discretionary Fund.

No donations were given for political purposes.

**Mark Johnston**  
**Treasurer**

## **Review of PCC meetings in 2025**

At its meetings in 2025, the PCC:

### **January 28th**

- heard there was now a restricted fund for Cristo Luz del Mundo Church, Bolivia,
- heard that our parish is now recognised as an Oversight Area,
- agreed to buy a new projector and screen for St Stephen's, subject to funding,
- considered options for the full 10am service, including surveying the congregation, working towards a second service, sending people to St Bart's, longer-term options,
- discussed how we might best use the 'Living Out' church audit,
- agreed revised principles for the Discretionary Fund,
- agreed a list of people authorised to help with Holy Communion.

### **March 25th**

- agreed, since the Giving Appeal response was lower than expected, to ask budget holders to show restraint, and not to fund projector replacement,
- approved the 2024 Finance, Fabric and PCC reports for the Annual Meeting,
- agreed updated versions of: Safeguarding Policy, Promoting a Safer Church, Parish Safeguarding Complaints Procedure, Policy on the Recruitment of Ex-Offenders, Safeguarding Procedures and Practices, Safer Recruiting Procedures, Whistleblowing Policy, Parish Policy for Responding to Domestic Abuse, Use of Social Media,
- heard from Charlie Butler (vicar of St Bart's, Edgbaston) how we could support them, and then discussed how we might share the vision/need,
- heard from Ed Stock (C of E Birmingham lead on church planting), encouraging us to bid for Church Commissioners funding to revitalise St Wulstan's, and agreed in principle to support the bid,
- thanked and said farewell to those PCC members who were stepping down.

### **May 20th**

- welcomed new PCC members and elected officers for the year 2025-26,
- heard that Helen Buckley remains the Parish Safeguarding Officer, while Tom Bryant is her Deputy and also PCC Safeguarding Lead,
- discussed three options for the 10am service: a second morning service, helping St Bart's, revitalising St Wulstan's,
- discussed the policy 'Towards a biblically inclusive church,' developed from the 'Living Out' church audit,
- thanked Sam Chow for serving so well as Ministry Trainee the last two years.

### **July 8th**

- welcomed Dick Farr (pastoral adviser to Bishop of Ebbsfleet), who explained the process for appointing a new vicar, with Chris retiring in July 2026,
- agreed for Nick Devas and Eldric Li to meet with Laurie Fearon to help prepare the budget for 2026,
- agreed to authorise Seniors Visiting as a church activity,
- heard that a small group led by Mark Checketts was surveying the 10am congregation, that some were interested in helping St Bart's, and that we awaited

the result of the St Wulstan's bid,

- agreed to adopt the policy 'Towards being a welcoming and inclusive church,'
- agreed to continue our current policy of using individual cups for communion (with non-alcoholic wine and gluten-free bread)

### **September 23rd**

- agreed to co-opt Mark Johnston to PCC, and to appoint him Treasurer,
- agreed to adopt the Hub online tool for Safeguarding, subject to checking,
- agreed for Helen Buckley and Tom Bryant to share the role of Parish Safeguarding Officer,
- heard that it would be difficult to launch a second morning service at this stage, that five people were considering moving to St Bart's, and that the revitalising of St Wulstan's will be on hold until a new vicar is appointed,
- agreed to invite Richard Coekin (Reach Ministries) to lead our PCC Away Day,
- discussed the appointment of a new vicar, including patronage, timetable, parish profile (which Ian Butler has begun drafting) and parish reps,
- agreed a leaner version of the budget for 2026,
- agreed a PCC resolution on where we stand as a church in the event that General Synod agrees 'standalone' services for same-sex relationships and/or same-sex marriages for clergy.

### **November 25th**

- heard that a St Wulstan's revitalisation working group was being gathered,
- heard that outstanding safeguarding training would be pursued urgently,
- agreed to review the 2026 budget in January 2026 in light of giving responses,
- agreed to engage staff in aligning salary review date with that of clergy (April),
- agreed to pay Associate Minister's water bills going forward, as required,
- learned that Bishop Michael had declined to alter patronage arrangements or to speed up the appointment process for a new vicar,
- discussed a draft parish profile,
- agreed plans for a month of outreach in March 2026, inviting people to church.

## FABRIC COMMITTEE ANNUAL REPORT FOR 2025

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

Thanks are given to Church members who supported the two Maintenance Mornings, in May and November.

Financial summary:

<b>Budget</b>	<b>£14,500</b>
<b>Actual expenditure</b>	<b>£12,838</b>

The largest items of expenditure were:

- £3,120 Removal of dying Poplar tree from 103 Bournbrook Rd
- £2,323.14 Lift servicing, repair and certification
- £1,030.72 Electrical repairs/replacements
- £876 Maintenance morning skips
- £725 St Wulstan's new access hatch in wall to service gas boiler

All costs are inclusive of VAT.

Matters worthy of comment:

- The high cost of removing a large tree from no.103 was due to its location at the far end of a long garden, accessible only on foot via the kitchen.
- The underspend is largely due to delays in obtaining listed building consent to install a cycle rack outside the old porch at St Stephens, and a handrail next to the three steps from the nave to the chancel. However it is hoped to proceed with both these items early in 2026.
- Carpets in all areas of St Stephens are getting increasingly soiled and difficult to clean, although a quantity of clean used carpet tiles have been secured, for fitting to the Cranmer Room early in 2026.
- The Committee is working with the Parish Office to apply for Diocesan funding to reduce energy consumption and CO2 emissions. This may lead to all of the nave uplighters being replaced with LED units, car park night lighting being put on a time switch, and more control over indoor automatic lighting.
- Members of the Fabric Committee continue to carry out simple tasks such as painting, building boundary fences and replacing leaking tap washers.

**Tim Pearson**

**Chair, Fabric Committee**

**26<sup>th</sup> January 2026**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2026**.

The numbers for the last three years are shown below:

**2024 : 165**

**2025 : 164**

**2026 : 167**

## **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## **Reports on Church Life**

### **Sunday Services**

The 10am service at St Stephen's continues to be very full on occasions (sometimes over 200), although numbers can drop to 160, and we are arranging chairs so as to maximise capacity. The 6pm service at St Wulstan's regularly has 35-50 attending.

We continue to livestream the 10am service for those unable to come in person or wanting to see what church is like. It has been a great help having automatic translation available, now using Breeze, morning and evening, along with dual-language Bibles and sermon scripts for those whose mother tongue is not English.

Our services are organised around hearing God's word as it is read and expounded, and responding to his word in hymns and songs, and with prayers of adoration, confession, intercession and blessing. In our preaching, we generally work through a book of the Bible for a term, following a pattern of Gospels, Epistles, Old Testament.

At 10am we have had sermon series on: 1 Corinthians 1-6 (Messy Church), Genesis 5-11 (The Beginning of Everything (Part 2)), It's Great Being a Christian!, Acts 19-21 (The Word Spreads), Matthew 11-13 (Understanding Jesus), and All Age series on the Bible (The Good Book) and elements of the Apostles' Creed.

At 6pm it has been: 2 Samuel 1-8 (A Man After God's Heart), John 11-14 (Life Through Death), Psalms 94-100 (Praising the True God), Jonah (On the Run from God), Hebrews 4-10 (Jesus is Better!), and we also enjoyed two Praise Evenings in February and June.

There were a number of 'one-offs': a World Mission Sunday in March (with Natch Ayling of OMF), a weekend at home on 'Jesus Now!' (with John James of City Church), a 'Shipwrecked' Holiday Club service based on Jonah, a Vision Sunday in October, and Hush in the Rush on 'The Promise of Christmas,' looking at Old Testament promises of Jesus. Our Christmas services this year followed Luke's account, leaning on Bear Grylls' book 'The Greatest Story Ever Told.'

**Chris Hobbs**

### **Fellowship Groups**

Our Fellowship Groups are about four things: Bible, Prayer, Care and Mission, as we help one another to hear from God's word, pray together and for one another, care for one another, and encourage one another in mission. So they remain an essential part of pursuing our vision of 'knowing Jesus + making Jesus known'. I would dearly love everyone in the church family to be part of a Fellowship Group and so be part of these different dimensions of 'one-anothering.'

In September, the Wilkinsons took over leading the group Helen and I had been leading, and we moved to lead the group the Allens had been leading, which would now meet at James and Rachel Butler's. That means we still have 12 groups meeting (nine on Wednesday evening, one for women on Tuesday morning, one on Tuesday afternoon, one on Thursday evening) and around 135 people altogether in groups. Five groups have a single person as a third leader to help with leading studies and pastoral care. Once a month we meet as a church family for the Prayer Gathering, where we normally see 30-40 people, and there is space for social events throughout the year.

Our Bible studies generally follow the 10am sermon series, so we have had studies in 1 Corinthians 1-6 (Messy Church), Genesis 5-11 (The Beginning of Everything (Part 2)), Matthew 11-13 (Understanding Jesus), with one series following the 6pm sermons, Jonah (On the Run from God).

**Chris Hobbs**

## **Evangelism**

A renewed focus in this past year has been how to increase our engagement with the community around St Wulstan's, of which many are university students.

We continued our **welcome events** for students arriving in the parish at the end of September, building on Welcome Week events in 2023 and 2024 (cafés, board games evening, BBQ and Welcome Service), as well as handing out nearly 100 Welcome Packs with evangelistic tracts and copies of Matthew's gospel.

After its successful trial in autumn 2024, we began to develop Community Café as an ongoing midweek ministry at St Wulstan's on a Wednesday afternoon. It has been exciting to see links with our parish being built through the café: an older man who joined us for Christianity Explored; a house of students who came to a café in Welcome Week, picked up a flyer and came back for Contemporary Carols at St Wulstan's; a male student who started coming to church more regularly. We plan to build on this in the ongoing revitalisation work at St Wulstan's in the year ahead.

For people **exploring Christianity**, we ran three Hope Explored courses in 2025 (Jan, May, Oct). We also ran Christianity Explored in the autumn. Though the numbers were small, it was great to see people seeking to find out more about Jesus. Please pray that the Lord would raise up new people to serve on this team, as we are currently quite stretched, and that more people would come to know Jesus through the various courses!

**Ben Wells**

## **World Mission Committee**

Our church is committed to gospel mission worldwide, both overseas and in UK, especially through our Mission Partners:

- John & Ruth McNeill: John leading a global team to promote the use of Jesus film materials, Ruth in leadership development for Agapé's staff worldwide.  
Support grant £13,100 [2024: £12,720]
- Mike & Linnet: serving with Muslim communities in Birmingham.  
Support grant £13,100 [2024: £12,720]

- Ceri Keates: working with Agapé's staff well-being team, based in Newcastle (where Phil is now a curate).  
Support grant £6,800 [2024: £6,600]
- Mark & Rebecca Fox, based in Thailand and serving with a team working in a neighbouring country.  
Support grant £9,600 [2024: £9,300].
- Lyn & Andrew Griffin: part of Agapé's FamilyLife team to strengthen Christian marriages, and through ToucanTogether to share the gospel online (although currently much of their work is on hold as they care for their very premature twins).  
Support grant £10,000 [2024: £9,300].
- Mike & Rachel Hill, working with Friends International to serve international students in Birmingham and share the gospel with them  
Support grant £3,750 [2024: £3,600]
- Jomo Nderitu, Youth Ministry Team in Marsabit Kenya, equipping young people to grow in faith and take the gospel out into this vast diocese in northern Kenya  
Support grant £1,400 [2024: £1,200]
- Christo Luz del Mundo in Bolivia, our latest link of mutual support with the Anglican church in Santa Cruz, Bolivia, including a visit to us by Bishop Walter Toro in November.  
Church youth ministry support grant £1,400 [2024: £1,000]

The support grants detailed above are sourced from the Parish General Fund having been set and agreed by the PCC during the setting of the budget for 2025.

The World Mission Committee (Nick Devas, Ben Wells, Maurice Sinclair, Elizabeth Barry, David Chen, June Ho, David Stokes) met three times in 2025 to review the ministry of our Mission Partners and to plan the World Mission Sunday in May and the Suffering Church Sunday in November. For World Mission Sunday we heard from Natch Ayling of OMF International about the work in various East Asian countries. For Suffering Church Sunday, we heard from John Butterworth of Open Doors about their work in countries where persecution of Christians is serious.

We praise God for our partnership with believers worldwide, and pray that all in our church would be blessed by sharing in prayer for our mission partners and the worldwide mission of the church.

**Nick Devas, for the World Mission Committee**

## **Men's Ministry**

Mens stay and play meets bi-monthly with a committed team of 6. A deliberately unstructured session with toys, craft and time for pastries, fruit, coffee and occasionally bacon baps is welcomed by everyone. All the men appear to value the atmosphere which is very relaxed. In more recent sessions, attendance from men outside of St Stephen's has represented the majority of people attending. It's encouraging people are promoting it with some hearing about it through word of mouth. The team is likely to change after July 2026 with Ben Barker stepping down from leading.

Men's breakfast's take place about twice a year with the last 2 events taking place June 2025 and Feb 2026. On average 25 people attend and the format focusses on

maximising fellowship and prayer with a short, informal talk with questions for group discussion.

The Midland men's convention takes place at Monyhull Church each May. About 10-15 men from St Stephen's attend. The conference was held on 10 May 2025 on the topic of biblical masculinity.

Other things include a 'Blokes with books' group who read a book together 2-3 times a year and a men's drinks social at the Country Girl, which usually meets in the Autumn and Summer terms.

**Ben Barker**

## **Children and Families Ministry**

The regular children's groups are very encouraging and it's been lovely to see the children building friendships and enjoying being together both in the groups and after services.

Sunday Club and Sparks meet on Sunday mornings.

Explorers on Thursdays happens in the evenings during term time.

These groups are great!

We have a brilliant team of leaders who love Jesus and really care for the children. Team members work hard to make sure the children feel known and welcomed.

We enjoyed looking at the book of Jonah in Holiday Club in August.

I'm not sure we learned how to manage if we were shipwrecked on an island, but we did make ocean jellies, and shared many fishy jokes.

We heard the really good news that Jesus is the Son of God, and that he came for us.

Children and their families were invited on to the Christmas Adventure – the Big Christmas Party.

We had played lots of party games, learned circus skills and celebrated Jesus' birth. It was really fun and great to see lots of returning friends and families.

Termly Parent and Carer forums, evenings and the book group discussions have been encouraging and a helpful way to share information, encourage one another and build relationships.

## **Work in schools**

I continue to lead collective worship in St. Mary's, Tiverton, Bournville Village Primary and St Lawrence schools.

We were pleased to again welcome Raddlebarn school to church for their Christmas carol service and to have a "stall" at the schools "International Evening".

I'm so thankful for opportunities to go into school!

**Helen Buckley, Children's & Families Minister**

## **Stay and Play**

'Stay and Play' is a lovely group on Friday mornings for parents, carers and their toddlers and babies. We aim to be a welcoming and positive first point of contact for those who have never stepped into a church before. Each week we play, chat, have snacks, read a story and sing songs.

We have a very kind team of helpers who set up, tidy up, register guests, as well as make them hot drinks and snacks. We get up to 20 non-church households each week, some who are regulars and some new. It is a great opportunity to serve different families in our communities and welcome them into our church where they can build relationships with Christians and connection with our church family.

We hold a party at the end of each term and we're looking forward to the Easter one soon where we'll share the Christian Easter story and a chocolate egg hunt! We repeated a Christmas Craft Evening at the end of November 2025 that we first started in 2024, just for the grown-ups. We organised it with the aim to build on the friendships that had begun on a Friday and share something of what Christmas means to some of our church parent/carers. It was a very enjoyable evening where lots of beautiful crafts were made, puddings and festive drinks enjoyed and some testimonies given by a couple of church Mums. We hope to do more evenings like this and pray that we build a greater connection between our regulars and our faith.

**Alice Johnston**

## **Youth Ministry**

**Pathfinders** (for Years 6-9) have continued to meet on Thursday evenings, with an attendance of around 10-12 young people until the summer, which has reduced to a strong core of 6 regulars. We've been very thankful to God for the opportunity to tell lots of young people whose families are not regular church-goers about Jesus for the first time – please pray for them, as despite lots of effort and prayer they haven't come back to Cross Section.

On Thursdays we continued through Mark's gospel until summer 2024, and since September we've been working our way through Exodus, seeing the links to the big Bible story as we go.

We've also met on Sunday mornings, with more time to look deeper into what God has to say to us in his word. We've normally followed the sermon series for the morning service, to help parents and carers make the most of opportunities and conversations to disciple their children on Sundays.

Our leaders for Pathfinders in 2025 were Tom Bryant, Claudia Chan, Sam Chow, Chris Stonehouse and Katherine Wong.

We restarted our **annual weekend away**, travelling to Quinta in October to look at Jonah together. Although it was a bit effort from the leaders to run a weekend ourselves, we were really encouraged by the time together.

The **summer camp** for Pathfinders, Quinta, went really well. Tom Bryant, Helen Buckley and Martin Sherlaw went as leaders along with 4 Pathfinders, who had a great time! This year an additional camp is running to try to deal with the massive oversubscription we've had in previous years, but this is adding a lot of extra pressure on leaders and other resources. Please pray for that situation.

**Cross Section** (for Years 10-13) has continued to be an encouragement. Tom used AI to make a few funny pictures and now everyone is hounding him about it, and claiming that he never does anything using his own brain. On a more positive note, we are now willing to play a wider variety of games, including games that are not Mafia, so on balance Tom is happy.

We have spent time working our way through Mark, and since September we have been looking at John's gospel and the evidence for Jesus in it. On Sundays we've followed the morning sermon series and had some thought-provoking discussions.

During 2025 Cross Section was led by Tom Bryant, Mandy Hughes and Charlie Robinson.

**Tom Bryant, Youth & Families Minister**

## **Student Report 2025/6**

In 2025 we continued with our format of meeting on Sunday evenings after the 6pm service, to share food, discuss the sermon and pray for one another. We have a great, servant hearted team for which I am very thankful.

In **summer 2025** we studied John's gospel together, following the sermon pattern at St Wulstan's. Over the **autumn** we continued our series in the book of Hebrews, looking at how 'Jesus is better.'

In **spring 2026** we joined in the equipping for our month in March of inviting people to 'give church a try', by watching the videos looking at topics such as 'What is the gospel', 'Sharing your story' and 'Inviting people to church.' We also discussed the sermons on 'people who met Jesus', like Nicodemus and the woman at the well. We were joined at church and student group by a number who aren't yet Christians, which has been exciting. Please pray for continued wisdom in ministering to a generation that is in general less biblically literate than in earlier times, which poses an opportunity and a challenge.

**Ben Wells**

## **International Students Ministry**

Our main focus is Globe Café which continues at St Wulstans each Monday, averaging about 15 students. This is run in conjunction with Friends International and our Mission Partners Mike and Rachel Hill. We run a wide range of activities and trips to welcome students to Birmingham. Some of the evenings have a direct Christian content; other evenings seek to build up friendships and opportunities for the volunteers to share their faith. Some students move into Bible studies and a few have come to faith this year. We are always looking for more volunteers to join in this exciting work.

Some international students have become regular members of our congregation and are supported through the student group, community café and personal relationships. Some in our church have provided home hospitality for international students, which is always much appreciated, and there always a need for more hosts!

**Chris Stonehouse and Nick Devas**

## **Music Ministry**

Singing in church is a natural response to everything God has done for us. We praise Him for His saving power, His tender care for us and the hope He has given us. We also sing to one another as we gather on Sundays – encouraging one another with great truths of God's grace.

Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ. **Ephesians 5:19-20**

All our songs seek to reinforce the truths that we're learning from the Bible. We aim to sing songs that are easy to sing and with something for all tastes! We hope you've enjoyed some of the new songs we've learnt over the last year. Here are some of the great words we've been singing:

*"And when I see You, I see mercy;  
And if I know You, I know I'm loved.  
Your name is righteous, Your heart is kindness;  
Jesus, the image of the unseen God."*

*"Rise my soul, for I am risen;  
Seated now with Christ, my Lord.  
As my life belongs to heaven,  
Fear shall hold its sway no more."*

*"Rise with the sun, lift up His name.  
All through the earth we sing out His praise.  
East to the west, night to the day,  
Join in the song and sing out His praise."*

Thank you to the music team for serving us week by week.

**Allan Ooi**

## **Ministry for Senior Members**

Our senior members are a valuable part of our church community and it is a joy to welcome them to our monthly Senior Tea. Someone commented recently that it was a place where they felt they could relax, when asked why, they said it was because they were not responsible for anything!

It reminded me that so many of our seniors have served the church in different capacities for many years. And continue to do so. I'm glad that our Teas are a place where they can relax, chat with friends and also be encouraged in their faith. Old age brings many challenges; loss of health and mobility, caring responsibilities, changes in status to mention a few. I hope that our Senior Tea provides fellowship as well as teaching that will enable our seniors to persevere in their faith.

This year we have enjoyed a variety of teaching and discussions, ranging from 'How to Speak to your Muslim Neighbour', 'Can you be a Good Scientist and a Christian?' to 'Heaven!'. We enjoyed a Harvest Bring and Share and a Summer Tea Party at the Vicarage. During Lent we spent some time thinking about Easter through the Psalms.

Paul Coley leads our mid-week seniors' fellowship group, he visits and stays in touch with those that can no longer attend in person. Maurice Sinclair and Jean Phillips take communion to many of our older members who can no longer get to church and others on the Seniors' team help with visiting those in hospital or nursing

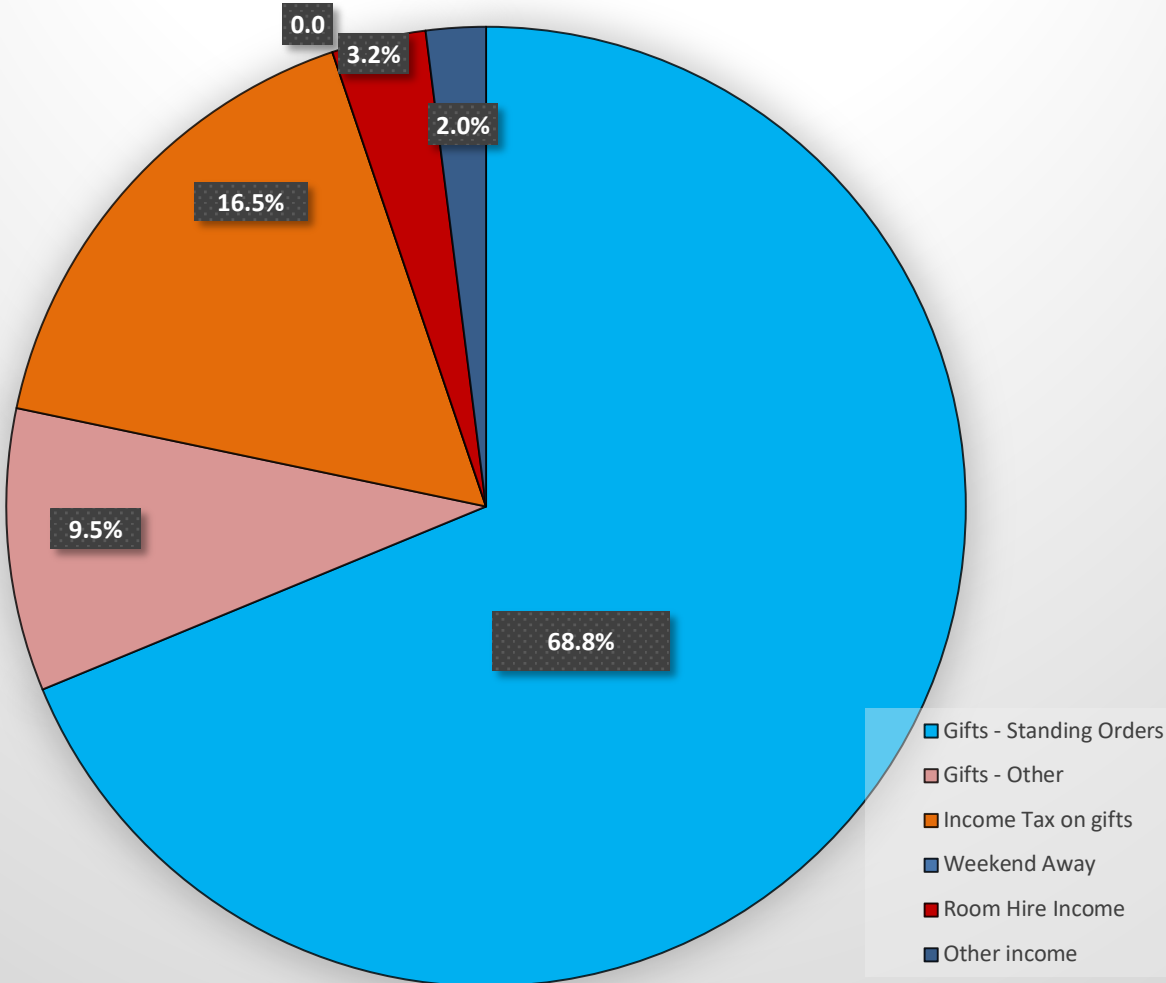
homes. Chris Hobbs and Ben Wells lead monthly services at Pebble Mill Care Home and at Uplands Nursing Home.

As ever, we are grateful for all those who support this ministry with baking, speaking, playing music, moving furniture, serving teas and praying. Thank you too, to Sue Fearon who manages the safe-guarding and safer recruiting requirements.

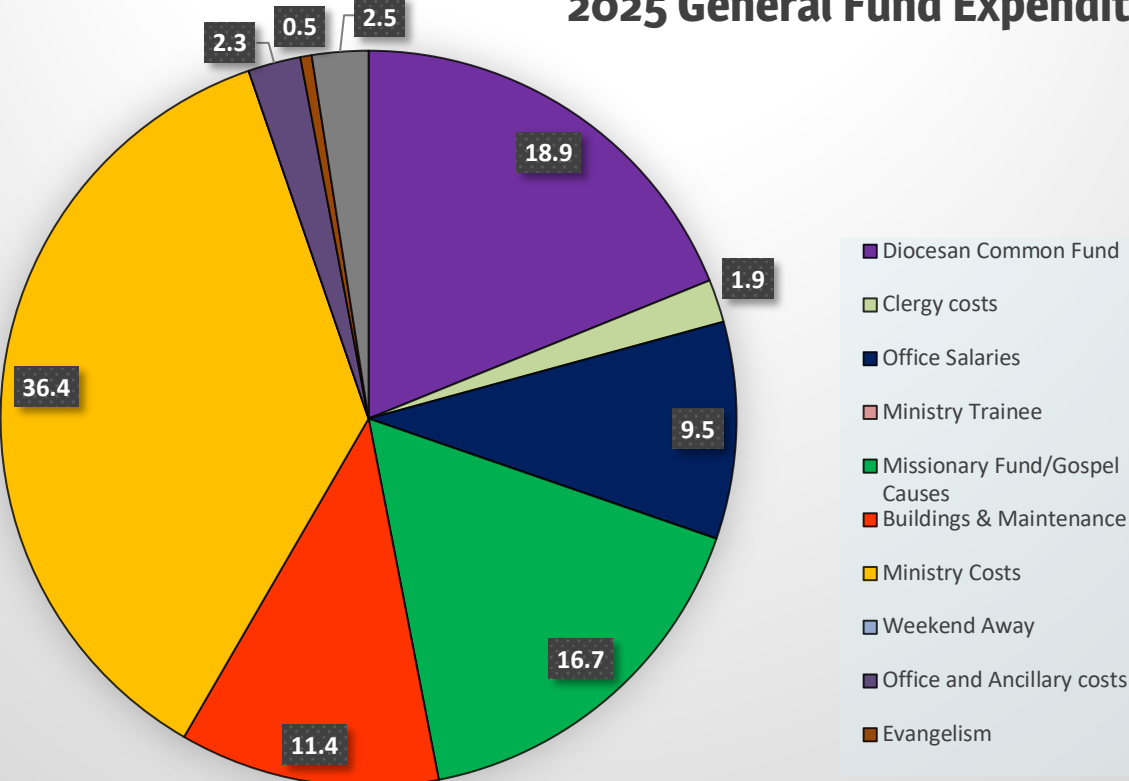
***Helen Hobbs***

# Financial Statements

## 2025 General Fund Income



## 2025 General Fund Expenditure



## STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 25 TO 31 DEC 25

01 Jan 24 - 31 Dec 24		Unrestrd Funds	Restrict Funds	Endowment Funds	01 Jan 25- 31 Dec 25 Total Funds
All Funds £		£	£	£	£
	<b>Incoming Resources</b>				
293,594	Incoming resources from donors	275,438	4,981	-	280,419
83,169	Income from operating activity	74,497	1,640	-	76,137
1,623	Income from Investment	1,870	-	-	1,870
-----		-----	-----	-----	-----
378,386	<b>Total Incoming Resources</b>	<b>351,804</b>	<b>6,621</b>	<b>-</b>	<b>358,426</b>
	<b>Resources Expended</b>				
347,215	Expenditure on church work	359,518	7,455	-	366,973
-	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
347,315	<b>Total Resources Used</b>	<b>359,618</b>	<b>7,455</b>	<b>-</b>	<b>367,073</b>
-----		-----	-----	-----	-----
31,071	<b>NET INCOMINGS /OUTGOINGS</b>	<b>(7,814)</b>	<b>(833)</b>	<b>-</b>	<b>(8,647)</b>
-----		-----	-----	-----	-----
31,071	<b>NET MOVEMENT IN FUNDS</b>	<b>(7,814)</b>	<b>(833)</b>	<b>-</b>	<b>(8,647)</b>
460,491	<b>Fund Balances B/fwd 01 Jan 25</b>	<b><u>475,490</u></b>	<b><u>16,072</u></b>	<b>-</b>	<b><u>491,562</u></b>
-----		-----	-----	-----	-----
<u>491,562</u>	<b>Fund Balances C/fwd 31 Dec 25</b>	<b><u>467,676</u></b>	<b><u>15,239</u></b>	<b>-</b>	<b><u>482,915</u></b>

## BALANCE SHEET AT 31 DEC 2025

31 Dec 24		31 Dec 25
£		£
	<b>FIXED ASSETS</b>	
392,246	Buildings at Cost	392,246
	<b>CURRENT ASSETS</b>	
4,930	Income tax reclaimable	5,318
1,744	Other debtors	1,080
6,095	Prepayments	5,705
-----		-----
12,769	Total Debtors	12,103
	<b>Cash At Bank and In Hand</b>	
20,750	Lloyds Bank Current Account	22,083
25,253	Lloyds Bank Treasurers Account	16,928
1,000	St Stephens Building Fund CBF	1,000
83	Cash	83
41,000	St Stephens/St Wulstans CBF	41,000
-----		-----
88,086	Total Cash At Bank and In Hand	81,094
-----		-----
100,855		93,197
-----		-----
	<b>CURRENT LIABILITIES</b>	
	Creditors Due Within One Year	
1,540	Accruals - Other	2,528
-----		-----
1,540	Total Creditors Due Within One Year	2,528
99,316	<b>NET CURRENT ASSETS</b>	90,669
491,562	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	482,915
-----		-----
491,562	<b>NET ASSETS</b>	482,915
	<b>Represented by Funds</b>	
	<b>Unrestricted Funds</b>	
79,465	Parish General Fund	71,201
392,246	Property Fund	392,246
3,779	Discretionary Fund	4,229
-----		-----
475,490	Total Unrestricted Funds	467,676
	<b>Restricted Funds</b>	
4,888	Missionary Fund	4,888
3,591	St Stephen's Building Fund	-
5,971	Senior Members Ministry Fund	5,933
585	Stay and Play Fund	968
1,038	Church of Cristo Luz del Mundo Fund	3,450
-----		-----
16,072	Total Restricted Funds	15,239
-----		-----
491,562	<b>TOTAL FUNDS</b>	482,915

## SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 25 TO 31 Dec 25

BALANCE 31 Dec 24 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31Dec 25 £
<b>UNRESTRICTED FUNDS</b>					
79,465	Parish General Fund	351,354	359,618	-	71,201
392,246	Property Fund	-	-	-	392,246
3,779	Discretionary Fund	450	-	-	4,229
-----		-----	-----	-----	-----
475,490	Totals of Unrest. Funds	351,804	359,618	-	467,676
<b>RESTRICTED FUNDS</b>					
4,888	Missionary Fund	-	-	-	4,888
3,591	St Stephen's Building Fund	-	3,591	-	-
5,971	Senior's Ministry	2	41	-	5,933
585	Stay and Play Fund	1,638	1,255	-	968
1,038	Church:CristoluzdelMundo	4,982	2,569	-	3,450
-----		-----	-----	-----	-----
16,070	Totals for Restricted Funds	6,621	7,456	-	15,239
-----		-----	-----	-----	-----
491,562	<b>TOTALS FOR ALL FUNDS</b>	<b>358,426</b>	<b>367,073</b>	<b>-</b>	<b>482,915</b>
=====		=====	=====	=====	=====

### NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 24- 31 Dec 24 £		01 Jan 25- 31 Dec 25 £
32,664	Parish General Fund	- 8,264
- 1,593	Movement on other Funds	- 383
-----		-----
31,071		- 8,647
=====		=====

**INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS**

**01 Jan 25 TO 31 Dec 25**

**Parish General Fund (Unrestricted Fund)**

01 Jan 24 - 31 Dec 24 £		2025 Budget 12 Months £	01 Jan 25 - 31 Dec 25 £
	<b>Income</b>		
6,266	Gifts - Loose Cash/Cheques	3,500	3,204
242,611	Gifts - Standing Orders	232,260	241,629
14,253	Gifts - CAF/Stewardship/Charity Trust	13,212	13,227
60,323	GIFT AID	56,400	58,043
29,067	Gifts - Giving Response	59,676	17,018
3,920	Wedding/Funeral Fees	1,950	1,662
2,100	Weekend Away Income	-	-
646	Children & Youth Work Event Income	1,700	2,447
3,007	Other income	3,600	1,091
12,109	Room Hire Income	11,400	11,164
2,169	Interest	1,500	1,870
-----		-----	-----
374,156	<b>TOTAL INCOME</b>	<b>385,198</b>	<b>351,354</b>
-----		-----	-----
	<b>Expenditure</b>		
56,844	Diocesan Common Fund Contributions	68,000	67,895
33,808	Church Manager - S&RC	37,316	34,290
660	Ministry Trainee Costs	2,000	10
40,319	Children's Worker - S&RC	44,480	40,856
36,223	Youth Worker - S&RC	39,945	36,573
42,051	Associate Minister - S&RC	46,400	44,044
6,377	Clergy Expenses	6,000	6,782
1,155	Staff Expenses	2,827	3,219
150	Speakers Expenses	300	603
6,189	Office	7,200	6,261
2,708	Children's work	2,820	2,754
1,508	Youth work	5,030	3,047
7,220	Insurance	7,700	7,522
11,734	Buildings/Maintenance	14,500	12,838
17,052	Utilities: Heat, Light and Power	14,729	14,325
6,289	Cleaning	6,910	6,390
-	Consultancy, inc. Independent Examiner	100	100
750	Midlands Gospel Partnership	750	750
1,931	Weekend Away / at Home	-	-
1,395	Music	1,500	1,432
1,136	Student Work	2,200	286
1,170	Evangelism	2,500	1,770
2,371	Parish IT Systems	1,668	1,951
1,181	PA Systems Equipment	5,049	1,712
-	St Stephen's church room: media displays	10,000	183
2,831	Miscellaneous Expenses	3,000	2,244
1,450	Kitchen	1,350	984
997	St Wulstans developments	1,000	829
56,440	Support grants to Mission Partners	59,150	59,150
-	Contingency	3,000	818
	2025 Employers Nat. Ins. Allowance	(10,500)	
-----		-----	-----
341,940	<b>TOTAL EXPENDITURE</b>	<b>386,924</b>	<b>359,618</b>
-----		-----	-----
32,214	<b>SURPLUS (OR DEFICIT)</b>		<b>(8,264)</b>
47,252	Balance brought forward 01 Jan 25		79,465
-----			-----
79,465	Balance carried forward 31 Dec 25		71,201
=====			=====

**Missionary Fund (Restricted Fund)**

RESTATED : Recognising that Support Donations / Gifts to Mission Partners are paid out of Parish General Funds, as designated and budgeted outgoings. See World Mission Report for amounts of grants to each Mission Partner (page 13 - 14) .

01 Jan 24 - 31 Dec 24 £		01 Jan 25 -31 Dec 25 £
----- -	TOTAL INCOME	----- -
----- -	TOTAL EXPENDITURE	----- -
-	SURPLUS (OR DEFICIT)	-
4,888	Balance brought forward 01 Jan 25	4,888
----- 4,888	Balance carried forward 31 Dec 25	----- 4,888
=====		=====

**St Stephen's Building Fund (Restricted Fund)**

01 Jan 24 - 31 Dec 24 £		01 Jan 25 - 31 Dec 25 £
	<b>Income</b>	
1,200	Donations - Standing Orders	-
325	Income tax reclaimed	-
----- 1,525	TOTAL INCOME	----- -
	<b>Expenditure</b>	
3,083	New equipment / infrastructure	3,591
----- 3,083	TOTAL EXPENDITURE	----- 3,591
----- (1,558)	SURPLUS (OR DEFICIT)	----- (3,591)
5,148	Balance brought forward 01 Jan 25	3,591
----- 3,591	Balance carried forward 31 Dec 25	----- -
=====		=====

**Seniors Ministry Fund (Restricted Fund)**

01 Jan 24 - 31 Dec 24 £		01 Jan 25 - 31 Dec 25 £
	<b>Income</b>	
25	Seniors Ministry Income	2
----- 25	TOTAL INCOME	----- 2
	<b>Expenditure</b>	
21	Session refreshments	24
177	Sundry expenses	17
----- 197	TOTAL EXPENDITURE	----- 41
(172)	SURPLUS (OR DEFICIT)	(38)
6,143	Balance brought forward 01 Jan 25	5,971
----- 5,971	Balance carried forward 31 Dec 25	----- 5,933
=====		=====

**Stay and Play Fund (Restricted Fund)**

01 Jan 24 - 31 Dec 24 £		01 Jan 25 - 31 Dec 25 £
	<b>Income</b>	
1,194	Stay and Play - Income	1,638
----- 1,194	TOTAL INCOME	----- 1,638
	<b>Expenditure</b>	
936	Stay and Play - Expenditure	1,255
----- 936	TOTAL EXPENDITURE	----- 1,255
258	SURPLUS (OR DEFICIT)	383
328	Balance brought forward 01 Jan 25	585
----- 585	Balance carried forward 31 Dec 25	----- 968
=====		=====

Discretionary Fund (Designated Fund)

01 Jan 24 -		01 Jan 25
31 Dec 24		- 31 Dec 25
£		£
	Income	
360	Gifts - Discretionary Fund	360
90	Income tax on gifts	90
-----		-----
450	TOTAL INCOME	450
-----		-----
	Expenditure	
-----		-----
-	TOTAL EXPENDITURE	-
-----		-----
450	SURPLUS (OR DEFICIT)	450
3,328	Balance brought forward 01 Jan 25	3,779
-----		-----
3,779	Balance carried forward 31 Dec 25	4,229
=====		=====

Church of Cristo Luz del Mundo, Bolivia Fund (Restricted Fund)

01 Jan 24 -		01 Jan 25
31 Dec 24		- 31 Dec 25
£		£
	Income	
830	Gifts	3,985
208	Income tax on gifts	996
-----		-----
1,038	TOTAL INCOME	4,981
-----		-----
	Expenditure	
-----		-----
-	Grants and disbursements	2,569
-----		-----
-	TOTAL EXPENDITURE	2,569
-----		-----
1,038	SURPLUS (OR DEFICIT)	2,413
-	Balance brought forward 01 Jan 25	1,038
-----		-----
1,038	Balance carried forward 31 Dec 25	3,450
=====		=====

Notes to the financial statements 2025

**Accounting policies**

The accounting policies are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

**Unrestricted, Restricted and Endowment Funds**

A list of funds can be seen in the detailed balance sheet at the bottom of the Balance Sheet.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non-clergy staff (including Children's & Families Minister, Youth & Families Minister and Administrative staff), the Diocesan common fund, missionary giving, buildings insurance, clergy housing and other parish expenses.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister. The house is presently occupied by our Associate Minister.

The Discretionary Fund is a designated fund with the purpose of providing financial support to those connected to St Stephen's and St. Wulstan's experiencing financial hardship at the discretion of the vicar and the church wardens.

The Missionary Fund is a restricted fund. This Fund records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. The funds was drawn down during 2025 with the remaining balance being put toward replacing the main projector screen in the main church room of St Stephen's.

The Senior Members Ministry Fund is considered to be a restricted fund containing income and expenditure related to the senior members ministry activities, which historically included the Day Centre.

The Stay and Play Fund is considered to be a restricted fund containing income and expenditure related to Stay and Play, and Men's Stay and Play activities.

The Church of Cristo Luz del Mundo, Bolivia Fund was initiated by the PCC in December as a restricted fund. The fund was established to account for support donations that the PCC invited from the church family. The intention being to send the funds realised to the recipient church on a quarterly basis to meet the financial need that has arisen due to problems in the Bolivian economy. The Church of Cristo Luz del Mundo, Santa Cruz is an Anglican church in the Bolivian Diocese, and has been adopted as a Mission Partner church by St Stephen's.

Notes to the financial statements 2025

**Remuneration**

The PCC's employees were paid from the Parish General Fund.

**Fixed Assets**

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for an Assistant Minister.

**Debtors and Prepayments**

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2026 and accrued to 2025.

Prepayments relate to a proportion of the annual insurance premium paid in 2025 which relates to insurance cover in 2026 together other smaller advance payments relating to Church activities in 2026.

**Current Liabilities**

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2025.

All Parish Share (Diocesan Common Fund) contributions for 2025 were paid in full during the year.

**Income**

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving was 88.6% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2024: 88.8%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

**Related Party Transactions**

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs and B Wells received the following non-specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

T Bryant (co-opted to the PCC as Safeguarding lead from May 2023, subsequently elected to PCC at 2024 APCM, superseded by election as Diocesan Synod representative from August 2024) was employed by the parish as Youth & Families Minister and received a salary of £33,432 and pension contributions of £2,474 were made on his behalf.

## Statement of Accounting Policies 2025

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

### **Incoming Resources**

#### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable through standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

#### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

#### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

### **Resources used**

#### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

**Statement of Accounting Policies 2025**

**Fixed assets**

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in August 2021.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Mr. Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

**Principal / Registered Address**

ST. STEPHENS CHURCH  
SERPENTINE ROAD  
SELLY PARK  
BIRMINGHAM  
B29 7HU

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Section A Independent Examiner's Report

Report to the trustees/ members of	St Stephen's and St Wulstan's Churches, Selly Park		
On accounts for the year ended	December 2025	Charity no (if any)	1135051
	Set out on pages 20-33		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2025.

Responsibilities and  
basis of report

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

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

Independent  
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:  Date:

Name:

Relevant professional qualification(s) or body

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# Accounts

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**St Stephen's and St Wulstan's**  
knowing Jesus + making Jesus known

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2024**

Accepted and approved by the PCC  
at a meeting  
on 25th March 2025

**Charity Number 1135051**



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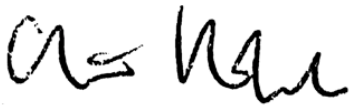
## Introduction

*Not to us, LORD, not to us  
but to your name be the glory,  
because of your love and faithfulness.  
Psalm 115:1 (NIVUK)*

A friend of mine has this verse as their church motto, and we had it as our motto verse one year. It is a good verse to have before us as we look back on another year. It helps us to avoid congratulating ourselves on what we have achieved (or berating ourselves for what we have failed to achieve). It reminds us that everything we have comes from the Lord, and so the glory and the thanks are due to him. The verse also reminds us why we are to give God glory. It is "because of [his] love and faithfulness." We can look back on another year where the Lord has not ceased to love us, even for an instant, and where he has not let us down in any way (even if we have let him down in countless ways).

So, can I encourage you to read the following reports with these thoughts in mind, consciously giving glory to God and thanking him for his love and faithfulness to us as a church family?

Yours warmly, in Christ,



Rev Chris Hobbs  
Senior Minister (Vicar)

# Annual Report of PCC for 2024

## Background

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, and Ben Wells as Associate Minister.

The PCC has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

## Membership

Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. During the calendar year 2024 the following served as members of the PCC:

### Clergy

Rev Chris Hobbs	Vicar
Rev Ben Wells	Associate Minister

### Wardens

Mr Richard Phillips	
Mrs Chris Stonehouse	until APCM 2024
Mrs Cordelia Checketts	from APCM 2024

### Diocesan Synod Representatives

Mr Tom Bryant	from August 2024
Mr Ian Butler	from August 2024
Mrs Helen Hobbs	from August 2024
Mr Eldric Li	from August 2024
Mr Christopher Thornhill	from August 2024

### Deanery Synod Representatives

Mr Christopher Barry  
Mr Paul Coley  
Mr Nick Devas  
Mr David Sydenham

### Elected Members

Mr Tom Bryant	from APCM 2024 to July 2024
Mr David Chen	from APCM 2024
Mr Tak Kai Samuel Chow	from APCM 2024
Miss Abigail Embaie	until APCM 2024
Mrs Sue Fearon	until APCM 2024
Mrs Lorraine Freeman	from APCM 2024
Mr Eldric Li	to July 2024
Mrs Ruth McNeill	
Mrs Karen Pearson	
Mrs Paula Richardson	
Mr Martin Sherlaw	until APCM 2024
Mr Harry Stileman	until APCM 2024
Mrs Stephanie Tam	

## **Parish Treasurer**

Mrs Karen Pearson

## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in February 2022

### **Finance Committee**

This committee prepares the annual budget and monitors overall income and expenditure in the parish.

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

## **SSSW Finance Report for 2024**

When PCC considered the financial position for 2024 at their meeting in November 2023, it was clear that we were heading towards a deficit for 2023, and the position for 2024 was very uncertain. We issued a letter explaining the situation to the congregation in December; early January saw teaching and prayer on the subject of giving; the budget was reduced as far as possible (the total budgeted expenditure for 2024 was less than for 2023) and the congregation responded magnificently, both in increased regular giving and one-off gifts. As a result the PCC was able to agree a balanced budget at the January PCC meeting.

Total income on the General Fund for the year was £374,154, expenditure was £341,940. The PCC approved an increase in the transfers to the Diocesan Common Fund at the July meeting to ensure we covered in full the clergy cost and made a small contribution to the services received. The surplus of £32,214 meant that the balance carried forward on the General Fund was £79,465.

One new restricted fund was set up during the year, to receive donations to Cristo Luz del Mundo in Bolivia.

The amount given through the Missionary Fund was £57,040.

No donations were given for political purposes.

**Karen Pearson**  
**Treasurer**

## **Review of PCC meetings in 2024**

At its meeting in 2024, the PCC:

### **January 30th**

- agreed that Richard Phillips should be Lay Vice Chair,
- heard the excellent result of the Giving Appeal and agreed the 2024 budget,
- amended the proposals for pastoral care in the church,
- agreed a twinning relationship with Cristo Luz del Mundo Church, Bolivia.

### **March 19th**

- approved the 2023 Finance, Fabric and PCC reports for the Annual Meeting,
- adopted the Safeguarding Policy 2024, Safeguarding Procedures and Practices 2024, Safer Recruiting Procedures 2024, Parish Safeguarding Complaints Procedure 2024, SSSW Policy for Reporting Serious Incidents 2024, Policy on the Recruitment of Ex-Offenders 2024, Domestic Abuse Policy 2024, Promoting a Safer Church 2024,
- agreed to make a 'soft' appeal for funding a new digital organ,
- heard that the CAP Debt Centre would close in April 2024,
- agreed a list of people authorised to assist with Holy Communion,
- thanked and said farewell to those PCC members who were stepping down.

### **May 21st**

- welcomed new PCC members and elected officers for the year 2024-2025,
- heard that Sam Chow would serve a second year as volunteer Ministry Trainee,
- agreed the Safeguarding Action Plan and an approach to social media use,
- agreed to arrange First Aid training,
- agreed minor changes to staff contracts.

### **July 16th**

- agreed for Ruth McNeill to join the Standing Committee,
- agreed to work towards holding reserves of three months' expenditure,
- agreed that Tom Bryant should monitor church social media accounts,
- heard that Tom Bryant, Ian Butler, Helen Hobbs, Eldric Li, Christopher Thornhill (laity) and Chris Hobbs, Ben Wells (clergy) had been elected to Diocesan Synod,
- gave further consideration to options for the over-full 10am service,
- heard that there had been a minor data breach which was now resolved.

### **September 24th**

- finalised a paper on Baptism and Communion for the church family,
- agreed principles for 2025 budget-setting,
- agreed to contribute the diocesan 'ask' for Common Fund in 2025,
- agreed an amended Policy on Recruitment of Ex-Offenders,
- approved a list of church WhatsApp groups,
- heard of progress in considering 10am service options,
- discussed a paper on Creation Care.

### **November 26th**

- heard of progress with pastoral care, and plans for a Care Support Team,
- agreed to add MGP values and CEEC Basis of Faith to our church website,

- agreed to establish an Oversight Area comprising St Stephen's and St Wulstan's,
- agreed to set up a restricted fund for individuals to give to Cristo Luz del Mundo,
- agreed an amended budget for 2025.

## FABRIC COMMITTEE ANNUAL REPORT FOR 2024

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

Thanks are given to Church members who supported the two Maintenance Mornings, in May and November.

Financial summary:

<b>Budget</b>	<b>£11,000</b>
<b>Actual expenditure</b>	<b>£11,733.63</b>

The largest items of expenditure were:

- £1,392 St Wulstans external decorations
- £1,380 Removal of fallen Fir tree alongside south nave wall
- £1,170 St Wulstans noticeboard
- £740 St Wulstans 5-yearly fixed wiring test
- £697 Maintenance Mornings 2x large skip hire

All costs are inclusive of VAT.

Matters worthy of comment:

- The major reason for the overspend is the unexpected cost of removing a Fir tree next to the nave wall facing Serpentine Road. This was leaning dangerously.
- The Committee installed new outdoor noticeboards at both churches and disposed of the old ones. Formal consent was obtained from the Planning Department of Birmingham City Council, and Faculty from the Diocese, for the board at St Stephens. Only the board for St Wulstans was financed from the Fabric budget.
- Carpets in all areas of St Stephens are getting increasingly soiled, which gives a poor first impression to visitors. The cost of new carpet for the foyer or Cranmer Room is likely to be £4-5,000 each, although the Fabric budget is unable to afford this.
- The external window frames at St Wulstans were painted in Summer 2024, after painting of high-level woodwork in 2023.
- The Committee is working with the Parish Office to consider recommendations in an Energy Audit.
- Church of The Light, attended mainly by Christians from the Middle East, continues to use St Wulstan's, in return for a monthly fee. However the Parish is still responsible for repairs.

**Tim Pearson**

**Chair, Fabric Committee**

**31<sup>st</sup> January 2025**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2025**.

The numbers for the last three years are shown below:

**2023 : 172**

**2024 : 165**

**2025 : 164**

## **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

# Reports on Church Life

## Sunday Services

We have almost forgotten what it was like not meeting in person, although we do still livestream the 10am service for those unable to come in person. The 10am service at St Stephen's continues to be very full (typically 180-190), and a small group has been considering what to do about this. Meanwhile, the 6pm service at St Wulstan's regularly has over 40 attending.

We have got used to seeing a good number of Hong Kongers at the 10am service, and it has been a great help having automatic translation available (morning and evening), along with dual-language Bibles and sermon scripts.

Our services are organised around hearing God's word as it is read and expounded, and responding to his word in hymns and songs, and with prayers of adoration, confession, intercession and blessing.

At 10am we have had sermon series on: 1 John (How We Know), Genesis 1-4 (The Beginning of Everything), Psalms 90-93 (Tune Our Hearts), Acts 17-19 (The Global Word Spreads Widely), Matthew 8-10 (Jesus Meets the World), and we also had an All Age series from Revelation 1 (Jesus, the One Who...)

At 6pm it has been: Isaiah 56-66 (Here is Your God), John 5-10 (Life in Jesus), Praying with Paul (Paul's prayers in his epistles), Jude (Contending for the Faith), Hebrews 1-4 (Jesus is Better!), and we also enjoyed two Praise Evenings.

There were a number of 'one-offs': a World Mission Sunday in April (with Mike Hill speaking), a talk on 'A Christian Perspective on Anxiety (part of our Weekend at Home with Steve Midgley), an Epic Explorers Holiday Club service in September and a Vision Sunday in October. Our Christmas services this year unwrapped some favourite carols under the heading 'Someone Worth Singing About'.

**Chris Hobbs**

## Fellowship Groups

Our Fellowship Groups are about four things: Bible, Prayer, Care and Mission, as we help one another to hear from God's word, pray together and for one another, care for one another, and encourage one another in mission. So they remain an essential part of pursuing our vision of 'knowing Jesus + making Jesus known'. I would dearly love everyone in the church family to be part of a Fellowship Group and so enjoy these different dimensions of 'one anothering.'

In September, we 'lost' one group as its leaders stepped down, with its members being moved other groups, and the Zoom group also closed after meeting a definite need well for several years. That means we now have 12 groups meeting (9 on Wednesday evening, one for women on Tuesday morning, one on Tuesday afternoon, one on Thursday evening) and around 135 people altogether in groups. Five groups have a single person as a third leader to help with leading studies and pastoral care. Once a month we meet as a church family for the Prayer Gathering, where we normally see 30-40 people, and there is room for social events throughout the year.

Our Bible studies generally follow the 10am sermon series, although this year we varied that a little in that we studied the book *Love Your Church* by Tony Merida), then the 10am series in Genesis 1-4 (The Beginning of Everything), finishing the year by following the 6pm series in Jude (Contending for the Faith) and Hebrews 1-4 (Jesus is Better!).

**Chris Hobbs**

## **Evangelism**

A continued focus in this past year has been how to more meaningfully engage with the community around St Wulstan's, of which many are university students.

We put on a number of **welcome events** for students arriving in the parish at the end of September, building on Welcome Week events in 2023 (cafés, board games evening BBQ and Welcome Service), as well as handing out over 100 Welcome Packs with evangelistic tracts and copies of Matthew's gospel. One person who after being given a Welcome Pack in the afternoon, read the evangelistic tract and half of Matthew's gospel before attending a welcome event the same evening!

Building on some of the events during Welcome Week, we trialled a 3 week 'pop up' **Community Café** (autumn 2024) on a Wednesday afternoon at St Wulstan's, aiming to better engage with our community and prayerfully speak about Jesus with all those there. We met a mix of student and non-students, some attending Carol Services and other groups as a result.

For people **exploring Christianity**, we ran two Hope Explored courses in 2024, one in early January and another in April. We planned to run another Hope Explored for students in October after Welcome Week, but sadly had to cancel due to lack of sign ups. We also ran Christianity Explored in the autumn. Though the numbers were small, it was great to see people seeking to find out more about Jesus.

**Ben Wells**

## **World Mission Committee**

It is a joy and a privilege to share, as a church, in God's worldwide gospel mission in many ways, and particularly through our World Mission Partners:

- John & Ruth McNeill, serving with Agapé, John as the regional leader for Russia & Eastern Europe for the Jesus film project (and now as coach to the other regional leaders) and Ruth in her role as leadership consultant, trainer and mentor for Agapé staff.
- Ceri Keates, Agapé Wellbeing Team, based in Newcastle, together with Phil, training for ordination.
- Mike & Linnet Harvey, now back from Africa and sharing the gospel with Muslim contacts in Birmingham.
- Mark & Rebekah, based in Thailand, currently in language study, preparing to work with and share the gospel with those from the neighbouring country.
- Andrew and Lyn Griffin: Until recently Lyn working with the Jesus film project in Europe but now joining with Andrew to work with Agapé's FamilyLife programme

to develop the Toucan app and in-person events to strengthen Christian marriage and family life.

- Mike and Rachel Hill, working with Friends International in Birmingham to welcome and share the gospel with international students in Birmingham.
- Our new link with the Anglican church of Cristo Luz del Mundo in Santa Cruz in Bolivia, for mutual encouragement and support.

Please do pray for our Mission Partners, for endurance, faithfulness and lasting fruit!

The members of the World Mission Committee seek to develop support and prayer in our church for our Mission Partners, and for wider gospel mission, as well as support for the persecuted church through Open Doors. In 2024, our World Mission Sunday in April, with a shared meal, focused on the work of Friends International in Birmingham. In November, we also had a shared meal and opportunity to learn about the work of Open Doors around the world.

**Nick Devas, for the World Mission Committee**

## **Men's Ministry**

Men's convention in May 2024 at Monyhull church was well attended. The theme was talking men and had lots of challenging and good application for all of us.

We followed up with the main talk on the impact of our words at the October men's breakfast with about 25 attending. Lots of good conversations and fellowship. It's a great time for men across the whole church to meet and pray together.

Men's stay and play has continued to meet during 2024 and now meets bi-monthly. We have a committed team of 6 and great support from the Friday S&P team who setup for us. Always encouraging, lots of non-Christian guys come along. There's a clear need and such an opportunity to build relationships with men.

This year i'd like to arrange another breakfast, possibly in April or June and other men only informal meetups to help committed church guys and non-church guys mix more often.

**Ben Barker**

## **Children and Families Ministry**

The regular children's groups are so encouraging. Children are engaged and lively!

Sunday Club and Sparks meet on Sunday mornings.

Explorers on Thursdays happens in the evenings during term time.

These groups are lovely!

We have a great team of leaders who love Jesus and really care for the children. Team members work hard to make sure the children feel known and welcomed.

We enjoyed exploring the life of Jesus, from the book of Mark, at Holiday Club in August.

I'm not sure we learned enough skills to survive in the wild but we did make compasses, edible bonfires and dens for lego people.

We heard the really good news that Jesus is the Son of God, and that he came for us.

Children were then invited onto the "Pumpkin Party" that we held on 31st October. Lots of silly games and discovering that we're more like pumpkins than we might first of all think!

We saw that Jesus is the light who came to clean up the mess in our hearts.

From there children and their families were invited on to the Lego Christmas Adventure.

We had lots of lego to build with and make things from. Each family took home a book explaining what is so good about Christmas.

It was really fun and great to see lots of returning friends and families.

### **Work in schools**

I continue to lead collective worship in St. Mary's, Tiverton and Bournville Village Primary schools.

This year I was also invited to start going into St Lawrence Infants school, which has been lovely.

We were pleased to again welcome Raddlebarn school to church for their Christmas carol service and Year 1 for a visit.

New for 2024 was an invitation from Raddlebarn school was to have a "stall" at the schools "International Evening".

I'm so thankful for opportunities to go into school!

***Helen Buckley, Children's & Families Minister***

### **Stay and Play**

'Stay and Play' is a lovely group on Friday mornings for parents, carers and their toddlers and babies. We aim to be a welcoming and positive first point of contact for those who have never stepped into a church before. Each week we play, chat, have snacks, read a story and sing songs.

We have a very kind team of helpers who set up, tidy up, register guests, as well as make them hot drinks and snacks. We get up to 20 non-church households each week, some who are regulars and some new. It is a great opportunity to serve different families in our communities and welcome them into our church where they can build relationships with Christians and connection with our church family.

We hold a party at the end of each term and we're looking forward to the Easter one soon where we'll share the Christian Easter story and a chocolate egg hunt! We introduced a new Christmas Craft Evening at the end of November just for the grown-ups, we organised it with the aim to build on the friendships that had begun on a Friday. It was a very enjoyable evening where lots of beautiful wreaths and cards were made, tasty snacks enjoyed and meaningful conversation had inspired by questions we laid on each table on the topic of 'What does Christmas mean to you?' We hope to do more evenings like this and pray that we build a greater connection between our regulars and our faith.

***Alice Johnston***

### **Youth & Families Ministry**

**Pathfinders** (for Years 6-9) have continued to meet on Thursday evenings, with an attendance of around 10-15 young people. We're very thankful to God for the

opportunity to tell lots of young people whose families are not regular church-goers about Jesus for the first time!

On Thursdays we continued been considering “Big questions about Jesus” until summer 2024, and since September we’ve been working our way through Mark’s Gospel a bit at a time.

We’ve met as a smaller group on Sunday mornings, but we have really enjoyed having more time to look deeper into what God has to say to us in his word.

Our leaders for Pathfinders in 2024 were Tom Bryant, Christy Fung, Charlie Robinson, Chris Stonehouse, James Bowles, Katherine Wong and Sam Chow. Please pray for a new female leader this year.

Our **annual weekend away** at Gaines Manor proved to be impossible due to changes to the minimum booking numbers that they’ll accept, and unfortunately for a variety of reasons our planned **Youth Day Away** was cancelled. The team are considering what we could do in 2025 and there will be a survey for parents and carers coming out soon.

The **summer camp** for Pathfinders, Quinta, went really well. Tom Bryant, Charlie Robinson, Helen Buckley and Martin Sherlaw went as leaders along with 2 Pathfinders, who had a great time! This year the camp is again hugely oversubscribed, despite a 30% increase in capacity. Please pray for that situation.

**Cross Section** (for Years 10-13) has continued to be an encouragement. Tom’s hair (lack of) is still subject of a significant number of jokes, and he is pretty sure people are deliberately overestimating his age...

Nathan said goodbye to the group (and then the UK!) around Easter. We don’t think it was because he was fed up of playing “Mafia”. In September Charlie joined the team, and he has taken to washing up the dishes to avoid the game – a true testimony to how enjoyable it is!

We have spent time thinking about “Respectable Sins” and since September we’ve been working our way through Mark. On Sundays we’ve followed the morning sermon series and had some thought-provoking discussions.

During 2024 Cross Section was led by Tom Bryant Mandy Hughes, Nathan Somanathan, and Charlie Robinson.

**Tom Bryant, Youth & Families Minister**

## **Student Report 2024/5**

In **summer 2024** we looked at the book of Proverbs together (mainly chapters 1-9), which was wonderful and a great chance to think through how to live wisely in God’s world and the need to ‘fear the Lord’. We also said goodbye to a student leaving us at the end of his studies.

After reviewing our work with students, in the **autumn** we changed our regular meeting from Tuesday evenings to Sunday night after the 6pm service. This mirrors what some other churches locally do, freeing students to join other societies and reach friends with the good news of Jesus during the week. The group moved to

discussing the sermon from the 6pm service, looking at the book of Hebrews and how 'Jesus is better.'

During **spring 2025**, we looked at the book of 2 Samuel together and glimpsed how David pointed forward to his greater son, King Jesus, reflecting on living with him as our shepherd king. We also attended the CU's Events Week in February, looking at the 'life to the full' that Jesus offers from John's gospel. It was good to see new students joining us as the term went on. Please pray for continued wisdom in helping students here remain rooted in the Bible and prayer, growing in their love for Jesus and thriving as Christians at university.

**Ben Wells**

## **International Students Ministry**

Praise God, we still have great opportunities to serve the many international students in our community. The principal one is Globe Café, which meets at St Wulstan's on Monday evenings, run in conjunction with Friends International and our Mission Partners, Mike and Rachel Hill. Globe Café has a team of around eight to ten, mostly but not exclusively from St Stephen's, led by Chris Stonehouse.

Participation has been quite variable: the post-Covid, numbers rarely went above a dozen, as students continued to stay more in their rooms, but this academic year, numbers have been significantly increased, sometimes over 40 (mainly if there is food!), more usually 20-25. The largest group is still Chinese, but increasing numbers from India and a wider variety of countries. A highlight of the autumn term is the week-end in Criccieth, North Wales, hosted by the local church.

The Sunday night Chinese Bible study, continues with about 15 who come either regularly or irregularly. One group is believers or long-time seekers (not all of whom are students), led by Nick with Matthew Xue, the other group for beginners, led by David Chen with Pamela. Pray with us that believers will grow in their faith, seekers will come to faith in the Lord Jesus, and some at least will return to China ready to share the gospel with others. Nick & Pamela continue to have a number of online Bible studies with former students now back in China.

An Indonesian Christian Fellowship continues to meet bi-monthly, although now run by and largely made up of Indonesians who are resident here. A number of international students also join the Rooted student group, and others join Bible study groups with Mike and Rachel Hill. Hospitality, especially at Christmas, has been a great way to befriend international students: we would love to see more church members taking this opportunity! Please pray!

**Nick Devas**

## **Music Ministry**

When we sing at church, we're responding to God's grace in our lives, praising Him for who He is and what He has done, and encouraging one another (and ourselves!) with these great truths.

*Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ. **Ephesians 5:19-20***

We seek to sing songs that help reinforce truths from the Bible, that are easy to sing and that cover a variety of sources, ages and styles. We've been able to learn a few great songs in the last year and some of the words from these songs are below. Please do "make music in your heart to the Lord" as you read (or sing) the words!

*"Everything with life and breath,  
Everywhere from east to west;  
Every heart raised from the dead,  
Praise Him, praise Him!"*

*"For the charge that was against me  
It was nailed into the wood.  
Yes I know that He has saved me  
For His glory and my good."*

*"Completely free, the shame is gone;  
The highest Judge took all my wrongs.  
And set them on His only Son.  
He bore my sin, I bear His love."*

Thank you to all our musicians who faithfully serve, even when it's difficult. We are stretched as a team so please pray for more musicians to join us!

**Allan Ooi**

## **Ministry for Senior Members**

A quick look at the church prayer diary indicates that at least 40 church members currently fall into the 70+ age group. People often comment when they visit church for the first time that they love seeing the mixture of young and old in church, and it is a privilege to be part of a church community that encompasses all generations. We are very thankful for the older members of our congregation. They bring wisdom, perspective and encouragement to those who have been in the race for a shorter time!

Our monthly Senior teas have continued through 2024. We have enjoyed a variety of teaching and discussions, led by members of our own staff team, visitors and some from within the congregation. We had a lot of visitors for our four-week Lent course, which was led by Maurice Sinclair this year.

Paul Coley leads our mid-week seniors' fellowship group and does a great job of staying in touch with those that can no longer attend in person. Maurice Sinclair and Jean Phillips take communion to many of our older members who can no longer get to church and others on the Seniors' team help with visiting those in hospital or nursing homes. Chris Hobbs and Ben Wells lead monthly services at Pebble Mill Care Home and soon will do this at Uplands Nursing Home as well.

As ever, we are grateful for all those who support this ministry with baking, speaking, playing music, moving furniture, serving teas and praying. Thank you too, to Sue Fearon who helps us stay abreast of ever-increasing safe-guarding and safer recruiting requirements.

**Helen Hobbs**

## **Hong Kong English Conversation Group**

The HK English Conversation Group has been running for three years now, meeting on Monday mornings. During 2024, numbers reached a peak of around 30, but this has declined in recent months as people have found jobs or gone on full-time courses, and have not been

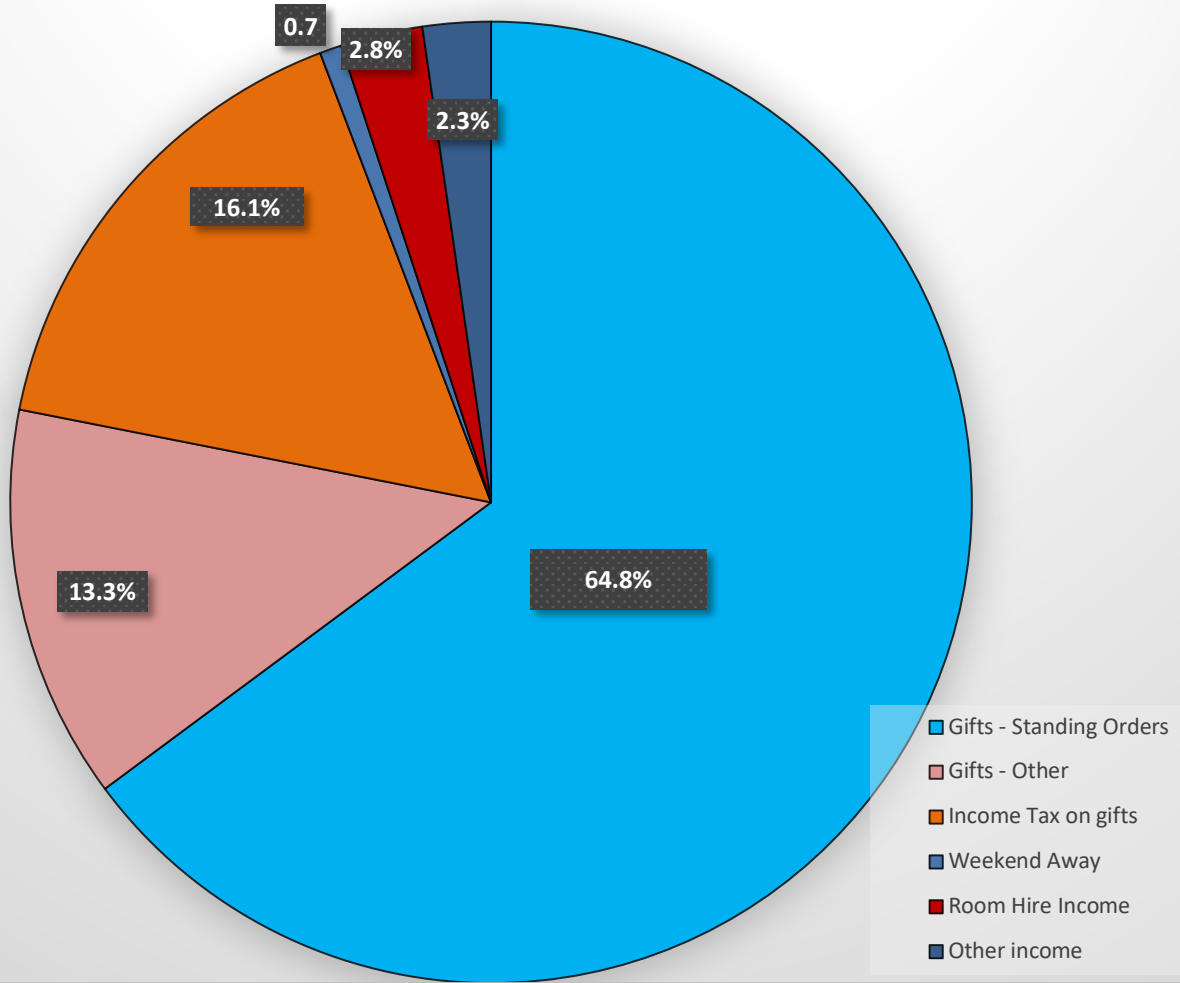
replaced by new people coming from HK. Most of those joining are Christians, and many but not all come to our church. With a team of six to eight, we can divide into small groups for simple conversations around a wide variety of topics. Recently, at their suggestion, we have been looking at material of the Life in the UK test. They have been very appreciative of what we have provided and are a joy to work with, praise God!

From September, Sam Chow started a Cantonese Bible study to follow on from the Conversation Group, and around half stay for that. We pray for lasting fruit from that.

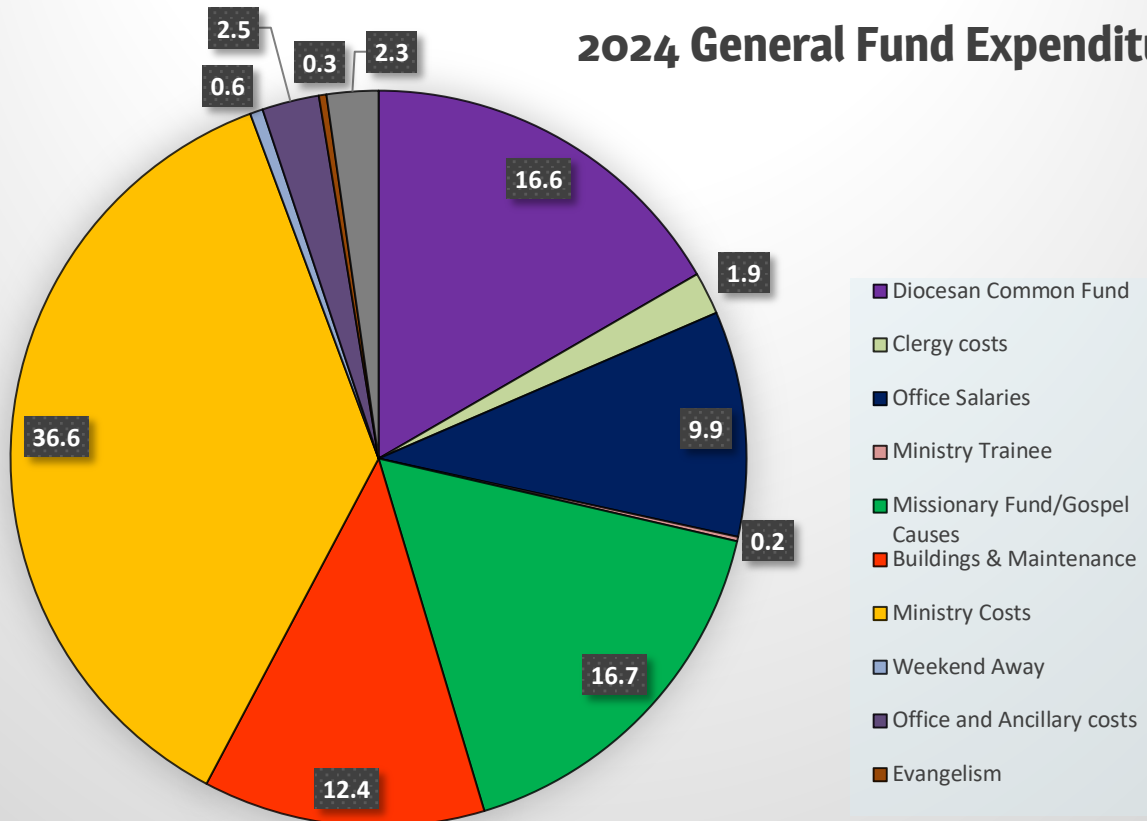
Nick & Pamela Devas, with Richard & Jean Phillips, Helen Hobbs, David & Sue Stokes, Gill Sinclair

# Financial Statements

## 2024 General Fund Income



## 2024 General Fund Expenditure



## STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 24 TO 31 DEC 24

01 Jan 23 - 31 Dec 23		Unrestrd Funds	Restrict Funds	Endowment Funds	Total Funds
All Funds £		£	£	£	£
	<b>Incoming Resources</b>				
299,110	Incoming resources from donors	292,556	1,038	-	293,594
-	Grants received	-	-	-	-
45,260	Income from operating activity	80,425	2,744	-	83,169
-	Activities to generate funds	-	-	-	-
2,170	Income from Investment	1,623	-	-	1,623
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346,540	<b>Total Incoming Resources</b>	<b>374,604</b>	<b>3,782</b>	<b>-</b>	<b>378,386</b>
	<b>Resources Expended</b>				
375,856	Expenditure on church work	341,840	5,375	-	347,215
100	Governance costs	100	-	-	100
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375,956	<b>Total Resources Used</b>	<b>341,940</b>	<b>5,375</b>	<b>-</b>	<b>347,315</b>
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(29,416)	<b>NET INCOMINGS /OUTGOINGS</b>	<b>32,664</b>	<b>(1,593)</b>	<b>-</b>	<b>31,071</b>
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(29,416)	<b>NET MOVEMENT IN FUNDS</b>	<b>32,664</b>	<b>(1,593)</b>	<b>-</b>	<b>31,071</b>
460,491	Fund Balances B/fwd 01 Jan 24	442,825	17,665	-	460,490
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<u>460,490</u>	<b>Fund Balances C/fwd 31 Dec 24</b>	<u>475,490</u>	<u>16,072</u>	<u>0</u>	<u>491,562</u>

## BALANCE SHEET AT 31 DEC 2024

31 Dec 23		31 Dec 24
£		£
	<b>FIXED ASSETS</b>	
392,245	Buildings at Cost	392,245
	<b>CURRENT ASSETS</b>	
1,858	Income tax reclaimable	4,930
846	Other debtors	1,744
5,460	Prepayments	6,094
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8,164	Total Debtors	12,768
	<b>Cash At Bank and In Hand</b>	
31,415	Lloyds Bank Current Account	20,750
3,696	Lloyds Bank Treasurers Account	25,254
1,000	St Stephens Building Fund CBF	1,000
75	Cash	83
41,000	St Stephens/St Wulstans CBF	41,000
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77,186	Total Cash At Bank and In Hand	88,087
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85,350		100,855
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	<b>CURRENT LIABILITIES</b>	
	<b>Creditors Due Within One Year</b>	
-	Diocesan Fees Payable	-
-	Other Creditors	-
14,025	Accruals - Missionary Giving	-
3,079	Accruals - Other	1,540
-----		-----
17,104	Total Creditors Due Within One Year	1,540
68,246	<b>NET CURRENT ASSETS</b>	99,316
460,491	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	491,562
-----		-----
460,491	<b>NET ASSETS</b>	<u>491,562</u>
	<b>Represented by Funds</b>	
	<b>Unrestricted Funds</b>	
47,251	Parish General Fund	79,465
392,246	Property Fund	392,246
3,329	Discretionary Fund	3,779
-----		-----
442,826	Total Unrestricted Funds	475,490
	<b>Restricted Funds</b>	
4,888	Missionary Fund	4,888
5,148	St Stephen's Building Fund	3,591
6,143	Senior Members Ministry Fund	5,970
327	Stay and Play Fund	585
1,159	Maduk Fund	-
-	Church of Cristo Luz del Mundo Fund	1,038
-----		-----
17,665	Total Restricted Funds	16,072
-----		-----
<u>460,491</u>	<b>TOTAL FUNDS</b>	<u>491,562</u>

## SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 24 TO 31 Dec 24

BALANCE 31 Dec 23 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31 Dec24 £
<b>UNRESTRICTED FUNDS</b>					
47,251	Parish General Fund	374,154	341,940	-	79,465
392,246	Property Fund	-	-	-	392,246
3,329	Discretionary Fund	450	-	-	3,779
-----		-----	-----	-----	-----
442,827	Totals of Unrest. Funds	374,604	341,940	-	475,490
<b>RESTRICTED FUNDS</b>					
4,888	Missionary Fund	-	-	-	4,888
5,148	St Stephen's Building Fund	1,525	3,083	-	3,591
6,144	Senior's Ministry	25	197	-	5,971
327	Stay and Play Fund	1,194	936	-	585
1,159	Maduk Fund	-	1,159	-	-
-	Church:CristoluzdelMundo	1,038	-	-	1,038
-----		-----	-----	-----	-----
17,663	Totals for Restricted Funds	3,782	5,375	-	16,070
-----		-----	-----	-----	-----
460,490	<b>TOTALS FOR ALL FUNDS</b>	<b>378,386</b>	<b>347,315</b>	<b>-</b>	<b>491,562</b>
=====		=====	=====	=====	=====

### NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 23- 31 Dec 23 £		01 Jan 24- 31 Dec 24 £
-25,054	Parish General Fund	32,214
-4,362	Movement on other Funds	- 1,593
-----		-----
-29,416		30,621
=====		=====

**INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS**

**01 Jan 24 TO 31 Dec 24**

**Parish General Fund (Unrestricted Fund)**

01 Jan 23 - 31 Dec 23 £		2024 Budget 12 Months £	01 Jan 24 - 31 Dec 24 £
	<b>Income</b>		
2,944	Gifts - Loose Cash/Cheques	2,500	6,266
-	Gifts - Envelopes	-	-
213,375	Gifts - Standing Orders	217,833	242,611
7,767	Gifts - CAF/Stewardship/Charity Trust	5,000	14,253
52,139	GIFT AID	48,000	60,323
19,842	Gifts - Giving Response	56,716	29,067
1,899	Wedding/Funeral Fees	2,600	3,920
19,087	Weekend Away Income	-	2,100
1,844	Children & Youth Work Event Income	1,700	646
6,844	Other income	3,000	3,007
12,109	Room Hire Income	10,000	10,340
2,169	Interest	1,600	1,623
-----		-----	-----
340,019	<b>TOTAL INCOME</b>	<b>348,949</b>	<b>374,156</b>
-----		-----	-----
	<b>Expenditure</b>		
53,675	Diocesan Common Fund Contributions	50,799	56,844
31,936	Church Manager - S&RC	35,551	33,808
440	Ministry Trainee Costs	2,000	660
38,079	Children's Worker - S&RC	42,455	40,319
34,229	Youth Worker - S&RC	38,085	36,223
41,286	Associate Minister - S&RC	42,727	42,051
7,430	Clergy Expenses	5,250	6,377
2,396	Staff Expenses	2,745	1,155
150	Speakers Expenses	580	150
7,341	Office	8,500	6,189
2,039	Children's work	2,820	2,708
2,521	Youth work	4,300	1,508
6,863	Insurance	7,537	7,220
10,620	Buildings/Maintenance	11,000	11,734
26,406	Utilities: Heat, Light and Power	16,814	17,052
7,231	Cleaning	6,795	6,289
100	Consultancy, inc. Independent Examiner	100	-
750	Midlands Gospel Partnership	750	750
21,140	Weekend Away / at Home	-	1,931
1,210	Music	1,400	1,395
1,618	Student Work	1,995	1,136
1,550	Evangelism	2,500	1,170
880	Parish IT Systems	2,148	2,371
541	PA Systems Equipment	1,890	1,181
2,950	Miscellaneous Expenses	2,500	2,831
165	103 Bournbrook Road	-	-
1,308	Kitchen	1,200	1,450
357	St Wulstans developments	1,000	997
1,500	CAP Contribution	-	-
57,650	Transfer to Missionary Fund	57,040	56,440
1,211	Contingency	3,000	-
	2024 Employers Nat. Ins. Allowance	(5,000)	
-----		-----	-----
365,572	<b>TOTAL EXPENDITURE</b>	<b>348,481</b>	<b>341,940</b>
-----		-----	-----
(25,552)	<b>SURPLUS (OR DEFICIT)</b>		<b>32,214</b>
72,304	Balance brought forward 01 Jan 24		47,252
-----			-----
46,752	Balance carried forward 31 Dec 24		79,465
=====			=====
	<b>TRANSFERS IN</b>		
500	Stay & Play Fund		-
-----			-----
47,252	Fund adjusted balance carried forward 31 Dec 24		79,465
=====			=====

**Missionary Fund (Designated Fund)**

01 Jan 23 - 31 Dec 23		2024 Budget 12 Months	01 Jan 24 - 31 Dec 24
£		£	£
	<b>Income</b>		
57,650	Transfer from Parish General	57,040	56,440
1,525	Specified Gifts	-	-
331	Income Tax on gifts	-	-
-----		-----	-----
59,506	<b>TOTAL INCOME</b>	57,040	56,440
-----		-----	-----
	<b>Expenditure</b>		
2,500	Friends International re Hills	3,600	3,600
12,000	Agape re McNeills	12,720	12,720
12,000	Agape re Keates	6,600	6,600
12,000	Reach Across re Harveys	12,720	12,720
8,300	Agape re Griffins	9,300	9,300
500	Short term assignments	600	-
8,800	Support for Foxes	9,300	9,300
1,050	Crosslinks re Marsabit youth	1,200	1,200
1,856	Bolivia - church youth ministry support	1,000	1,000
-----		-----	-----
59,506	<b>TOTAL EXPENDITURE</b>	57,040	56,440
-----		-----	-----
-	<b>SURPLUS (OR DEFICIT)</b>		-
4,887	Balance brought forward 01 Jan 24		4,887
-----			-----
4,887	Balance carried forward 31 Dec 24		4,887
=====			=====

**St Stephen's Building Fund (Restricted Fund)**

01 Jan 23 - 31 Dec 23		01 Jan 24 - 31 Dec 24
£		£
	<b>Income</b>	
-	Donations - Cash	-
1,200	Donations - Standing Orders	1,200
300	Income tax reclaimed	325
-	Income from events	-
-	Bank Interest	-
-----		-----
1,500	<b>TOTAL INCOME</b>	1,525
-----		-----
	<b>Expenditure</b>	
-	Professional expenses	-
716	New equipment / infrastructure	3,083
-	Transfer to Parish General Fund	-
-	Sundry maintenance & repair costs	-
-----		-----
716	<b>TOTAL EXPENDITURE</b>	3,083
-----		-----
784	<b>SURPLUS (OR DEFICIT)</b>	(1,558)
4,364	Balance brought forward 01 Jan 24	5,148
-----		-----
5,148	Balance carried forward 31 Dec 24	3,591
=====		=====

**Seniors Ministry Fund (Restricted Fund)**

01 Jan 23 - 31 Dec 23 £		01 Jan 24 - 31 Dec 24 £
	<b>Income</b>	
-	Seniors Ministry Income	25
417	Donations - Cash	-
-----		-----
417	<b>TOTAL INCOME</b>	<b>25</b>
-----		-----
	<b>Expenditure</b>	
104	Session refreshments	21
58	Special event meal costs	-
1,254	Sundry expenses	177
-----		-----
1,416	<b>TOTAL EXPENDITURE</b>	<b>197</b>
-----		-----
(999)	<b>SURPLUS (OR DEFICIT)</b>	<b>(172)</b>
7,142	Balance brought forward 01 Jan 24	6,143
-----		-----
6,143	Balance carried forward 31 Dec 24	5,971
=====		=====

**Stay and Play Fund (Restricted Fund)**

01 Jan 23 - 31 Dec 23 £		01 Jan 24 - 31 Dec 24 £
	<b>Income</b>	
1,230	Stay and Play - Income	1,194
-----		-----
1,230	<b>TOTAL INCOME</b>	<b>1,194</b>
-----		-----
	<b>Expenditure</b>	
1,183	Stay and Play - Expenditure	936
500	Transfer to General Funds	-
-----		-----
1,683	<b>TOTAL EXPENDITURE</b>	<b>936</b>
-----		-----
(453)	<b>SURPLUS (OR DEFICIT)</b>	<b>258</b>
781	Balance brought forward 01 Jan 24	328
-----		-----
328	Balance carried forward 31 Dec 24	585
=====		=====

Discretionary Fund (Designated Fund)

01 Jan 23 - 31 Dec 23 £		01 Jan 24 - 31 Dec 24 £
	Income	
360	Gifts - Discretionary Fund	360
90	Income tax on gifts	90
----- 450	TOTAL INCOME	----- 450
	Expenditure	
-	Grants	-
-	Transfer to other Funds	-
----- -	TOTAL EXPENDITURE	----- -
450	SURPLUS (OR DEFICIT)	450
2,878	Balance brought forward 01 Jan 24	3,329
----- 3,328	Balance carried forward 31 Dec 24	----- 3,779
=====		=====

Maduk Fund (Restricted Fund)

01 Jan 23 - 31 Dec 23 £		01 Jan 24 - 31 Dec 24 £
	Income	
860	Gifts	-
-	Transfer from Discretionary Fund	-
208	Income tax on gifts	-
----- 1,068	TOTAL INCOME	----- -
	Expenditure	
4,115	Grants and disbursements	1,159
----- 4,115	TOTAL EXPENDITURE	----- 1,159
(3,047)	SURPLUS (OR DEFICIT)	(1,159)
4,206	Balance brought forward 01 Jan 24	1,159
----- 1,159	Balance carried forward 31 Dec 24	----- [CLOSED] -
=====		=====

Church of Cristo Luz del Mundo, Bolivia Fund (Restricted Fund)

01 Jan 23 - 31 Dec 23 £		01 Jan 24 - 31 Dec 24 £
	Income	
-	Gifts	830
-	Income tax on gifts	208
-----		-----
-	TOTAL INCOME	1,038
-----		-----
	Expenditure	
-	Grants and disbursements	-
-----		-----
-	TOTAL EXPENDITURE	-
-----		-----
-	SURPLUS (OR DEFICIT)	1,038
-	Balance brought forward 01 Jan 24	-
-----		-----
OPENED	Balance carried forward 31 Dec 24	1,038
December 2024		
=====		=====

**Notes to the financial statements 2024**

**Accounting policies**

These are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

**Unrestricted, Restricted and Endowment Funds**

A list of funds can be seen in the detailed balance sheet at the bottom of page 3 of the financial statements.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non clergy staff (including Children's & Families Minister, Youth & Families Minister and Administrative staff), the Diocesan common fund, buildings insurance, clergy housing and other parish expenses.

The PCC approved a transfer of £56.4k during 2024 to missionary and charitable causes. This giving is reflected in the Missionary Fund. To emphasise the commitment to this purpose, the PCC has deemed this to be a designated fund. This Fund also records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. The funds held are now applied to projects associated with enhancing and maintaining the church building.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister.

The Church of Cristo Luz del Mundo, Bolivia Fund was initiated by the PCC in December as a restricted fund. The fund was established to account for support donations that the PCC invited from the church family. The intention being to send the funds realised to the recipient church on a quarterly basis to meet the financial need that has arisen due to problems in the Bolivian economy. The Church of Cristo Luz del Mundo, Santa Cruz is an Anglican church in the Bolivian Diocese, and has been adopted as a Mission Partner church by St Stephen's.

**Notes to the financial statements 2024**

**Remuneration**

The PCC's employees were paid from the Parish General Fund.

**Fixed Assets**

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for an Assistant Minister.

**Debtors and Prepayments**

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2025 and accrued to 2024.

Prepayments relate to a proportion of the annual insurance premium paid in 2024 which relates to insurance cover in 2025 together other smaller advance payments relating to Church activities in 2025.

**Current Liabilities**

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2024.

All Parish Share (Diocesan Common Fund) contributions for 2024 were paid in full during the year.

**Income**

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving was 88.8% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2023 : 91.6%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

**Notes to the financial statements 2024**

**Related Party Transactions**

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs and B Wells received the following non specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

T Bryant (co-opted to the PCC as Safeguarding lead from May 2023, subsequently elected to PCC at 2024 APCM, superseded by election as Diocesan Synod representative from August 2024) was employed by the parish as Youth & Families Minister and received a salary of £32,102 and pension contributions of £2,745 were made on his behalf.

## Statement of Accounting Policies 2024

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

### **Incoming Resources**

#### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable under standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

#### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

#### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

### **Resources used**

#### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

**Statement of Accounting Policies 2024**

**Fixed assets**

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

Other fixtures, fittings and office equipment

Individual items of equipment are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in August 2021.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Mr. Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

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Section A Independent Examiner's Report

Report to the trustees/  
members of

St Stephen's and St Wulstan's Churches, Selly Park

On accounts for the year  
ended

December 2024

Charity no  
(if any)

1135051

Set out on pages

20-34

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

Responsibilities and  
basis of report

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

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

Independent  
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

*Dale Brusby*

Date:

21/2/25

Name:

Dale Brusby

Relevant professional  
qualification(s) or body

ACMA CGMA

Address:

11 Woodstock Court, Kings Norton, Birmingham B30 1DX

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# Accounts

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**St Stephen's and St Wulstan's**  
knowing Jesus + making Jesus known

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2023**

Accepted and approved by the PCC  
at a meeting  
on 19th March 2024

**Charity Number 1135051**



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## Introduction

It would be easy to read the reports that follow with a feeling of pride, as if to say, 'Look what we have done! Aren't we great?' Instead, reading them is an opportunity for thanksgiving, and for us instead to say, 'Look what the Lord has done! Isn't he great?' I hope you will take up that invitation.

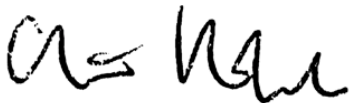
Nowhere are we more aware of God's goodness than in the extraordinary response to the recent Giving Appeal. You may find it strange that that does not feature in this Annual Report. That is because the financial, fabric and PCC reports are for the year 2023. But that doesn't stop us giving thanks to God for his kindness and faithfulness to us now!

Every year post-Covid feels like another step back to normality, although it seems to me that we are still getting back to where we were. At the same time, nothing remains entirely the same and we will never get back to exactly where we were. One major change we have seen in the past few years is the number of people from Hong Kong who have joined us, and it is especially encouraging to see them becoming more and more part of our church family.

So, please read on, and do so with thanksgiving in your heart:

*Praise the LORD, all you nations;  
extol him, all you peoples.  
For great is his love towards us,  
and the faithfulness of the LORD endures for ever.  
Praise the LORD.  
Psalm 117 (NIV)*

Yours warmly, in Christ,



Rev Chris Hobbs

Senior Minister/Vicar

# Annual Report of PCC for 2023

## Background

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, and Ben Wells as Associate Minister.

The PCC has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

## Membership

Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. During the calendar year 2023 the following served as members of the PCC:

### Clergy

Rev Chris Hobbs	Vicar
Rev Ben Wells	Associate Minister

### Wardens

Mr Richard Phillips  
Mrs Chris Stonehouse

### Deanery Synod Representatives

Mr Ben Barker	until APCM 2023
Mr Christopher Barry	
Miss Helen Buckley	until APCM 2023
Mr Paul Coley	from APCM 2023
Mr Nick Devas	from APCM 2023
Mr David Sydenham	from APCM 2023
Mr Andy Walker	until APCM 2023

### Elected Members

Miss Abigail Embaie	
Mrs Sue Fearon	
Mrs Mandy Hughes	until APCM 2023
Mr Eldric Li	from APCM 2023
Mrs Ruth McNeill	from APCM 2023
Mrs Karen Pearson	
Mr Michel Randrianandrasana	until APCM 2023
Mrs Paula Richardson	from APCM 2023
Mrs Faith Sen	until APCM 2023
Mr Martin Sherlaw	
Mr Harry Stileman	
Mrs Stephanie Tam	

### Co-opted Member

Mr Thomas Bryant ( <i>PCC Safeguarding lead</i> )	from May'23 PCC Meeting
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### Parish Treasurer

Mrs Karen Pearson

## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in February 2022

### **Finance Committee**

This committee prepares the annual budget and monitors overall income and expenditure in the parish.

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

## **SSSW Finance Report for 2023**

2023 was a very interesting year for finances. Having held the 2023 giving appeal at the end of 2022, the PCC agreed a budget for 2023 of £365,039 to cover the increases caused by the appointment of Ben Wells as our Associate Minister, the expected increase in utilities cost and increased support for new mission partners. This was an increase of £17,569 over the budget for 2022.

The March 2023 PCC endorsed the decision to reduce the payments to the Diocesan Common Fund by £1000 per month in response to LLF. This reduction has continued into the 2024 budget.

However, in 2023 we lost a number of significant givers to the church, and other members were forced by their personal circumstances to reduce giving. This meant that by September we were expecting a deficit for the year of £32.5K, with a possible year end deficit of £45,000.

The 2024 giving appeal, launched in December and backed by teaching in January, alerted the congregation to the seriousness of our financial position, and you will be aware of the wonderful response we have received – 49 existing givers have increased their monthly donations, 18 new givers have commenced monthly donations and we have received 26 one-off donations.

As a result of some of the one-off donations being received in December, the overall deficit for 2023 was £29,415 (compared to a surplus of £27,443 overall for 2022). For General Fund (which covers most of our regular expenditure), 2023 showed a deficit of £25,052 compared to a surplus of £23,622.

We have continued to reduce the number of restricted funds operating; The remaining funds in the Maduk fund have been disbursed to help the family move to and settle in the UK, and the remaining Winter Night Shelter funds were sent to Birmingham City Mission to be used in their work with the homeless of Birmingham.

The amount given through the Missionary Fund in 2023 was £57,650. No donations were given for political purposes.

*Karen Pearson*

## **Review of PCC meetings in 2023**

At its meeting in 2023, the PCC:

### **January 24th**

- heard that there had been an overall surplus of £16,000 for 2022,
- approved the Safeguarding Action Plan,
- agreed to ask Ben Wells to explore possibilities for planting/revitalisation,
- warmly endorsed a revised World Mission vision,
- learned of good progress with the 'Keeping Safe' review,
- agreed not to replace worn and dirty carpet tiles at this stage.

### **March 28th**

- agreed to fund the annual cost of Welcome Boxes,
- approved the 2022 Finance, Fabric and PCC reports for the Annual Meeting,
- endorsed a Standing Committee letter to the Acting Bishop of Birmingham outlining our response to General Synod's decisions regarding 'Living in Love and Faith,'
- endorsed the 2016 PCC decision not to accept the ministry of a female bishop on theological grounds,
- adopted the Safeguarding Policy, Safeguarding Procedures and Practices, Safer Recruiting Procedures and Practices, and Guidance for Dealing with Disruption of Sunday Services.

### **May 23rd**

- welcomed new PCC members and elected officers for the year 2023-2024,
- agreed to transfer balance of Winter Night Shelter funds to Birmingham City Mission,
- agreed to sell Day Centre chairs and purchase new armchairs to replace them,
- discussed the appropriate level of funding for a Ministry Trainee appointment,
- learned of developments with the 'Living in Love and Faith' process,
- agreed motto for new church noticeboards: 'knowing Jesus + making Jesus known.'

### **July 11th**

- agreed terms of reference for Pay Policy Group to review staff salaries,
- learned of a £17,000 deficit in overall funds at the mid-year point,
- agreed for Tom Bryant to replace Helen Buckley as PCC Safeguarding Lead,
- agreed to fund the purchase of translation equipment from the Building Fund,
- agreed that we would not be pursuing being in an Oversight Areas at this stage.

### **September 26th**

- heard that Sam Chow had been appointed as a volunteer Ministry Trainee,
- heard that the defibrillator had now been installed,
- learned that the overall deficit was expected to be £32,500 by end September, and agreed for the vicar and treasurer to update the church family on Vision Sunday,
- agreed the pay policy and remuneration for staff salaries recommended by the Pay Policy Group,
- discussed the pro's and con's of church weekends away/at home,
- began discussing what should be our practice regarding baptism and communion,
- agreed to back the purchase of a digital organ, with individuals being invited to give,

- heard a report from Ben Wells on church planting/revitalisation possibilities,

### **November 28th**

- heard that automatic translation during morning services was now functioning,
- heard that there had been a graffiti attack on the lych gate and noticeboards,
- agreed the document 'Emergency Planning: Policy and Procedures,'
- prayed for the Church of England, in light of the 'Living in Love and Faith' process,
- spent most of the meeting discussing how to address the serious financial shortfall for 2023 and the expected £56,000 deficit in 2024, agreeing to make a giving appeal starting on December 3rd and ending on January 21st, with preaching on giving in January.

### **December 19th (Emergency Meeting)**

- resolved not to use the recently commended 'Prayers of Love and Faith.'

## FABRIC COMMITTEE ANNUAL REPORT FOR 2023

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

Thanks are given to Church members who supported the two Maintenance Mornings, in May and November.

Financial summary:

<b>Budget</b>	<b>£11,500</b>
<b>Actual expenditure</b>	<b>£10,784.28</b>

The largest items of expenditure were:

- £1,957 St Stephens intruder alarm replacement and servicing
- £1,620 External decorations at St Wulstans
- £780 Maintenance Mornings large skip hire
- £540.54 St Stephens central heating maintenance
- £540 Graffiti removal
- £514.38 Lift maintenance

All costs are inclusive of VAT.

Matters worthy of comment:

- The intruder alarm system at St Stephens needed a new control box and keypad, but the movement sensors could be retained. So far the equipment has proved reliable.
- The PCC decided not to replace the soiled carpets in the foyer or Cranmer Room, at a cost of £4-5,000 each, due to financial pressures.
- Consent has been received from the Diocese and Birmingham City Council for two new, larger outdoor notice boards at St Stephens. These have now been ordered and should be installed in Spring 2024.
- External, high-level woodwork at St Wulstans was painted. However it is likely to need the window frames painting in the next 2 or 3 years.
- In December £540 was spent removing graffiti unlawfully applied to St Stephens
- Church of The Light, attended mainly by Christians from the Middle East, continues to use St Wulstan's, in return for a monthly fee. However the Parish is still responsible for repairs.

**Tim Pearson**

**Chair, Fabric Committee**

**1<sup>st</sup> March 2024**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2024**.

The numbers for the last three years are shown below:

**2022 : 161**

**2023 : 172**

**2024 : 165**

14 people came off the electoral roll

7 people came onto the electoral roll

## **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## Reports on Church Life

### Sunday Services

We continue to enjoy meeting in person on Sundays, and have almost forgotten the different ways in which we met online, or both in person and online, during Covid. We also continue to enjoy gentle growth – both at 10am at St Stephen's (where we are routinely very full, typically around 180 and peaking over 200), and also at 6pm at St Wulstan's (where we are normally in the 40's – in numbers, not in age!).

It has been a particular encouragement to see our friends from Hong Kong being steadily integrated into the life of the church family, and it has been very useful to have automatic translation available at the 10am services.

At 10am we have had sermon series from: Romans 12-16 (Good News from God), John 19-21 (That You May Have Life), Song of Songs (The Love of Loves), 1 Peter (To This You Were Called), and Matthew 5-7 (The Greatest Sermon Ever).

At 6pm it has been: Isaiah 49-55 (Here is Your God), 1 Corinthians 15 (Raised!), John 1-4 (Making God Known), Psalms 84-89 (In Praise of God), 'We Are Church,' and 1 Timothy (Teach These Things).

We have also enjoyed a Baptism and Confirmation service in April, a World Mission Sunday in May, a Vision Sunday in October, and a couple of Praise Evenings.

*Chris Hobbs*

### Fellowship Groups

Fellowship Groups remain an essential part of pursuing our vision of 'knowing Jesus + making Jesus known' as we help one another to hear from God's word, pray together and for one another, care for one another, and encourage one another in mission. So, Fellowship Groups are about four things: Bible, Prayer, Care and Mission. It remains an aspiration, but I would warmly encourage everyone to be part of a Fellowship Group if you possibly can.

In September, as is our custom every 3-4 years, we 'reset' the groups with a few new leaders and some new venues, and adding a single person as a third leader to half a dozen groups to help with leading studies and pastoral care. The overall number of groups and number of people in groups remains relatively constant with 14 groups meeting (10 on Wednesday evening, one for women on Tuesday morning, one on Tuesday afternoon, one on Thursday evening and one on Zoom on Wednesday evening) and around 140 people altogether in groups. Once a month we meet together as a church family for the Prayer Gathering, where we normally see 30-40 people, and there is room for social events throughout the year.

The Bible studies this year have continued to follow the 10am sermon series, so we have studied Romans 12-16 (Good News from God), Song of Songs (The Love of Loves), and Matthew 5-7 (The Greatest Sermon Ever).

*Chris Hobbs*

## **Evangelism**

Over 80% of our parish are between the age of 18-36 (largely students) and so one major focus evangelistically was this large non-Christian student population.

### **University of Birmingham Welcome Week 2023**

To this end, we put on a number of 'welcome events' for students arriving in our parish to live at the end of September. The aim was to practically show them the great welcome that we have received through Jesus, but also to share the good news of Jesus with them.

We ran welcome events (café, board game evening, BBQ) as well as a welcome service with a talk about being 'Welcomed by Jesus'. A good number of guests came which was encouraging. We also handed out around 90 'Welcome Packs' containing 'student essentials' (pasta, sweets, scourer, tissues etc), a free gospel and details about our church.

At the Welcome BBQ one student said *'I hope you don't mind me asking, but what does go on at church?'* This highlighted that for many students living in our parish, church and Christianity is an increasingly alien concept.

### **Evangelistic Courses and Bible Studies**

The Christianity Explored course in the autumn was cancelled due to lack of interest. We ran a Hope Explored course after Christmas and it was great to have a varied group wanting to explore Christianity (ages, ethnicities etc). We hope to run another Hope Explored during the summer term.

It has been encouraging also to hear stories at Prayer Gatherings of people seeking to engage with friends and work colleagues and making Jesus known wherever they are.  
*Ben Wells*

## **World Mission Committee**

The task of the World Mission Committee is to help the church maintain and develop our commitment to world mission, and to support our Mission Partners.

Members of the WMC in 2023 were Nick Devas (Chair), Maurice Sinclair, Ben Wells (from April), David Stokes, Faith Sen (until April), Anne Ruck (until January 2024) and Elizabeth Barry. We met four times in 2024, on Zoom.

The church supports in prayer and financially five Mission Partners and their families plus two more Associate Mission Partners/couples, serving in different places. While several are based in the UK, their ministry is international. Opportunities are provided for them to share prayer requests in the monthly church prayer meeting, to speak in church when they are available, and to be linked with a couple of fellowship groups each for prayer support. Many in our church also support them individually in prayer and financially.

Highlights of 2023 were:

- Approval by the PCC of an updated Vision for World Mission statement and an updated Mission Support Policy

- A new Mission Partners leaflet and prayer guide (thank you Allan Ooi for designing it!)
- Commissioning Mark and Rebekah to serve with OMF in East Asia, after a number of years preparation and training
- World Mission Sunday, led by John and Ruth McNeill
- Suffering Church Sunday, with Daniel Burke from Open Doors as our speaker
- Participation by three from our church in a visit to Bolivia, to further develop links with the Anglican church there.

**Nick Devas, Chair of World Mission Committee**

## **Men's Ministry**

Men's stay and play is taking place on a monthly basis and we typically get 15 to 20 parents attending with their children. Some regulars and some join us as a one off. It's generally relaxed, deliberately unstructured and the guys appreciate the space to play with their kids and chat to others. It continues to be good opportunity for SSSW men to invite friends to. I'm convinced it's worth doing to get guys into church.

Men's breakfasts are taking place once a term and we get between 25 and 30 attending. Content is kept light with the emphasis on fellowship and praying together. Having a regular team is a challenge to ensure we can cook on the day. Encouraging fringe men to join us is a priority. It tends not to attract the youngest or oldest guys or international family. The 8am start isn't going to suit everyone.

Drinks socials at Country Girl pub are also happening about once a term and numbers vary a lot but that's OK. The aim is simply for good chat and getting guys better connected including new people and friends of SSSW men.

About 12 men attended the Men's Convention in May 2023.

**Chris Stonehouse and Ben Barker**

## **Children and Families Ministry**

The regular children's groups have continued and continued to be a joy!

Sunday Club and Sparks meet on Sunday mornings.

Explorers on Thursdays happens in the evenings during term time.

These groups are lovely! I'm very thankful to God for leaders who really love Jesus and want to make him known to the children. They are kind, engaging and servant-hearted.

We had a great Holiday Club in August. We were super heroes! We laughed lots, made slime, decorated capes and learned about Jesus, the real super hero.

In October half term we ran a Light Party – celebrating Jesus, the light of the world. We haven't run one of these parties for 10 years! But this year we had children wanting to come and had leaders willing to lead! Hopefully we'll do it again next year...

We ran the Christmas Adventure at the start of December. The lack of real life animals didn't seem to put people off and we had a great time meeting shepherds, drinking hot chocolate and learning about the very first Christmas. It was great to see lots of friends and visitors there.

## **Work in schools**

I've continued to lead assemblies at St. Mary's, Tiverton and Bournville Village Primary Schools. We were very pleased to welcome Raddlebarn school to church for their Christmas Carol Service and Year 1 for a visit.

**Helen Buckley, Children's & Families Minister**

## **Stay and Play**

Stay and Play is a lovely group on Friday mornings for parents, carers and their toddlers and babies. We aim to be a welcoming and positive first point of contact for those who have never stepped into a church before. Each week we play, chat, have snacks, read a story and sing songs. We have a very kind team of helpers who set up, tidy up, register guests, as well as make them hot drinks and snacks.

We get up to 20 non-church households each week, some who are regulars and some new. It is a great opportunity to serve different families in our communities and welcome them into our church where they can build relationships with Christians and connection with our church family. We hold a party at the end of each term and we're looking forward to the Easter one soon where we'll share the Christian Easter story and a chocolate egg hunt!

Since last summer we have started a termly evening social for just the grown-ups aiming to build on the friendships that have started on a Friday and these have been a great addition.

**Alice Johnston**

## **Youth & Families Ministry**

One big encouragement from early in 2023 was our baptism and confirmation course, leading up to our confirmation service in April when 5 young people were baptised and/or confirmed.

**Pathfinders** have continued to meet on Thursday evenings, with an attendance of around 15-20 young people reducing to 10-15 since September when a large group moved up to Cross Section. We're very thankful to God for the opportunity to tell lots of young people whose families are not regular church-goers about Jesus for the first time!

On Thursdays we continued our BIG Bible Overview until summer 2023, and since September we've been considering "Big questions about Jesus".

We've met as a smaller group on Sunday mornings, but we have really enjoyed having more time to look deeper into what God has to say to us in his word.

Our leaders for Pathfinders in 2023 were Tom Bryant, Christy Fung, Sophie Hobbs, Charlie Robinson, Chris Stonehouse, James Bowles, Katherine Wong and Faith Sen. Please pray for a new (ideally Cantonese speaking!) female leader this year.

Our **annual weekend away** at Gaines in November 2023 was a really fun time to build and deepen friendships, and was only about 30% wet...

The **summer camp** for Pathfinders, Quinta, went really well. Tom Bryant, Charlie Robinson, Helen Buckley and Martin Sherlaw went as leaders along with 10 Pathfinders, who had a great time! This year the camp is again hugely

oversubscribed. Please pray for that situation. Please also pray for a camp for the older teenagers.

**Cross Section** (for years 9-13) underwent a big transformation in September, with a big new group of young people moving up to the age group, and two new leaders. We have been having a really encouraging time studying the Bible on Thursdays and Sundays whilst enjoying many laughs, often at Tom's expense.

During 2023 Cross Section was led by Tom and Naomi Bryant and Helen Buckley, who passed it on to Tom Bryant, Mandy Hughes and Nathan Somanathan.

**Tom Bryant, Youth & Families Minister**

## **Students 2023**

### **Summer Term 2023**

We did a series on 'Knowing Jesus and making Jesus known', looking at some of the beautiful pictures of who we are as God's people (e.g. living stones in 1 Peter 2) and thinking about serving at church and world mission amongst others. We also said goodbye to students leaving us at the end of their studies.

### **Autumn Term 2023**

Autumn is a term to welcome students, so we looked at Luke's gospel with its focus on who Jesus is and what he's done. We also went to the DEF 'God, Sex and Marriage' session and did a seminar about prayer. Another real highlight was interviews with the wider church family about God's work in their lives.

### **Spring 2024**

As we studied the book of Acts, it was great to see students catching the vision of being caught up in this bigger gospel story, making Jesus known to others, just as someone first brought the good news to us. It was good also to attend the Christian Union's Events week in February and to see a couple of new students join us towards the end of term.

We returned to Quinta in March for another student weekend away, studying Obadiah with its warning for all who oppose God, and its picture of the glorious restoration God will one day bring in.

Please pray for wisdom as we seek to build a sustainable student work, especially with smaller numbers this past year.

*Ben Wells*

## **International Students Ministry**

We are blessed to be located where students from all over the world come to study, giving great potential for mission to the nations, and a number of international students join us at church each week. But many things make connecting with international students more difficult than in the past, not least the wariness of many about anything to do with religion. Nevertheless, we thank God for the opportunities we do have, especially in collaboration with the work of Friends International and our Mission Partners, Mike and Rachel Hill.

The main way we meet international students is through Globe café, which meets each Monday evening at St Wulstans, with occasional activities at weekends. Attendance averages around ten, mainly Chinese and mainly female students

recently. There is a committed team of volunteers, led by Chris Stonehouse, but some younger and female volunteers are needed! The cafe is a way to develop friendships with students from which we can invite them to other activities such as church services and Bible studies. Last term, the Hills were on sabbatical and Chris Stonehouse watched over the Friends International work in Birmingham.

The Chinese Bible Study continues to meet on Sunday evenings, led by Nick and Pamela Devas with David Chen, and around eight to ten members, some of whom are long-term residents rather than students. We praise God for the spiritual growth we see, and we pray for more to join. We continue to do online Bible studies with a number who have returned to China.

For many years we have also had a number of Indonesian students in our church. For them, there is an Indonesian Christian Community led by Kent and Erny, which is mainly online, and includes some long-term residents as well as students.

**Nick Devas and Chris Stonehouse**

## **Music Ministry**

Singing is a natural response to God's redeeming work in our lives, and as we sing together week by week, we're living out Paul's words in Ephesians 5:19-20:

*Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ. **Ephesians 5:19-20***

When we sing together at church we sing "up" to God with songs of praise and adoration, and we sing "out" to one another with words of encouragement and truth.

Thank you to our great musicians for serving faithfully in this ministry. During 2023, we were particularly grateful for the gifting and service of a number of students.

We've been able to learn a number of new songs over the last year, including some from our very own David Sydenham. Why not use the lyrics from these songs below to "give thanks to God the Father for everything"?

*"O come to the table,  
Where you'll find mercy for your soul.  
O come, He is able,  
To wash your heart and make you whole."*

*"His name is True King, Lord of creation,  
Ruler without end.  
I call Him Hope, Peace, Wonderful Saviour,  
And what joy that Jesus calls me friend!"*

*"Here we stand the church of the redeemed  
Ransomed by the blood that sets us free.  
From the darkness, brought into the light;  
Enemies of God now His delight."*

**Allan Ooi**

## **Ministry for Senior Members**

In 2023 we have seen the development of a new ministry among senior members of the church. This began with 'Lent teas' in 2023 and has developed into a monthly meeting for seniors which has become known as 'Senior Tea'. This is held every second Thursday in the month and provides an opportunity for socializing over delicious cakes and tea as well as a time for teaching, singing hymns and prayer. We have enjoyed a number of speakers from within the church as well as a few visitors. A memorable visitor was Charlie Butler, now vicar of St Bart's Edgbaston who reminded his audience that a number of those present had probably looked after him in crèche at some point. We have been delighted by the way members of the community have started to come regularly to the teas even if they are not members of the church. During Lent this year Maurice and Gill Sinclair led a course that helped us look at what the Bible had to say about some of the issues we face as we age. Again, this was attended by a wide variety of people from within and outside the church.

Thank you to all of those who have supported this ministry with baking, speaking, playing music, moving chairs and tables and serving tea and coffee.

***Helen Hobbs***

## **Hong Kong English Conversation Group**

The English Conversation Group started in late 2021, in response to the need expressed by Hong Kong friends joining our church for help with improving their listening and speaking. It has grown steadily from around 10 at the start to around 30 by the end of 2023, as new people have arrived, while others have left as they get jobs or join formal courses. Each Monday morning we have a topic with questions that can be discussed at whatever level they feel comfortable with. For those with very limited English, there is a small class taught by Pamela. We are grateful for our dedicated team of nine who help each week. We have also had occasional trips out, to the University campus, Bournville, Sutton Park and the Severn Valley Country Park.

Only some of those who join are members of our church, others belong to the Birmingham Chinese Church, or are not (yet) Christians. For the latter group we have been able to offer opportunities to find out about the Christian faith. A number have joined the church's Hope Explored course, and we have hosted a Christianity Explored course in English and Cantonese. Praise God, some have come to faith through these, and three were baptised during 2023.

In October 2023, one of the Hong Kong group, Sam Chow, was appointed as a Ministry Trainee. This has been a great help in supporting the work with the growing number of HK friends joining our church. In late 2023, Sam and some helpers started a Cantonese Bible study group to run after the Conversation Group on Mondays. This is designed for both seekers and believers. So far, around 20 join this each week.

***Nick & Pamela Devas, Richard & Jean Phillips***

## **Welcome Box**

Welcome Boxes is an initiative to welcome and reach out to asylum seekers and refugees who are local to our parish, in partnership with Welcome Churches. In 2022 and early 2023, we established several friendships between church members and asylum seeking families at local accommodation and were able to invite them to church events. Sadly, in April 2023, their accommodation was shut down and they

were dispersed across the Midlands. Positively, however, this has resulted in an improvement in their living conditions and, where possible, we used Welcome Churches' Network to try to link them with other churches.

Since then, we have been working with another accommodation provider in Birmingham but further away. It is too far for the residents to realistically walk to our church, but this has opened the opportunity to work with Christchurch Summerfield in Edgbaston. We have partnered with this church so far to put on family-friendly Easter and Christmas events with crafts and a Christian message, and are exploring opportunities for something more regular. We are delighted that, as a result of this, a Christian family living there have been attending Christchurch. As circumstances for refugee neighbours changes unpredictably, it is wonderful to be able to partner with churches to share in this calling and to help create stability and welcome.

Another highlight of the past year was Refugee Sunday in June. 20—30 from the church family joined us for lunch, learning and prayer, and Daniel Maduk and Sue Stokes were interviewed to share their experiences of living in the UK as a refugee and befriending respectively.

*Christopher Barry*

### **Christians Against Poverty : Birmingham South Debt Centre**

The South Birmingham Debt Centre has been operating for nine years, one of many similar centres across the UK, with expert advice provided for clients by CAP headquarters in Bradford. Funding and other support has been provided by several local churches, including our own. Throughout this time our debt centre manager and debt coach has been Judy Ward, a member of Christ Church. Judy has now decided to retire from this very demanding role, and the three supporting churches have reluctantly decided to recommend that the centre should close once the last clients have been processed.

During the time the centre has been open, over 150 clients have signed up to be helped by CAP. Of these, 58 have become fully debt free (with more likely to follow before the centre closes). The total amount of debt dealt with by the centre comes to just over £700,000. Many clients have seen God at work in their lives, and some have become Christians.

As the centre closes, we have much to be thankful for:

- The way we have seen God at work, often in situations where it seems impossible to find a way forward.
- The support of volunteers (mainly from our church and Christ Church) who have visited clients with Judy, and have met every month for prayer.
- The amazing Christmas hampers provided by our friends at Paragon Bank
- The time, energy and love that Judy has given to this work.

According to CAP, 14million people in the UK live in poverty, and the work of the charity nationally is ongoing. Please consider how you might support CAP through prayer or by giving. If you would like to know more do ask me, or visit the CAP website.

*Richard Phillips*

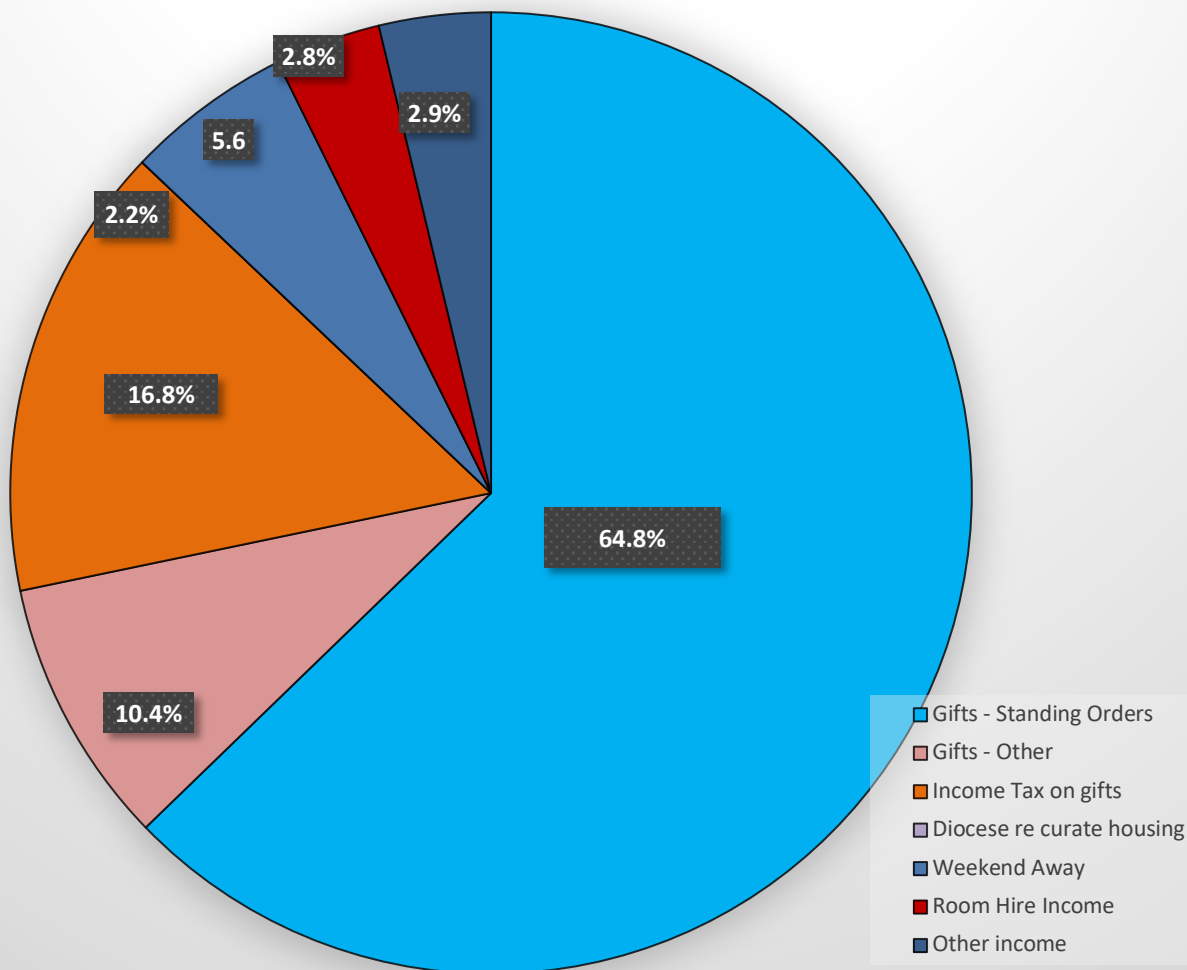
### **Winter Night Shelter**

As this area had been dormant for 5 years, the PCC decided to ensure that the static balance of funds was applied in line with the original purpose.

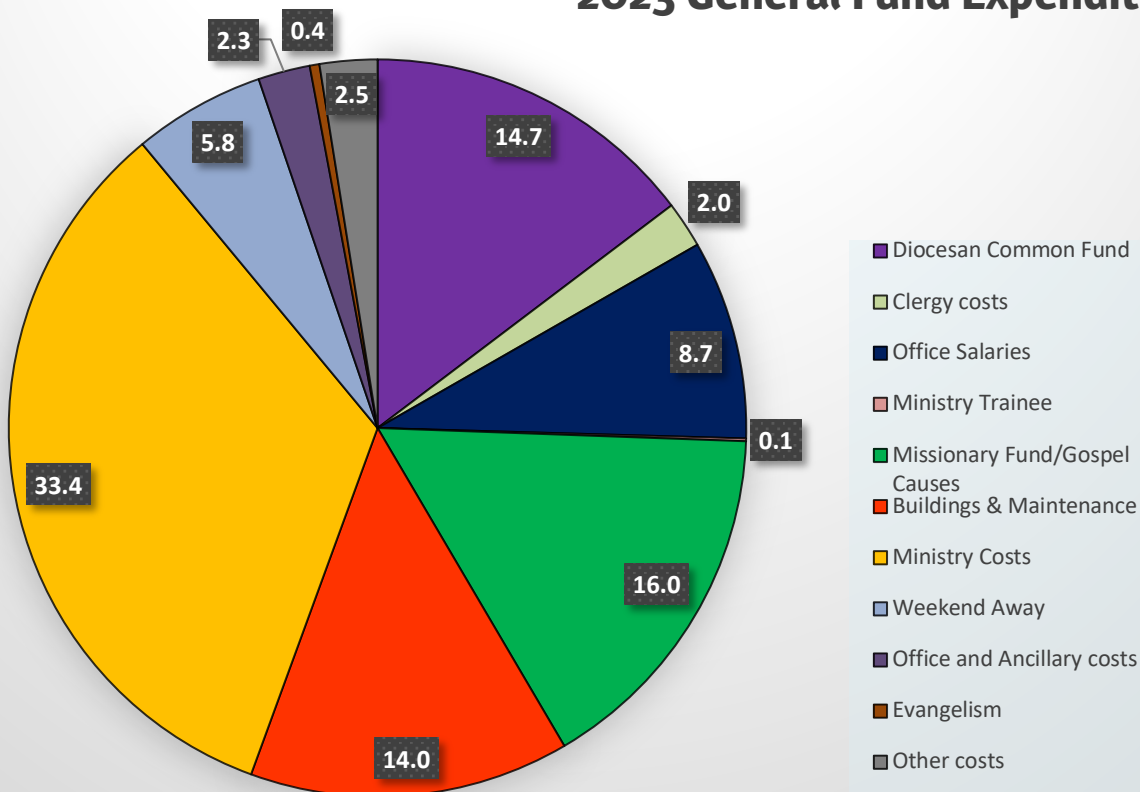
The balance of funds held, £1,096, was transferred over to Birmingham City Mission in June 2023 to be applied in support of their work with the homeless in the city.

# Financial Statements

## 2023 General Fund Income



## 2023 General Fund Expenditure



## STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 23 TO 31 DEC 23

01 Jan 22 - 31 Dec 22		01 Jan 23 - 31 Dec 23			
All Funds	Unrestrd Funds	Restrict Funds	Endowment Funds	Total Funds	Total Funds
£	£	£	£	£	£
<b>Incoming Resources</b>					
336,622	Incoming resources from donors	296,518	2,592	-	299,110
8,764	Grants received	-	-	-	-
19,062	Income from operating activity	41,783	3,478	-	45,261
-	Activities to generate funds	-	-	-	-
280	Income from Investment	2,170	-	-	2,170
-----		-----	-----	-----	-----
364,728	<b>Total Incoming Resources</b>	<b>340,471</b>	<b>6,070</b>	<b>-</b>	<b>346,541</b>
<b>Resources Expended</b>					
-	Cost of Generating Funds	-	-	-	-
60,394	Grants	58,757	7,067	-	65,824
276,365	Expenditure on church work	306,715	2,599	-	309,314
426	Buildings development	-	717	-	717
100	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
337,285	<b>Total Resources Used</b>	<b>365,572</b>	<b>10,383</b>	<b>-</b>	<b>375,955</b>
-----		-----	-----	-----	-----
27,443	<b>NET INCOMING/OUTGOING RESOURCES (25,102)</b>	<b>(4,313)</b>	<b>-</b>	<b>-</b>	<b>(29,415)</b>
<b>Gains and Losses on Fixed Assets</b>					
-		500	(500)	-	-
-----		-----	-----	-----	-----
27,443	<b>NET MOVEMENT IN FUNDS</b>	<b>(24,602)</b>	<b>(4,813)</b>	<b>-</b>	<b>(29,415)</b>
462,463	<b>Fund Balances B/fwd 01Jan23</b>	<b>467,428</b>	<b>22,478</b>	<b>0</b>	<b>489,906</b>
-----		-----	-----	-----	-----
<u>489,906</u>	<b>Fund Balances C/fwd 31Dec23</b>	<u>442,825</u>	<u>17,665</u>	<u>0</u>	<u>460,490</u>

## BALANCE SHEET AT 31 DEC 2023

31 Dec 22		31 Dec 23
£		£
392,245	<b>FIXED ASSETS</b>	
	Buildings at Cost	392,245
	<b>CURRENT ASSETS</b>	
5,261	Income tax reclaimable	1,858
1,700	Other debtors	846
9,790	Prepayments	5,460
-----		-----
16,751	Total Debtors	8,164
	<b>Cash At Bank and In Hand</b>	
26,937	Lloyds Bank Current Account	31,415
29,490	Lloyds Bank Treasurers Account	3,696
1,000	St Stephens Building Fund CBF	1,000
80	Cash	75
41,000	St Stephens/St Wulstans CBF	41,000
-----		-----
98,507	Total Cash At Bank and In Hand	77,186
-----		-----
115,258		85,350
-----		-----
	<b>CURRENT LIABILITIES</b>	
	Creditors Due Within One Year	
442	Diocesan Fees Payable	-
3,794	Other Creditors	-
11,150	Accruals - Missionary Giving	14,025
2,211	Accruals - Other	3,079
-----		-----
17,597	Total Creditors Due Within One Year	17,104
97,661	<b>NET CURRENT ASSETS</b>	68,246
489,906	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	460,491
-----		-----
<u>489,906</u>	<b>NET ASSETS</b>	<u>460,491</u>
	<b>Represented by Funds</b>	
	<b>Unrestricted Funds</b>	
72,304	Parish General Fund	47,251
392,246	Property Fund	392,246
2,878	Discretionary Fund	3,329
-----		-----
467,428	Total Unrestricted Funds	442,826
	<b>Restricted Funds</b>	
4,887	Missionary Fund	4,888
4,365	St Stephen's Building Fund	5,148
7,142	Senior Members Ministry Fund	6,143
781	Stay and Play Fund	327
1,096	Winter Night Shelter	-
4,206	Maduk Fund	1,159
-----		-----
22,478	Total Restricted Funds	17,665
-----		-----
<u>489,906</u>	<b>TOTAL FUNDS</b>	<u>460,491</u>

## SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 23 TO 31 Dec 23

BALANCE 31 Dec 22 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31 Dec23 £
<b>UNRESTRICTED FUNDS</b>					
72,304	Parish General Fund	340,020	365,573	500	47,250
392,246	Property Fund	-	-	-	392,246
2,878	Discretionary Fund	450	-	-	3,328
-----		-----	-----	-----	-----
467,428	Totals of Unrest. Funds	340,470	365,573	500	442,825
<b>RESTRICTED FUNDS</b>					
4,887	Missionary Fund	1,856	1,856	-	4,887
4,365	St Stephen's Building Fund	1,500	717	-	5,148
7,142	Senior's Ministry	417	1,416	-	6,143
781	Stay and Play Fund	1,229	1,183	(500)	327
1,096	Winter Night Shelter	-	1,096	-	-
4,206	Maduk Fund	1,067	4,115	-	1,158
-----		-----	-----	-----	-----
22,478	Totals for Restricted Funds	6,069	10,383	(500)	17,663
-----		-----	-----	-----	-----
489,906	<b>TOTALS FOR ALL FUNDS</b>	<b>346,539</b>	<b>375,956</b>	<b>-</b>	<b>460,490</b>
=====		=====	=====	=====	=====

### NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 22- 31 Dec 22 £		01 Jan 23- 31 Dec 23 £
23,622	Parish General Fund	-25,054
3,822	Movement on other Funds	- 4,362
-----		-----
27,444		-29,416
=====		=====

**INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS**

**01 Jan 23 TO 31 Dec 23**

**Parish General Fund (Unrestricted Fund)**

01 Jan 22 - 31 Dec 22 £		2023 Budget 12 Months £	01 Jan 23 - 31 Dec 23 £
	<b>Income</b>		
21,778	Gifts - Loose Cash/Cheques	2,500	2,944
90	Gifts - Envelopes	-	-
217,657	Gifts - Standing Orders	235,714	213,375
5,371	Gifts - CAF/Stewardship/Charity Trust	4,800	7,767
56,544	Income Tax on gifts	51,600	52,139
27,558	Gifts - Giving Response	45,972	19,842
2,521	Wedding/Funeral Fees	2,600	1,899
-	Weekend Away Income	-	19,087
2,273	Children & Youth Work Event Income	2,875	1,844
4,640	Other income	3,000	6,844
9,560	Room Hire Income	10,680	12,109
7,500	Diocese re Curates Housing	-	-
280	Interest	300	2,169
-----		-----	-----
335,772	<b>TOTAL INCOME</b>	<b>360,041</b>	<b>340,019</b>
-----		-----	-----
	<b>Expenditure</b>		
63,789	Diocesan Contributions	62,799	53,675
30,896	Church Manager - S&RC	33,409	31,936
662	Ministry Trainee Costs	900	440
36,676	Children's Worker - S&RC	39,905	38,079
30,691	Youth Worker - S&RC	33,627	34,229
-	Associate Minister - S&RC	38,786	41,286
5,037	Clergy Expenses	5,000	7,430
3,819	Staff Expenses	3,460	2,396
377	Speakers Expenses	573	150
7,257	Office	8,000	7,341
2,135	Children's work	2,810	2,039
3,502	Youth work	4,270	2,521
6,454	Insurance	7,141	6,863
12,774	Buildings/Maintenance	11,500	10,620
10,052	Utilities: Heat, Light and Power	31,830	26,406
4,051	Cleaning	6,355	7,231
100	Consultancy, inc. Independent Examiner	100	100
12,675	Curates Expenses	-	-
750	Midlands Gospel Partnership	750	750
-	Weekend Away / at Home	-	21,140
1,173	Music	1,320	1,210
1,225	Student Work	1,490	1,618
2,522	Evangelism	3,000	1,550
251	Parish IT Systems	487	880
250	PA Systems Equipment	560	541
3,112	Miscellaneous Expenses	2,750	2,950
1,780	103 Bournbrook Road	-	165
886	Kitchen	1,000	1,308
11,339	St Wulstans developments	570	357
2,000	CAP Contribution	2,000	1,500
2,578	NIV 2011 Pew Bibles	-	-
52,100	Transfer to Missionary Fund	57,650	57,650
843	Contingency	3,000	1,211
	2023 Employers Nat. Ins. Allowance	(5,000)	
-----		-----	-----
319,330	<b>TOTAL EXPENDITURE</b>	<b>360,041</b>	<b>365,572</b>
-----		-----	-----
16,442	<b>SURPLUS (OR DEFICIT)</b>		<b>(25,552)</b>
48,682	Balance brought forward 01 Jan 23		72,304
-----			-----
65,124	Balance carried forward 31 Dec 23		46,752
=====			=====
6,745	Assoc Min Fund TRANSFERS IN		-
435	Min Trn Fund		-
	Stay & Play Fund		500
-----			-----
<u>72,304</u>	<b>Fund adjusted balance carried forward 31 Dec 23</b>		<u><b>47,252</b></u>

**Missionary Fund (Designated Fund)**

01 Jan 22 - 31 Dec 22 £		2023 Budget 12 Months £	01 Jan 23 -31 Dec 23 £
	<b>Income</b>		
52,100	Transfer from Parish General	57,650	57,650
-	Specified Gifts	-	1,525
-	Income Tax on gifts	-	331
-----		-----	-----
52,100	<b>TOTAL INCOME</b>	57,650	59,506
-----		-----	-----
	<b>Expenditure</b>		
2,400	Friends International re Hills	2,500	2,500
11,300	Agape re McNeills	12,000	12,000
11,300	Agape re Keates	12,000	12,000
11,300	Reach Across re Harveys	12,000	12,000
8,300	Agape re Griffins	8,800	8,800
-	Short term assignments	500	500
7,000	Support for Foxes	8,800	8,800
500	Crosslinks re Marsabit youth	1,050	1,050
-	Bolivia mission funding disbursements	-	1,856
-----		-----	-----
52,100	<b>TOTAL EXPENDITURE</b>	57,650	59,506
-----		-----	-----
-	<b>SURPLUS (OR DEFICIT)</b>		-
4,887	Balance brought forward 01 Jan 23		4,887
-----			-----
4,887	Balance carried forward 31 Dec 23		4,887
=====			=====

**St Stephen's Building Fund (Restricted Fund)**

01 Jan 22 - 31 Dec 23 £			01 Jan 23 - 31 Dec 23 £
	<b>Income</b>		
-	Donations - Cash		-
1,200	Donations - Standing Orders		1,200
300	Income tax reclaimed		300
-	Income from events		-
-	Bank Interest		-
-----			-----
1,500	<b>TOTAL INCOME</b>		1,500
-----			-----
	<b>Expenditure</b>		
-	Professional expenses		-
426	New equipment / infrastructure		716
-	Transfer to Parish General Fund		-
-	Sundry maintenance & repair costs		-
-----			-----
426	<b>TOTAL EXPENDITURE</b>		716
-----			-----
1,074	<b>SURPLUS (OR DEFICIT)</b>		784
3,293	Balance brought forward 01 Jan 23		4,364
-----			-----
4,364	Balance carried forward 31 Dec 23		5,148
=====			=====

**Seniors Ministry Fund (Restricted Fund)**

01 Jan 22 - 31 Dec 22 £		01 Jan 23 - 31 Dec 23 £
	<b>Income</b>	
-	Seniors Ministry Income	-
217	Donations - Cash	417
-----		-----
217	<b>TOTAL INCOME</b>	417
-----		-----
	<b>Expenditure</b>	
-	Session refreshments	104
-	Special event meal costs	58
85	Sundry expenses	1,254
-----		-----
85	<b>TOTAL EXPENDITURE</b>	1,416
-----		-----
132	<b>SURPLUS (OR DEFICIT)</b>	(999)
7,009	Balance brought forward 01 Jan 23	7,142
-----		-----
7,142	Balance carried forward 31 Dec 23	6,143
=====		=====

**Stay and Play Fund (Restricted Fund)**

01 Jan 22 - 31 Dec 22 £		01 Jan 23 - 31 Dec 23 £
	<b>Income</b>	
1,116	Stay and Play - Income	1,230
-----		-----
1,116	<b>TOTAL INCOME</b>	1,230
-----		-----
	<b>Expenditure</b>	
602	Stay and Play - Expenditure	1,183
-	Transfer to General Funds	500
-----		-----
602	<b>TOTAL EXPENDITURE</b>	1,683
-----		-----
514	<b>SURPLUS (OR DEFICIT)</b>	(453)
267	Balance brought forward 01 Jan 23	781
-----		-----
781	Balance carried forward 31 Dec 23	328
=====		=====

47

**Associate Minister Fund (Restricted Fund)**

01 Jan 22 - 31 Dec 22 £		01 Jan 23 - 31 Dec 23 £
	<b>Income</b>	
60	Gifts - Loose Cash/Cheques	-
11,172	Gifts - Standing Orders	-
560	Gifts - One Off	-
-	Gifts - Annual	-
2,800	Income Tax on gifts	-
3,450	Gifts - Stewardship	-
-	Gifts - CAF	-
7,574	Transfers from Parish General Funds	-
-----		-----
25,616	<b>TOTAL INCOME</b>	-
-----		-----
	<b>Expenditure</b>	
17,331	Salary and pension costs	-
1,540	Council tax	-
-----		-----
18,871	<b>TOTAL EXPENDITURE</b>	-
-----		-----
6,745	<b>SURPLUS (OR DEFICIT)</b>	-
6,745	EOY transfers OUT: to General Fund	-
-	Balance brought forward 01 Jan 23	-
-----		-----
CLOSED -	Balance carried forward 31 Dec 23	-
=====		=====

**Discretionary Fund (Designated Fund)**

01 Jan 22 - 31 Dec 22 £		01 Jan 23 - 31 Dec 23 £
	<b>Income</b>	
540	Gifts - Discretionary Fund	360
90	Income tax on gifts	90
-----		-----
630	<b>TOTAL INCOME</b>	450
-----		-----
	<b>Expenditure</b>	
734	Grants	-
-	Transfer to other Funds	-
-----		-----
734	<b>TOTAL EXPENDITURE</b>	-
-----		-----
(104)	<b>SURPLUS (OR DEFICIT)</b>	450
2,982	Balance brought forward 01 Jan 23	2,878
-----		-----
2,878	Balance carried forward 31 Dec 23	3,328
=====		=====

Ministry Trainee Fund (Restricted Fund)

01 Jan 22 - 31 Dec 22		01 Jan 23 - 31 Dec 23
£		£
	Income	
14	Gifts - Bank Transfers	-
4	Income tax on gifts	-
----- 18	TOTAL INCOME	----- -
	Expenditure	
-	Disbursements	-
----- -	TOTAL EXPENDITURE	----- -
18	SURPLUS (OR DEFICIT)	-
416	Balance brought forward 01 Jan 23	-
----- 434	Balance 31 Dec 23	----- -
434	EOY transfers OUT: to General Fund	-
----- CLOSED -	Adjusted Balance carried forward 31 Dec 23	----- -
=====		=====

Maduk Fund (Restricted Fund)

01 Jan 22 - 31 Dec 22		01 Jan 23 - 31 Dec 23
£		£
	Income	
6,020	Gifts	860
-	Transfer from Discretionary Fund	-
1,413	Income tax on gifts	208
----- 7,433	TOTAL INCOME	----- 1,068
	Expenditure	
4,810	Grants and disbursements	4,115
----- 4,810	TOTAL EXPENDITURE	----- 4,115
2,623	SURPLUS (OR DEFICIT)	(3,047)
1,583	Balance brought forward 01 Jan 23	4,206
----- 4,206	Balance carried forward 31 Dec 23	----- 1,159
=====		=====

Winter Night Shelter Fund (Restricted Fund)

01 Jan 22 - 31 Dec 22 £		01 Jan 23 - 31 Dec 23 £
	Income	
-	Gifts	-
-	Income tax on gifts	-
-----		-----
-	TOTAL INCOME	-
-----		-----
	Expenditure	
-	Grants and disbursements	1,096
-----		-----
-	TOTAL EXPENDITURE	1,096
-----		-----
-	SURPLUS (OR DEFICIT)	(1,096)
1,096	Balance brought forward 01 Jan 23	1,096
-----		-----
1,096	Balance carried forward 31 Dec 23	CLOSED -
=====		=====

## Parish of St Stephen and St Wulstan, Selly Park, Birmingham

### Notes to the financial statements 2023

#### Accounting policies

These are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

#### Unrestricted, Restricted and Endowment Funds

A list of funds can be seen in the detailed balance sheet at the bottom of page 3 of the financial statements.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non clergy staff (including Children's & Families Minister, Youth & Families Minister and Administrative staff), the Diocesan common fund, buildings insurance, clergy housing and other parish expenses.

The PCC approved a transfer of £57.6k during 2023 to missionary and charitable causes. This giving is reflected in the Missionary Fund. To emphasise the commitment to this purpose, the PCC has deemed this to be a designated fund. This Fund also records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. The funds held are now applied to projects associated with enhancing and maintaining the church building.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister.

A Winter Night Shelter Fund was created in 2013 to help with the needs of homeless people. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. The fund was closed in 2023 with the transfer of the residual balance to Birmingham City Mission to be applied to their work with homeless people.

A Youth Worker Fund was created in 2017 in order to administer donations given specifically to fund the youth worker as well as his expenses. In order to ensure donations were only used for this purpose this is deemed to be a restricted fund. The PCC approved transfers totalling £9,086 from the Parish General Fund during 2021 to ensure that sufficient funds were available to cover Youth Worker Fund costs. The Fund was left at a nil balance at year end to reflect a change of employment status for the youth worker to a permanent post: the Youth & Families Minister. Future funding and costs will be passed through General Funds to reflect this change.

**Notes to the financial statements 2023**

An Associate Minister Fund was created in 2018 in order to administer donations given specifically to fund the Associate Minister as well as his expenses. To ensure donations were only used for this purpose this was deemed to be a restricted fund. The PCC approved transfers totalling £7,574 from the Parish General Fund during 2022 to ensure that sufficient funds were available to cover Associate Minister Fund costs. At the 2022 year end the balance left on the fund, £6,754, was transferred to the General Fund leaving the fund left at a nil balance at year end. From January 2023 the cost of employing the new Associate Minister has been dealt with through the General Fund.

**Remuneration**

The PCC's employees were paid from the Parish General Fund.

**Fixed Assets**

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for an Assistant Minister.

**Debtors and Prepayments**

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2024 and accrued to 2023.

Prepayments relate to a proportion of the annual insurance premium paid in 2023 which relates to insurance cover in 2024 together other smaller advance payments relating to Church activities in 2024.

**Current Liabilities**

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2023.

All Parish Share (Common Fund) contributions for 2023 were paid in full during the year.

**Income**

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving was 91.6% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2022 : 91.6%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

**Notes to the financial statements 2023**

**Related Party Transactions**

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs and B Wells received the following non specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

H Buckley (Deanery Synod Representative to April 2023) was employed by the parish as Children's & Families Minister and received a salary of £34,023 and pension contributions of £2,518 were made on her behalf.

T Bryant (co-opted to the PCC as Safeguarding lead from May 2023) was employed by the parish as Youth & Families Minister and received a salary of £30,621 and pension contributions of £2,266 were made on his behalf.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2023

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

#### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

#### **Incoming Resources**

##### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable under standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

##### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

##### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

#### **Resources used**

##### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2023

#### Fixed assets

##### Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

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

Equipment used within the church premises will be depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in August 2021.

##### Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Mr. Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

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Section A Independent Examiner's Report

Report to the trustees/ members of	St Stephen's and St Wulstan's Churches, Selly Park		
On accounts for the year ended	December 2023	Charity no (if any)	1135051
	Set out on pages 22-37		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

**Responsibilities and basis of report**  
As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent examiner's statement**  
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: D. R. Brusby Date: 4/3/24

Name: Dale Brusby

Relevant professional qualification(s) or body ACMA CGMA

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# Accounts

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**St Stephen's and St Wulstan's**  
knowing Jesus + making Jesus known

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2022**

Accepted and approved by the PCC  
at a meeting  
on 28th March 2023

**Charity Number 1135051**



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## Introduction

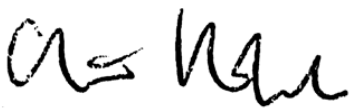
I have heard it said that we will come to refer to 'pre-Covid' times and 'post-Covid' times in the same way that a previous generation spoke of 'before the war' and 'after the war.' Indeed, we are already doing so. It has been that kind of upheaval, and we are not really over it yet. Many still seem to be weary, while others are wary of growing weary. And relationally we are still not back to where we were. But I am confident that we will get there.

And we have much to be thankful for, as these reports will detail, and not least for the first full year since 2019 of meeting without Covid restrictions. And more than that we can give thanks to God for preserving us, both individually and as a church family through such a testing time.

The reports that follow relate to what God has done among us in 2022. I hope that as you read them you will pause to thank him for what he has done. While the following words were originally uttered in a very different situation to ours, amid a landscape of destruction and desperation, our God is still the same and we too have experienced his love, his compassion and his faithfulness:

Because of the LORD's great love we are not consumed,  
for his compassions never fail.  
They are new every morning;  
great is your faithfulness.  
Lamentations 3:22-23, NIV

Yours warmly, in Christ,

A handwritten signature in black ink, appearing to read 'Chris Hobbs', written in a cursive style.

Rev Chris Hobbs

Senior Minister/Vicar

## Annual Report of PCC for 2022

### Background

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, Andy Martin as Associate Minister until July 2021, and Ben Wells as Assistant Minister.

The PCC has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### Membership

Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. During the calendar year 2022 the following served as members of the PCC:

#### Clergy

Rev Chris Hobbs	Vicar	
Rev Andy Martin	Associate Minister	until July 2022
Rev Ben Wells	Assistant Minister	

#### Wardens

Mr Richard Griffith	until August 2022
Mr Richard Phillips	from September 2022
Mrs Chris Stonehouse	

#### Deanery Synod Representatives

Mr Ben Barker	from APCM 2022
Mr Christopher Barry	
Miss Helen Buckley	
Mr Andy Walker	

#### Elected Members

Mrs Pamela Devas	until APCM 2022
Miss Abigail Embaie	
Mrs Sue Fearon	
Mrs Virginie Hannam	until APCM 2022
Mrs Mandy Hughes	
Mrs Karen Pearson	from APCM 2022
Mr Michel Randrianandrasana	
Mrs Faith Sen	
Mr Martin Sherlaw	
Mr Harry Stileman	from APCM 2022
Mrs Stephanie Tam	from APCM 2022

#### Parish Treasurer

Mrs Karen Pearson	from APCM 2022
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## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in February 2022

### **Finance Committee**

This committee prepares the annual budget and monitors overall income and expenditure in the parish.

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

## Financial Activities note for 2022

### Financial Activities

The PCC approved a broadly balanced budget for 2022 anticipating expenditure of £342,470, an increase of £54,202 on the 2021 budget of £288,268. This reflected the need to continue to employ the Associate Minister for longer than originally planned, enabling Chris Hobbs to take a much-needed sabbatical; to increase the level of Missionary Giving to support two members of the church as Candidate Mission Partners; and to replace the heating system at St Wulstan's building and carry out other repairs and improvements.

### Financial Performance

Overall, giving to the Parish increased to £308,999 (2021: £262,551), and other income increased to £26,773 (2021: £16,297). Total income was less than budgeted by £6,698.

The Parish was able to meet all of its financial commitments including the £62,799 (2021: £62,799) contribution to the Diocesan Common Fund as requested. Total expenditure was £23,140 below budget.

As a result of the above, the Parish General Fund generated a surplus of £16,442 for the year ended 31 December 2022. The balance carried forward to 2023 was £72,304.

### Restricted Funds

The Parish continued to operate a number of restricted funds in 2022. The total balance of restricted funds as at 31 December 2022 was £25,356. None of the restricted funds individually had a balance exceeding £10,000 at the year end.

### Charitable and Political Donations

The PCC continues to make gifts from its donated income and the amount given through the Missionary Fund amounted to £52,100 (2021 : £45,700).

No donations were given for political purposes.

*Karen Pearson*

## **Review of PCC Meetings in 2022**

At its meetings in 2022, the PCC:

### **January 4th (via Zoom)**

- agreed for Andy Martin to be employed 5 days per week until end June 2022
- agreed for Chris Hobbs to have extra Christmas leave and a 3 month sabbatical

### **January 27th**

- heard that the overall deficit for 2021 was only £1470
- agreed trustees of the Discretionary Fund to be Incumbent and Churchwardens
- agreed the updated Parish Safeguarding Policy, along with other policies
- heard about progress in learning from the 'Lessons Learned Review'
- agreed to give staff 2 weeks additional leave to be taken in 2022

### **March**

- approved the 2020 Finance, Fabric and PCC reports to be presented to the APCM
- discussed the idea of 'oversight areas' for the People and Places programme
- agreed that we need an Associate Minister and would like it to be Ben Wells

### **May**

- agreed for Andy Martin to chair the meeting in the absence of Chris Hobbs
- welcomed new PCC members and elected officers for the year 2022-3
- agreed new Data Protection Policy, Data Breach Policy and Data Privacy Notice

### **July**

- welcomed the Area Dean Phelim O'Hare to speak about People & Places' oversight areas and to answer questions
- agreed a new Premises Hire Policy, and Fire Policies for both SS and SW buildings
- agreed for people to pay what they can afford to come to the 2023 Weekend Away
- heard about the response to the Keeping Safe questionnaire
- heard a brief report on Chris Hobbs' sabbatical

## **September**

- agreed the new vision statement of 'knowing Jesus + making Jesus known'
- agreed to continue live-streaming 10am services, apart from All Age services

## **October**

- agreed the proposed budget for 2023

## **November**

- heard that £34k had so far been given/pledged to the £46k 2023 Giving Appeal
- agreed to match Tom Bryant's rate of pay to that of Helen Buckley
- agreed to respond cautiously with reservations to oversight area proposals
- agreed to write to the Acting Bishop of Birmingham about 'Living in Love and Faith'
- agreed various safeguarding documents
- agreed a structure for Safer Recruitment

## Fabric Committee Annual Report for 2022

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

Thanks are given to Church members who supported the two Maintenance Mornings, in May and November, and also to those who decorated 103 Bournbrook Road in August prior to Ben and Rachel Wells moving in.

Financial summary:

**Budget**                                **£13,100**

**Actual expenditure**                **£14,554**

The largest items of expenditure were:

- £2,665 Quinquennial surveys for both churches (c.30% recoverable from Diocese)
- £2,184 StS fixed wiring 5-yearly testing and remedial works
- £1,418 StS intruder alarm works
- £1,296 103 Bournbrook Road heating and plumbing servicing and repairs

All costs are inclusive of VAT, rounded off to the nearest pound

Matters worthy of comment:

- In September the gas fired heater for the St Wulstan's central heating was replaced, at cost of c.£9,000, although not funded from the Fabric budget. This has proved more effective and reliable than the old unit.
- The Quinquennial Survey did not reveal any major defects at either Church
- No further progress is reported towards providing a new organ. It is envisaged that the Fabric Committee will continue to work with David Hoare to consider the various options for repair or overhaul, and for the possible introduction of an aesthetically and acoustically sympathetic electronic organ.
- Church of The Light, attended mainly by Christians from the Middle East, continues to use St Wulstan's, in return for a monthly fee. However the Parish is still responsible for repairs.
- Members of the Fabric Committee partially rebuilt some of the forecourt garden walls at St Wulstan's in July, on which the coping stones were loose and unsafe. In October they replaced a broken window and door locks/bolts following a break-in.

**Tim Pearson**

**Chair, Fabric Committee**

**26<sup>th</sup> February 2023**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2023**.

The numbers for the last three years are shown below:

**2021 : 170**

**2022 : 161**

**2023 : 166**

13 people came off the electoral roll

17 people came onto the electoral roll

### **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## Reports on Church Life

### Sunday Services

After all the restrictions forced on us by the Covid pandemic, it was a relief to be able to meet in person once again for a whole year, and to be back to our normal service times of 10am at Stephen's and 6pm at St Wulstan's. Although one thing that we have retained from those strange couple of years is the live-streaming of the morning service.

We were enormously grateful for the technology that enabled us to meet online while we were unable to meet in person, and for the people who knew how to use it. But we have realised more clearly than ever that we are embodied souls and that something is missing when we cannot meet physically.

We have enjoyed seeing steady growth in both 10am and 6pm services, so that they are now both fuller than they were pre-Covid. And the morning service is so full that we will need to think about what to do about that. It has also been a special joy to see the number of friends from Hong Kong who have decided to settle in our fellowship.

Our sermon series at 10am were: Good News from God (Romans 9-11), Who is God? (Exodus 1-20) and Who Do You Think He Is? (Matthew 1-4). And at 6pm: Here is Your God (Isaiah 40-48), Long Live the King (Mark 14-16), The Word Spreads (Acts 16-17), Chosen by God, Strangers in the World (1 Peter). We also had a short series both morning and evening on 'Living in Love and Faith', looking at issues of marriage, identity, sexuality and gender.

*Chris Hobbs*

### Fellowship Groups

Fellowship Groups are vital in helping us pursue our vision of 'knowing Jesus + making Jesus known.' It is through reading God's word and praying together that we come to know Jesus better, and are able to encourage one another in making him known to others. I would really love to see everyone in a Fellowship Group of some kind.

As with Sunday services, it has been wonderful to be able to meet in person once again, although we remain grateful that it was possible to meet using Zoom while we could not meet in person. It is possibly an exaggeration, although not much of one, to say that it is our Fellowship Groups that kept us going as a church family during the various lockdown restrictions.

We continue to have 14 groups (one meeting Tuesday afternoon, 10 Wednesday evenings, one Thursday evening, one Tuesday morning for women, and one on Zoom on Wednesday evenings). The Wednesday morning group for men ceased in the summer. Once a month we meet together as a church family for the Prayer Gathering, and there is space for social events each term.

The Bible studies have continued to follow the morning sermon series (see 'Sunday Services' above for details), although we met centrally to discuss the issues raised by 'Living in Love and Faith'. It has been noted over the years that people are

generally keener to study Bible passages rather than topics, courses or other materials – which is somewhat gratifying.

*Chris Hobbs*

## **Evangelism**

As a church, we're all about knowing Jesus and making Jesus known. As one writer puts it, "we offer Jesus...He is the magnetic person that we present to people."

### *A Passion for Life*

'A Passion for Life' is a movement that exists to see the good news of Jesus proclaimed across the UK and Ireland. After some sessions in Fellowship Groups to equip us for this, we joined in with this national and regional enterprise in Spring 2022, putting together a series of lower key initiatives on 1<sup>st</sup>-3<sup>rd</sup> April here at SSSW. There were central 'Stay and Play' events on the Friday and Saturday as well as a Sunday service with more of an evangelistic edge. The rest of the weekend was kept free for people to connect with those in our different communities.

There were some great stories from our church family: one family doing an Easter trail on their road; others gardening outside their house and prayerfully engaging with neighbours; others having good conversations with work colleagues and friends about Jesus.

### *Evangelistic courses and Bible studies*

In the autumn of 2022 we ran a Christianity Explored course which had 10 people joining, with a mix of English and Cantonese speakers. Headed up by Thom Wilkinson and Eldric Li, they were ably assisted by Julia McCormick, Thomas Luk and Stephanie Tam. There were many searching questions and one person choosing to follow Jesus by the end of the course. Praise God! We also ran a Hope Explored course after Christmas, looking at snapshots from Luke's gospel about how Jesus gives hope, peace and purpose (in fulfilment of Isaiah 9:6). The course was led by Mark and Rebekah Fox and Margaret Twiss, with three people joining, two of whom have since joined the Friday evangelistic Bible study for friends from Hong Kong.

Nick and Pamela Devas have also been doing an evangelistic Bible study every Friday morning with friends from Hong Kong. Having started with Christianity Explored towards the end of 2022 they have continued by going through the whole of John's gospel. At the last count, there were 7 seekers plus four believers who help with the Cantonese.

The challenge with all of our evangelistic endeavour is to continue to make Jesus known 'wherever we are' and to pray for more opportunities!

*Ben Wells*

## **World Mission Committee**

The task of the World Mission Committee is to keep at the centre of our church's life Jesus' commission to take the gospel into all the world (Matthew 28: 19-20). So we seek to encourage everyone to be aware of the opportunities for world mission near and far, and to share in this through prayer, financial and practical support, and in some cases going. In particular it involves supporting those from our church who are serving in full-time mission. To this end, we organise an annual World

Mission Sunday and a Suffering Church Sunday, and encourage prayer for our mission partners in church, in the monthly prayer meeting, through fellowship groups and young people's groups.

Members of the World Mission Committee in 2022: Nick Devas (Chair), Maurice Sinclair, Andy Martin (until July), David Stokes, Anne Ruck, Faith Sen, Elizabeth Barry (from April). We met four times in 2022. Among other things this year, we produced a revised version of the Vision for World Mission paper for approval by the PCC, and an updated leaflet about our Mission Partners.

Our Mission Partners are:

- John and Ruth McNeill, serving with Agapé in Europe and UK
- Phil and Ceri Keates and family, serving with Agapé's FamilyLife ministry, based in Newcastle
- Mike and Linnet and family, serving in a sensitive location in Africa
- Lyn and Andrew Griffin, serving with Agapé in Italy but relocated to UK in mid-2022 to serve with the FamilyLife team
- Mike and Rachel Hill (Associate Mission Partners), serving with Friends International (international students) in Birmingham
- Jomo Nderitu (Associate Mission Partner), leading youth ministry in Marsabit Diocese, Kenya
- Mark and Rebekah Fox (Candidate Mission Partners) who completed training at Oak Hill College in 2022 and were accepted by OMF International to serve in East Asia from 2023.

In May 2022, our speaker for World Mission Sunday was Peter Rowan, UK National Director for OMF, and in November Daniel Burke from Open Doors spoke at our Suffering Church Sunday. In 2022, around 16% of the church's budget was used to support out Mission Partners.

The Committee also receives reports about:

- International student ministry
- Bolivia, and the connection with the church there through Maurice Sinclair
- Work with refugees and asylum seekers in Birmingham
- Activities for newly arrived friends from Hong Kong
- Work with young people in Romania, through the Riley family.

To God be the glory!

*Nick Devas*

## **Men's Ministry**

The aim of Men's Ministry is to give men opportunity to meet together in a range of contexts; to build friendships, encourage one another in our faith and to support our evangelism. We aim to have an event each month, which have included Men's Breakfasts, Dad's Stay and Play, trips to the pub and going to the Men's Convention. The numbers at these events range between 10-25 and we are always open to suggestions of how we may develop this work to include people in different stages of life.

*Chris Stonehouse and Ben Barker*

## Women's Ministry

There are many components to Women's ministry at SSSW church, some more visible than others. Details of some of these are below.

### Midlands Women's Convention

About 20 of us enjoyed the visit to Monyhull Church for the convention in October. The church was packed and we learnt from 1 Peter together and enjoyed eating lunch outside.



### Women's Breakfasts

We've shared breakfast together on Saturday mornings in June and in January, with 40+ people each time. Most recently we learnt with Helen Hobbs about supporting each other and helping ourselves deal with anxiety. The pastries and granola are good, but the highlight is always spending time together.

### Women's Book Club

We meet roughly every other month, and in the last year we have read Secular Creed, God in the ICU, The Greatest Secret, Women of the Word and God's Smuggler – the last of which was the favourite! Speak to Elizabeth if you'd like to join.

### Prayer Triplets & 1-2-1s

A number of women benefit from meeting together regularly to pray in prayer pairs, triplets, quartets or meet up with an older Christian. These are sometimes arranged informally but if you can't find anyone then please speak to Naomi Stevens.

*Elizabeth Barry & Naomi Stevens*

## Children's Work

One of the hi-lights this year was the return of Holiday Club! After the COVID break it was really good to be able to run a club again this summer. With no restrictions! We enjoyed pretending to be spies while we looked for clues about Jesus in the book of Luke.

Another hi-light was the Christmas Adventure. We were able to welcome lots of visitors into the building as we thought about some of the reasons Jesus came. The animals and the hot chocolate were popular!

This year we re-named crèche (under 3's). It's now called "**Sparks**". We wanted to do this to reflect the two purposes of this group. This group meets a practical need - loving parents/ carers by helping them to be part of the main service. But it also meets a spiritual need. These early years are foundational (this is the most active stage of child development). What these young children see and hear will help shape and form their faith decisions. This is not just a babysitting service. Please do pray for an overall team leader who could lead this ministry.

Sunday Club and Explorers continue to be a joy. Children are excited to be there and a pleasure to spend time with.

I'm very thankful to God for a team of Godly, servant-hearted leaders who continue to make Jesus known to the children they are working with.

### **Work in schools**

I've continued to lead assemblies at St. Mary's School, and we were very pleased to welcome Raddlebarn school to church for their Christmas Carol Service.

*Helen Buckley*  
*Children's & Families Minister*

### **Stay and Play**

Stay and Play is a lovely group on Friday mornings for parents, carers and their toddlers and babies. Each week we play, chat, have snacks, read a story and sing songs. We have a very kind team of helpers who set up, tidy up, register guests, as well as make them hot drinks and snacks. We get around 20 non-church households each week, some who are regulars and some new ones too. It is a great opportunity to serve different families in our communities and welcome them into our church where they can build relationships with Christians and connection with our church family. We hold a party at the end of each term and we're looking forward to the Easter one soon when Helen Buckley will come and share something of the Easter story with the children and we'll have a chocolate egg hunt too!

*Alice Johnston*

### **Youth work**

The change to our church vision strapline (knowing Jesus + making Jesus known) has made it more difficult to adapt to our ministry with youth, children, and families, but we've basically aimed to continue "partnering with parents and carers".

**Pathfinders** have been meeting in ways that are now much more similar to pre-COVID. On Thursday evenings we have been thrilled to welcome lots of Pathfinders, and have started studying the Bible in small groups rather than all-together as a result.

During the year Pathfinders on Thursday has continued to have an attendance of around 15-20 young people. We're very thankful to God for the opportunity to tell lots of young people whose families are not regular church-goers about Jesus for the first time, and especially thankful for a number of members who've continued attending regularly after moving to secondary school in September.

On Thursdays we've studied: "The wonder of Easter", Exodus, and made a start on a BIG Bible Overview, which will run until summer 2023.

On Sunday mornings we have really enjoyed having more time to look deeper into what God has to say to us in his word. We heard God speak to us through 1 Thessalonians, Exodus, Genesis 11-24 and Matthew 1-2.

Our leaders for Pathfinders in 2022 were Tom Bryant, Christy Fung, Sophie Hobbs, Charlie Robinson, Chris Stonehouse and James Bowles. Please pray for some new female leaders this year.

Our **annual weekend away** at Gaines in November 2022 actually happened, for the first time in a few years! We had a great time together and Tom spoke from Genesis 1 and 2. We're booked in again for November 2023, keep your eyes peeled for details!

The **summer camp** for Pathfinders, Quinta, went really well. Tom Bryant, Charlie Robinson and Elizabeth Barry went as leaders along with 9 Pathfinders, who had a great time! This year the camp is undergoing some structural changes and is hugely oversubscribed. Please pray for that situation.

**Cross Section** (for years 10-13) continued in 2022 on Sunday afternoons. We learned from the Bible and ate toasties together. We had a series thinking about "Sex and Relationships", anxiety and then studied Exodus. In September we moved times to meet on Thursday evenings. At the moment Cross Section's age group is small, but we are preparing for the next age group to move up in September 2023.

During 2022 Cross Section was led by Tom and Naomi Bryant and Helen Buckley, as well as Helen Hobbs and Ruth Griffith, who helped as interpreters for one of the members.

*Tom Bryant*  
*Youth & Families Minister*

## **Students 2022**

This year our students have been learning 'big' truths about what our great God is like!

### **Summer Term 2022**

After a wonderful student weekend away in March 2022 looking at the theme of 'Hope' with guest speaker Charlie Butler, we finished off our year long series in Ephesians. It was refreshing to spend the whole year in Ephesians, seeing God's big plan of bringing "*unity to all things in heaven and on earth under Christ*" (Ephesians 1:10).

### **Autumn Term 2022**

With a number of students graduating over the summer, it was wonderful to see the Lord answer prayers for some new students! The Lord brought a range of ages (undergrads and masters) and nationalities (English, Malaysian, Singaporean, Indonesian, German, Chinese) and it was encouraging to see people growing in love for Jesus and one another as we studied Colossians. The term finished with our Christmas party and some delightful festive food cooked by Sue Fearon.

### **Spring Term 2023**

During the spring term we did a Bible Overview together in our Tuesday evening sessions, and it was amazing to trace God's big plan of salvation through the Bible story. We joined with some of UoB Christian Union's week of events exploring the Christian faith from 13<sup>th</sup>-17<sup>th</sup> Feb as they looked at the theme of 'Home.'

We also ran another weekend away at Quinta, and welcomed back an old face from SSSW's past, Jake Tasker (now training for ministry) who opened up 1 Kings 1-11, helping us to treasure God's greatest King Jesus all the more.

We continue to pray that all our activities this year, will lead our students to remain rooted in Christ, strengthened in their faith as they are taught, and overflowing with thankfulness for all He has done (Colossians 2:6-7).

*Ben Wells*  
Associate Minister

## **International Students Ministry**

International students make up a large proportion of the population of our parish. As the world comes to our doorstep, this provides a wonderful opportunity to give a welcome, show care and hospitality, and above all to share the gospel with them.

The main avenue for this is the Globe Café, which meets on Monday evenings at St Wulstan's, under the auspices of Friends International. This is led by Chris Stonehouse, with a committed team mainly from St Stephen's but with some other churches represented. Inevitably, Covid had a serious impact on this work, which had to go online in 2020, but from autumn 2021 Globe Café was able to meet again in person. With many international students being quite risk-averse, it has taken a long time for numbers to build up, but during the autumn term of 2022 numbers were averaging around 12 per week. While still significantly lower than pre-Covid, it is still an encouraging improvement on the previous year.

Globe Café is primarily an opportunity to welcome and get to know international students, although the activities and topics discussed often lend themselves to deeper conversations. But it also provides opportunities for individual follow-up and invitations to join various Bible studies. Church families have offered home hospitality, particularly over Christmas. A number of Christian international students have made our church their home, and others have come occasionally.

The Sunday night Chinese Bible study has a continuous enrolment, with typically 4-8 seekers each Sunday, with David, Matthew and Celia helping. From the second half of 2022, we divided into a seekers group, led by David Chen, and a discipleship group led by Nick. We praise God for one person coming to faith in Jesus, and others growing in their understanding. Nick and Pamela continue to follow up some of those who have returned to China through online Bible studies.

There is also a group for Indonesian students, the Indonesian Christian Community, which continues to meet monthly online, led by Kent and Emy, but with occasional in person gatherings and Bible studies hosted by John and Anne Ruck.

In all these things, we work closely with Mike and Rachel Hill, Friends International Team Leaders, and Associate Mission Partners of our Church.

*Nick Devas*

## **Music Ministry**

Singing is a natural response to God's redeeming work in our lives and as we sing together week by week we're living out Paul's words in Ephesians 5:19-20:

*Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ. **Ephesians 5:19-20***

When we sing together at church we sing “up” to God with songs of praise and adoration, and we sing “out” to one another with words of encouragement and truth.

We aim to sing a variety of songs, old and new, from a range of different sources. Over the past year we’ve been singing some great truths. Do you recognise these lyrics?

*“When the enemy surrounds and my heart grows faint within;  
When the darkness overwhelms and my fears are pressing in;  
I will trust in You, O Lord, in the silence I will wait.”*

*“There is one gospel to which I cling,  
All else I count as loss.  
For there, where justice and mercy meet,  
He saved me on the cross.”*

*“Rejoice and be anxious for nothing,  
Praying for all that you need.  
Come with a song of thanksgiving;  
Lay your requests at His feet.”*

Why not search for these songs online and “make music in your heart to the Lord”?

Thank you to our fantastic music team for using their gifts faithfully week by week to serve us.

*Allan Ooi*

## **Ministry for Senior Members**

As the church grows and its demographic changes, it can be hard for those who have been members of the congregation the longest. Having so many young children is wonderful but they can make you feel unstable, the buzz of conversation is great but it can be hard to hear what people are saying, new technology makes communication easier but it can be hard for some to access. And that is apart from the general challenges of health and mobility that affect many older people. We would like to recognize this and start to think about how we can better care for our senior members; both those who can make it to church or fellowship groups and those for whom that is no longer possible.

There is already one afternoon fellowship group run by Paul Coley which is specifically for those who can no longer get to an evening group. I have also been meeting with Margaret Twiss and Jean Phillips to discuss what else we can do to serve those in the ‘senior’ category. We are trying to be more consistent in visiting those who can no longer get to church. Maurice Sinclair and Jean have been taking communion to those who have requested it, and we have had a couple of afternoon teas at the vicarage just to get people together. In March we will be running a series of Lent Teas at church. We are considering the possibility of a monthly mid-week service or event for the summer term.

Any other ideas or offers of help would be gratefully received!

*Helen Hobbs*

## Hong Kong English Conversation Group

It has been a great pleasure over the past year or so to welcome many friends from Hong Kong, and to have a number of families settle at our church. Recognising that some struggle with English, we decided towards the end of 2021 to start an English Conversation Group. This meets on Monday mornings in the Cranmer Room, and averages around 20 participants per week. Some of the early members have moved on to work or formal courses but newer arrivals have joined. Around half of the participants come to our church, most of the others belonging to the Birmingham Chinese Evangelical Church.

This activity is intended simply as an opportunity for people to listen and talk in English around a topic in a relaxed atmosphere. For a small sub-group whose English is particularly limited, we do provide some language teaching, but for the others it is just about gaining confidence in using the language they have. They have greatly appreciated this and benefitted from it.

This has led on to some joining a Bible study doing Christianity Explored and other material on Friday mornings, with much help from some of the Cantonese speaking believers. We have also been involved in some initiatives to enable our Hong Kong friends to better follow the services, such as translated sermon headings on the screen, and translated summaries of the sermon circulated to the Whatsapp group, as well as discussions about the possibility of a Cantonese-speaking Fellowship Group.

We are grateful for a committed and enthusiastic team: Richard and Jean Phillips, Nick and Pamela Devas, David and Sue Stokes, Tony and Helen Burridge, and Helen Hobbs.

*Nick Devas*

## Welcome Box

Last year we started an outreach ministry to asylum seekers and refugees in our neighbourhood. Partnering with Welcome Churches (who are also behind [UKHK.org](http://UKHK.org)), we offered welcome boxes with personalised gifts and a welcome leaflet to our church. The welcome boxes are prepared and delivered by volunteers on our team, who also offer personal friendship, support with living in Birmingham and a welcome to our church community.



So far the team has delivered five welcome boxes and four of those neighbours (and their families) are still in regular contact. The welcome boxes were requested through self-referrals in our case; we were able to get the word out through working with related charities (such as Birch and Migrant Help) and local accommodation providers. We have also made friendships with two other families without an official welcome box. It has been a

joy to see some of our new friends coming to Christmas events and Stay and Play. We appreciate the value of social events where anyone can come and experience something of Jesus' love lived out in our community.

Asides from the gospel, our loving community is perhaps our most valuable asset. Our prayer is that through Christian welcome, refugee neighbours would both feel valued and feel drawn to investigate the welcome of Jesus.



Daniel Maduk, Nwafenna and I were also blessed by the Welcome Churches conference last November. There were many useful resources for churches welcoming refugees and refugees living out their faith in their challenging context. The greatest blessing was perhaps worshipping and celebrating together. I'm looking forward to the next one!

*Christopher Barry*

### **Christians Against Poverty : Birmingham South Debt Centre**

CAP is an international and well-respected debt charity. Our local debt centre is supported by our own church and by Christ Church Selly Park. Judy Ward, a member of Christ Church, manages the centre and works with clients to find the best way to become debt free.

In many cases debt is linked to other problems such as poor mental or physical health or relationship breakdown. As Christians we seek to share Christ's love and compassion with the clients; most are happy for us to pray with them. We also offer more practical support; clients receive hampers at Christmas, thanks to the generosity of staff at Paragon Bank.

Judy is supported by a team of committed volunteers from St. Stephen's and Christ Church. As well as visiting clients and delivering hampers, we meet monthly (on Zoom) to pray for clients and for Judy. We would appreciate prayer for the future direction of the debt centre; what began as a partnership of six local churches is now just two, and this affects our funding. The work can be very challenging and frustrating at times, so it would be a huge encouragement for Judy to have another debt coach to work alongside her.

If you would like to find out more about CAP, please do get in touch with me.

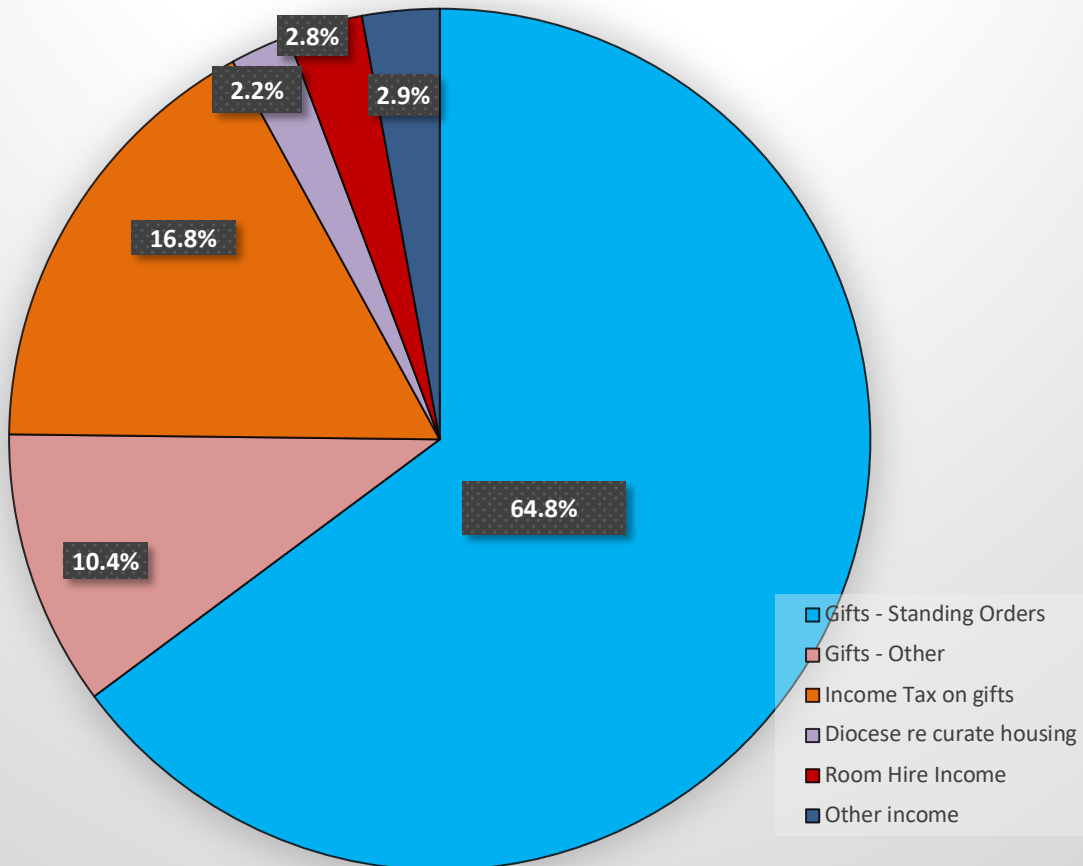
*Richard Phillips*

### **Winter Night Shelter**

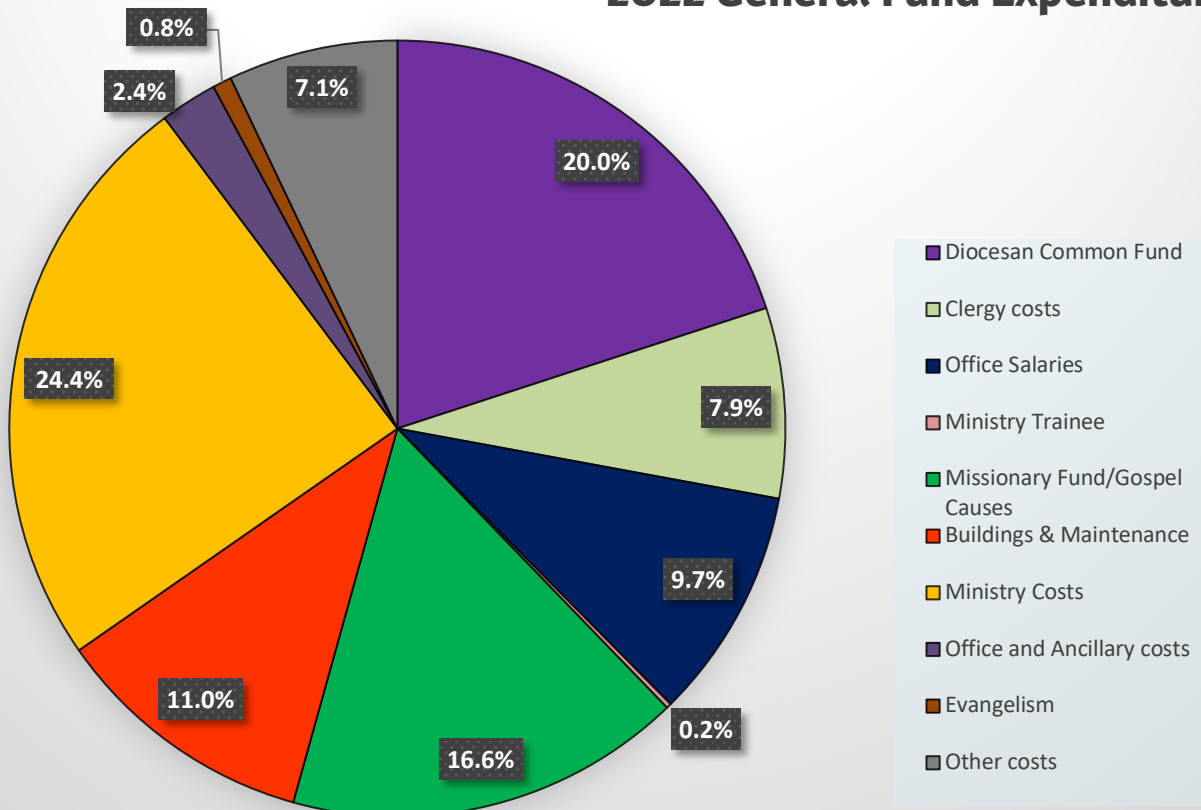
There were no activities at St Stephen's in this area during 2022.

# Financial Statements

## 2022 General Fund Income



## 2022 General Fund Expenditure



## STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 22 TO 31 DEC 22

01 Jan 21 - 31 Dec 21		01 Jan 22 - 31 Dec 22			
All Funds		Unrestrd Funds	Restrict Funds	Endowment Funds	Total Funds
£		£	£	£	£
Incoming Resources					
308,127	Incoming resources from donors	256,898	79,724	-	336,622
7,500	Grants received	8,764	-	-	8,764
8,874	Income from operating activity	17,729	1,333	-	19,062
-	Activities to generate funds	-	-	-	-
51	Income from Investment	280	-	-	280
-----		-----	-----	-----	-----
324,552	Total Incoming Resources	283,671	81,057	-	364,728
Resources Expended					
-	Cost of Generating Funds	-	-	-	-
53,916	Grants	2,750	57,644	-	60,394
280,218	Expenditure on church work	264,482	11,883	-	276,365
2,251	Buildings development	-	426	-	426
100	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
336,485	Total Resources Used	267,332	69,953	-	337,285
-----		-----	-----	-----	-----
(11,933)	NET RESOURCES BEFORE TRANSFERS	16,339	11,104	-	27,443
Transfers Between Funds					
-	Miscellaneous Transfers	7,180	(7,180)	-	-
-----		-----	-----	-----	-----
(11,933)	NET INCOMING/OUTGOING RESOURCES	23,519	3,924	-	27,443
Gains and Losses on Fixed Assets					
-		-	-	-	-
-----		-----	-----	-----	-----
(11,933)	NET MOVEMENT IN FUNDS	23,519	3,924	-	27,443
474,396	Fund Balances B/fwd 01Jan22	443,910	18,553	0	462,463
-----		-----	-----	-----	-----
<u>462,463</u>	Fund Balances C/fwd 31Dec22	<u>467,429</u>	<u>22,477</u>	<u>0</u>	<u>489,906</u>

## BALANCE SHEET AT 31 DEC 2022

31 Dec 21		31 Dec 22
£		£
	<b>FIXED ASSETS</b>	
392,245	Buildings at Cost	392,245
	<b>CURRENT ASSETS</b>	
4,419	Income tax reclaimable	5,261
-	Other debtors	1,700
7,138	Prepayments	9,790
-----		-----
11,557	Total Debtors	16,751
	Cash At Bank and In Hand	
8,623	Lloyds Bank Current Account	26,937
10,156	Lloyds Bank Treasurers Account	29,490
1,000	St Stephens Building Fund CBF	1,000
80	Cash	80
41,000	St Stephens/St Wulstans CBF	41,000
-----		-----
60,859	Total Cash At Bank and In Hand	98,507
-----		-----
72,416		115,258
-----		-----
	<b>CURRENT LIABILITIES</b>	
	Creditors Due Within One Year	
-	Diocesan Fees Payable	442
-	Other Creditors	3,794
-	Accruals - Missionary Giving	11,150
2,199	Accruals - Other	2,211
-----		-----
2,199	Total Creditors Due Within One Year	17,597
70,217	<b>NET CURRENT ASSETS</b>	97,661
462,462	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	489,906
-----		-----
<u>462,462</u>	<b>NET ASSETS</b>	<u>489,906</u>
	Represented by Funds	
	Unrestricted Funds	
48,682	Parish General Fund	72,304
392,246	Property Fund	392,246
2,982	Discretionary Fund	2,878
-----		-----
443,910	Total Unrestricted Funds	467,428
	Restricted Funds	
4,888	Missionary Fund	4,887
3,292	St Stephen's Building Fund	4,365
7,010	Senior Members Ministry Fund	7,142
267	Stay and Play Fund	781
1,096	Winter Night Shelter	1,096
-	Youth Worker Fund	-
-	Associate Minister Fund	-
416	Ministry Trainee Fund	-
1,583	Maduk Fund	4,206
-----		-----
18,552	Total Restricted Funds	22,478
-----		-----
<u>462,462</u>	<b>TOTAL FUNDS</b>	<u>489,906</u>

## SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 22 TO 31 Dec 22

BALANCE 31 Dec 21 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31 Dec22 £
<b>UNRESTRICTED FUNDS</b>					
48,682	Parish General Fund	335,772	319,330	7,180	72,304
392,246	Property Fund	-	-	-	392,246
2,982	Discretionary Fund	630	734	-	2,878
-----		-----	-----	-----	-----
443,910	Totals of Unrest. Funds	336,402	320,064	7,180	467,428
<b>RESTRICTED FUNDS</b>					
4,888	Missionary Fund	-	-	-	4,888
3,291	St Stephen's Building Fund	1,500	427	-	4,365
7,010	Senior's Ministry	217	85	-	7,142
267	Stay and Play Fund	1,116	602	-	781
1,096	Winter Night Shelter	-	-	-	1,096
-	Youth Worker Fund	-	-	-	-
-	Associate Minister Fund	18,042	11,297	(6,745)	-
416	Ministry Trainee Fund	18	-	(434)	-
1,584	Maduk Fund	7,433	4,810	-	4,206
-----		-----	-----	-----	-----
18,552	Totals for Restricted Funds	28,326	17,221	(7,180)	22,478
-----		-----	-----	-----	-----
462,462	<b>TOTALS FOR ALL FUNDS</b>	364,729	337,285	-	489,906
=====		=====	=====	=====	=====

## NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 21- 31 Dec 21 £		01 Jan 22- 31 Dec 22 £
(1,470)	Parish General Fund	23,622
(752)	St Stephens Building Fund	1,074
(7,245)	Youth Worker Fund	-
(1,439)	Associate Minister Fund	-
(225)	Discretionary Fund	(104)
(803)	Movement on other funds	2,852
-----		-----
(11,934)		27,444
=====		=====

INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS  
01 Jan 22 TO 31 Dec 22

Parish General Fund (Unrestricted Fund)

01 Jan 21 - 31 Dec 21 £		2022 Budget 12 Months £	01 Jan 22 - 31 Dec 22 £
	<b>Income</b>		
2,035	Gifts - Loose Cash/Cheques	3,000	1,778
180	Gifts - Envelopes	-	90
194,601	Gifts - Standing Orders	210,516	217,657
4,078	Gifts - CAF/Stewardship/Charity Trust	4,800	5,371
48,007	Income Tax on gifts	50,673	56,544
13,650	Gifts - Giving Response	46,781	27,558
2,195	Wedding/Funeral Fees	2,600	2,521
3,621	Other income	2,500	6,913
2,930	Room Hire Income	10,000	9,560
7,500	Diocese re Curates Housing	7,500	7,500
51	Interest	100	280
278,848	<b>TOTAL INCOME</b>	338,470	335,772
	<b>Expenditure</b>		
63,497	Diocesan Contributions	62,799	63,789
30,050	Admin & Finance Salaries	32,234	30,896
4,453	Ministry Trainee Costs	6,600	662
5,712	Clergy Expenses	5,000	5,037
1,754	Staff Expenses	3,150	3,819
219	Speakers Expenses	700	377
7,106	Office	7,600	7,257
35,804	Children's Worker - S&RC	38,451	36,676
1,372	Children's work	1,950	2,135
9,086	Youth Worker - S&C	32,445	30,691
1,065	Youth work	1,550	3,502
6,729	Insurance	6,470	6,454
8,436	Buildings/Maintenance	13,925	12,774
7,662	Utilities: Heat, Light and Power	11,000	10,052
5,655	Cleaning	6,118	4,051
100	Consultancy, inc. Independent Examiner	100	100
17,274	Curates Expenses	9,800	12,675
750	Midlands Gospel Partnership	750	750
-	Weekend Away / at Home	-	-
1,135	Music	1,320	1,173
190	Student Work	1,495	1,225
5,077	Evangelism	4,000	2,522
561	Parish IT Systems	487	251
185	PA Systems Equipment	560	250
2,749	Miscellaneous Expenses	2,750	3,112
1,638	103 Bournbrook Road	400	1,780
352	Kitchen	1,000	886
-	St Wulstans developments	14,070	11,339
13,342	Transfer to Assoc. Minister Fund	7,591	7,574
2,500	CAP Contribution	2,000	2,000
-	NIV 2011 Pew Bibles	2,655	2,578
-	Stay & Play restart costs	300	-
45,700	Transfer to Missionary Fund	53,200	52,100
165	Contingency	10,000	843
280,318	<b>TOTAL EXPENDITURE</b>	342,470	319,330
(1,470)	<b>SURPLUS (OR DEFICIT)</b>		16,442
50,651	Balance brought forward 01 Jan 22		48,682
48,682	Balance carried forward 31 Dec 22		65,124
	EOY transfers in: Associate Minister Fund		6,745
	Ministry Trainee Fund		435
	Fund adjusted balance carried forward 31 Dec 22		72,304

**Missionary Fund (Designated Fund)**

01 Jan 21- 31 Dec 21 £		2022 Budget 12 Months £	01 Jan 22 -31 Dec 22 £
	<b>Income</b>		
45,700	Transfer from Parish General	53,200	52,100
-	Specified Gifts	-	-
-	Income Tax on gifts	-	-
----- 45,700	<b>TOTAL INCOME</b>	----- 53,200	----- 52,100
	<b>Expenditure</b>		
2,200	Friends International re Hills	2,400	2,400
11,000	Agape re McNeills	11,300	11,300
11,000	Agape re Keates	11,300	11,300
11,000	Reach Across re Harveys	11,300	11,300
8,000	Agape re Griffins	8,300	8,300
-	Short term assignments	600	-
2,000	Support for Foxes	7,000	7,000
500	Crosslinks re Marsabit youth	1,000	500
----- 45,700	<b>TOTAL EXPENDITURE</b>	----- 53,200	----- 52,100
-	<b>SURPLUS (OR DEFICIT)</b>		-
4,887	Balance brought forward 01 Jan 22		4,887
----- 4,887	Balance carried forward 31 Dec 22		----- 4,887
=====			=====

**St Stephen's Building Fund (Restricted Fund)**

01 Jan 21 - 31 Dec 21 £			01 Jan 22 - 31 Dec 22 £
	<b>Income</b>		
-	Donations - Cash		-
1,200	Donations - Standing Orders		1,200
300	Income tax reclaimed		300
-	Income from events		-
-	Bank Interest		-
----- 1,500	<b>TOTAL INCOME</b>		----- 1,500
	<b>Expenditure</b>		
-	Professional expenses		-
2,252	New equipment / infrastructure		426
-	Transfer to Parish General Fund		-
-	Sundry maintenance & repair costs		-
----- 2,252	<b>TOTAL EXPENDITURE</b>		----- 426
(752)	<b>SURPLUS (OR DEFICIT)</b>		1,074
4,045	Balance brought forward 01 Jan 22		3,293
----- 3,293	Balance carried forward 31 Dec 22		----- 4,364
=====			=====

### Seniors Ministry Fund (Restricted Fund)

01 Jan 21 - 31 Dec 21 £		01 Jan 22 - 31 Dec 22 £
	Income	
18	Seniors Ministry Income	-
-	Donations - Cash	217
----- 18	TOTAL INCOME	----- 217
-----		-----
	Expenditure	
30	Sundry expenses	85
----- 30	TOTAL EXPENDITURE	----- 85
-----		-----
(12)	SURPLUS (OR DEFICIT)	132
7,021	Balance brought forward 01 Jan 22	7,009
----- 7,009	Balance carried forward 31 Dec 22	----- 7,142
=====		=====

### Stay and Play Fund (Restricted Fund)

01 Jan 21 - 31 Dec 21 £		01 Jan 22 - 31 Dec 22 £
	Income	
108	Stay and Play - Income	1,116
----- 108	TOTAL INCOME	----- 1,116
-----		-----
	Expenditure	
94	Stay and Play - Expenditure	602
----- 94	TOTAL EXPENDITURE	----- 602
-----		-----
14	SURPLUS (OR DEFICIT)	514
253	Balance brought forward 01 Jan 22	267
----- 267	Balance carried forward 31 Dec 22	----- 781
=====		=====

Youth Worker Fund

01 Jan 21 -		01 Jan 22
31 Dec 21		- 31 Dec 22
£		£
	<b>Income</b>	
-	Gifts - Loose Cash/Cheques	-
9,519	Gifts - Standing Orders	-
300	Gifts - One Off	-
-	Gifts - Annual	-
2,347	Income Tax on gifts	-
-	Grants received	-
9,085	Transfer from Parish General	-
-----		-----
21,251	<b>TOTAL INCOME</b>	-
-----		-----
	<b>Expenditure</b>	
25,869	Salary and pension costs	-
2,370	Oak Hill Fees	-
-	Travel costs to Oak Hill	-
257	Other Expenses	-
-----		-----
28,496	<b>TOTAL EXPENDITURE</b>	-
-----		-----
(7,245)	<b>SURPLUS (OR DEFICIT)</b>	-
7,245	Balance brought forward 01 Jan 22	-
-----		-----
-	Balance carried forward 31 Dec 22	-
=====		=====

Associate Minister Fund (Restricted Fund)

01 Jan 21 -		01 Jan 22
31 Dec 21		- 31 Dec 22
£		£
	<b>Income</b>	
30	Gifts - Loose Cash/Cheques	60
14,702	Gifts - Standing Orders	11,172
2,110	Gifts - One Off	560
500	Gifts - Annual	-
4,150	Income Tax on gifts	2,800
3,120	Gifts - Stewardship	3,450
-	Gifts - CAF	-
13,342	Transfers from Parish General Funds	7,574
-----		-----
37,954	<b>TOTAL INCOME</b>	25,616
-----		-----
	<b>Expenditure</b>	
37,065	Salary and pension costs	17,331
2,328	Council tax	1,540
-----		-----
39,393	<b>TOTAL EXPENDITURE</b>	18,871
-----		-----
(1,439)	<b>SURPLUS (OR DEFICIT)</b>	6,745
	EOY transfers OUT: to General Fund	6,745
1,439	Balance brought forward 01 Jan 22	-
-----		-----
-	Balance carried forward 31 Dec 22	-
=====		=====

Discretionary Fund (Designated Fund)

01 Jan 22 - 31 Dec 22 £		01 Jan 22 - 31 Dec 22 £
	Income	
300	Gifts - Discretionary Fund	540
75	Income tax on gifts	90
----- 375	TOTAL INCOME	----- 630
	Expenditure	
600	Grants	734
-	Transfer to other Funds	-
----- 600	TOTAL EXPENDITURE	----- 734
(225)	SURPLUS (OR DEFICIT)	(104)
3,207	Balance brought forward 01 Jan 22	2,982
----- 2,982	Balance carried forward 31 Dec 22	----- 2,878
=====		=====

Ministry Trainee Fund (Restricted Fund)

01 Jan 21 - 31 Dec 21 £		01 Jan 22 - 31 Dec 22 £
	Income	
3,395	Gifts - Bank Transfers	14
679	Income tax on gifts	4
----- 4,074	TOTAL INCOME	----- 18
	Expenditure	
4,709	Disbursements	0
----- 4,709	TOTAL EXPENDITURE	----- 0
( 635)	SURPLUS (OR DEFICIT)	18
1,051	Balance brought forward 01 Jan 22	416
----- 416	Balance 31 Dec 22	----- 434
	EOY transfers OUT: to General Fund	434
----- 416	Adjusted Balance carried forward 31 Dec 22	----- 0
=====		=====

**Maduk Fund (Restricted Fund)**

01 Jan 21 -		01 Jan 22
31 Dec 21		- 31 Dec 22
£		£
	<b>Income</b>	
2,336	Gifts	6,020
-	Transfer from Discretionary Fund	-
514	Income tax on gifts	1,413
-----		-----
2,850	<b>TOTAL INCOME</b>	7,433
-----		-----
	<b>Expenditure</b>	
3,020	Grants and disbursements	4,810
-----		-----
3,020	<b>TOTAL EXPENDITURE</b>	4,810
-----		-----
( 170)	<b>SURPLUS (OR DEFICIT)</b>	2,623
1,753	Balance brought forward 01 Jan 22	1,583
-----		-----
1,583	Balance carried forward 31 Dec 22	4,206
=====		=====

**Winter Night Shelter Fund (Restricted Fund)**

01 Jan 21 -		01 Jan 22
31 Dec 21		- 31 Dec 22
£		£
	<b>Income</b>	
-	Gifts	-
-	Income tax on gifts	-
-----		-----
-	<b>TOTAL INCOME</b>	-
-----		-----
	<b>Expenditure</b>	
-	Grants and disbursements	-
-----		-----
-	<b>TOTAL EXPENDITURE</b>	-
-----		-----
-	<b>SURPLUS (OR DEFICIT)</b>	-
1,096	Balance brought forward 01 Jan 22	1,096
-----		-----
1,096	Balance carried forward 31 Dec 22	1,096
=====		=====

## Parish of St Stephen and St Wulstan, Selly Park, Birmingham

### Notes to the financial statements 2022

#### Accounting policies

These are given in a separate paper and are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

#### Unrestricted, Restricted and Endowment Funds

A list of funds can be seen in the detailed balance sheet at the bottom of page 3 of the financial statements.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non clergy staff (including Children's Worker, Youth Worker and Administrative staff), the Diocesan common fund, buildings insurance, clergy housing and other parish expenses.

The Seniors Ministry Fund represents the residual funds formerly held in respect of the Day Centre, which functioned until early 2020 until the intervention of the lockdowns measures arising from the Covid pandemic. The PCC formally agreed to the permanent cessation of Day Centre activities at their meeting in September 2021. The remaining funds held are to be applied to the Seniors Ministry of the church as that develops.

The PCC approved a transfer of £52.1k during 2022 to missionary and charitable causes. This giving is reflected in the Missionary Fund. To emphasise the commitment to this purpose, the PCC has deemed this to be a restricted fund. This Fund also records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. The funds held are now applied to projects associated with enhancing and maintaining the church building.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister.

A Winter Night Shelter Fund was created in 2013 to help with the needs of homeless people. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. There was no activity on this Fund during 2022.

A Youth Worker Fund was created in 2017 in order to administer donations given specifically to fund the youth worker as well as his expenses. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. The PCC approved transfers totalling £9,086 from the Parish General Fund during 2021 to ensure that sufficient funds were available to cover Youth Worker Fund costs. The Fund was left at a nil balance at year end to reflect a change of employment status for the youth worker to a permanent post. Future funding and costs will be passed through General Funds to reflect this change.

## **Parish of St Stephen and St Wulstan, Selly Park, Birmingham**

### **Notes to the financial statements 2022**

An Associate Minister Fund was created in 2018 in order to administer donations given specifically to fund the Associate Minister as well as his expenses. To ensure donations are only used for this purpose this is deemed to be a restricted fund. The PCC approved transfers totalling £7,574 from the Parish General Fund during 2022 to ensure that sufficient funds were available to cover Associate Minister Fund costs. At the 2022 year end the balance left on the fund, £6,754, was transferred to the General Fund leaving the fund left at a nil balance at year end. From January 2023 the cost of employing the new Associate Minister will be dealt with through the General Fund.

#### **Remuneration**

The PCC's employees were paid from the Parish General Fund and Associate Minister Fund as appropriate.

#### **Fixed Assets**

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for an Assistant Minister.

#### **Debtors and Prepayments**

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2023 and accrued to 2022.

Prepayments relate to a proportion of the annual insurance premium paid in 2022 which relates to insurance cover in 2023 together other smaller advance payments relating to Church activities in 2023.

#### **Current Liabilities**

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2022.

All Parish Share (Common Fund) contributions for 2021 were paid in full during the year.

#### **Income**

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving was 91.6% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2021 : 91.2%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

**Parish of St Stephen & St Wulstan, Selly Park, Birmingham**

**Notes to the financial statements 2022**

**Related Party Transactions**

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs, A Martin and B Wells received the following non specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

B Wells made a rent contribution of £200 per month from July 2021. This was in respect of enhanced, and more costly, provision of accommodation for the Curate from that date.

H Buckley was employed by the parish as a children's worker and received a salary of £32,248 and pension contributions of £2,741 were made on her behalf.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2022

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

#### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

#### **Incoming Resources**

##### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable under standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

##### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

##### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

#### **Resources used**

##### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2022

#### Fixed assets

##### Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

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

Equipment used within the church premises will be depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in August 2021.

##### Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

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Section A

Independent Examiner's Report

Report to the trustees/  
members of

St Stephen's and St Wulstan's Churches, Selly Park

On accounts for the year  
ended

December 2022

Charity no  
(if any)

1135051

Set out on pages

23-37

Responsibilities and  
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2022.

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

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

Independent  
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

*D R. Brusby*

Date:

19/3/23

Name:

Dale Brusby

Relevant professional  
qualification(s) or body

ACMA CGMA

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# Accounts

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**St Stephen's and St Wulstan's**  
Selly Park

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2021**

(Accepted and approved by the PCC at a meeting on 24th March 2022)

**Charity Number 1135051**



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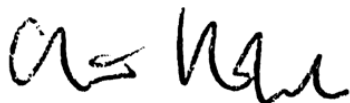
## Introduction

It feels strange writing this introduction, knowing that I won't actually be at the Annual Meeting this year – for the first time in 22 years! And I'm sad to be missing it, as it will be our first 'normal' annual meeting after the delays and online versions of the last two years. At the same time, I'm enormously grateful to be given the chance to take a sabbatical. Thank you.

The reports that follow relate to what happened in 2021. Unsurprisingly, much of what we were able to do, and not able to do, was heavily affected by where we were in the pandemic. Of course, in speaking of "what happened" and "what we were able to do", we need to remember that what we are really talking about is what Christ did in and through us. It is that which is of lasting value and significance:

*"I am the vine; you are the branches.  
If you remain in me, and I in you, you will bear much fruit;  
apart from me you can do nothing."  
John 15:5, NIV*

Yours warmly, in Christ,

A handwritten signature in black ink, appearing to read 'Chris Hobbs', written in a cursive style.

Rev Chris Hobbs  
Senior Minister/Vicar

## **Annual Report of PCC for 2021**

### **Background**

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, Andy Martin as Associate Minister and Ben Wells as Assistant Minister.

The PCC has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **Membership**

Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. During the calendar year 2021 the following served as members of the PCC:

### **Clergy**

Rev Chris Hobbs	Vicar
Rev Andy Martin	Associate Minister
Rev Ben Wells	Assistant Minister

### **Wardens**

Mr Ian Butler	until APCM 2021
Mr Richard Griffith	
Mrs Chris Stonehouse	from APCM 2021

### **Deanery Synod Representatives**

Mr Christopher Barry	
Miss Helen Buckley	
Mr Matt Killen	until October 2021
Mr Andy Walker	

### **Elected Members**

Mr Rob Davies	until APCM 2021
Mrs Pamela Devas	
Miss Abigail Embaie	from APCM 2021
Mrs Sue Fearon	from APCM 2021
Mrs Virginie Hannam	
Mrs Mandy Hughes	
Mr Adam Kendall	until APCM 2021
Mr Tim Pearson	
Mr Michel Randrianandrasana	
Mrs Anne Ruck	until APCM 2021
Mrs Faith Sen	
Mr Martin Sherlaw	from APCM 2021

### **Parish Treasurer**

Mr Matt Killen	until October 2021
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## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in January 2012.

### **Finance Committee**

This committee prepares the annual budget and monitors overall income and expenditure in the parish.

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

## **Financial Activities note for 2021**

### **Financial Activities**

The PCC approved a balanced budget for 2021 of £288,268, a reduction of £7,037 on the 2020 budget of £295,305. The Parish was forced to dramatically alter the scope of its activities for the majority of the year as various control measures relating to the Coronavirus pandemic were applied.

### **Financial Performance**

Overall, giving to the Parish increased to £262,551 (2020: £245,164), and other income reduced to £16,297 (2020: £19,608). Total income fell short of the budgeted amount by £9,420.

The Parish was able to meet all of its financial commitments including the £62,799 (2019: £62,799) contribution to the Diocesan Common Fund as requested. It was also able to save in certain areas by virtue of the widespread Coronavirus restrictions impacting some areas of activity. Total expenditure was £7,950 below budget.

As a result of the above, the Parish General Fund incurred a deficit of £1,470 for the year ended 31 December 2021. The balance carried forward to 2022 was £49,182.

### **Restricted Funds**

The Parish continued to operate a number of restricted funds in 2021. The total balance of restricted funds as at 31 December 2021 was £18,552. None of the restricted funds individually had a balance exceeding £10,000 at the year end.

### **Charitable and Political Donations**

The PCC continues to make gifts from its donated income and the amount given through the Missionary Fund amounted to £45,700 (2020 : £44,100).

No donations were given for political purposes.

## **Review of PCC Meetings in 2021**

At its meetings in 2021, the PCC:

### **January (via Zoom)**

- heard draft figures for the 2020 accounts showing a deficit of £4300.
- agreed updated Safeguarding Policy and appointed Helen Hobbs as Domestic Violence Contact
- agreed for Sunday services to continue online until March 7th during the pandemic 'lockdown'
- agreed for Anne Ruck to join the Standing Committee until the APCM
- agreed for Andy Martin to have a 3-month sabbatical during 2021

### **March (via Zoom)**

- approved the 2020 Finance, Fabric and PCC reports to be presented to the APCM
- heard a statement from the Vicar about the Lessons Learned Review concerning Jonathan Fletcher
- agreed that Sunday services would be at church as well as online from Good Friday, April 2nd
- agreed to make NIV 2011 our 'official' Bible version at church

### **May (via Zoom)**

- welcomed new PCC members and elected officers for the year 2020-21
- agreed a revised Job Description and Contract for Tom Bryant as Youth Worker
- heard that the 2021 Giving Appeal had now raised £34,000 (113% of the 'ask')
- agreed a revised Domestic Abuse Policy
- agreed a timetable for learning from the Lessons Learned Review
- heard about plans for the St Stephen's 150th Anniversary celebrations
- agreed a revised pattern of Sunday services for the summer period
- agreed for the Martins to remain in Bournbrook Road until July 2022, with Andy employed half-time

### **July (via Zoom)**

- appointed Richard Griffith as Lay Vice Chair of the PCC
- heard that David Chen would be a Ministry Trainee from the autumn, subject to DBS and visa
- heard that a property had been found for the Wells to move to in July
- heard about progress in learning from the Lessons Learned Review
- agreed to have a wider discussion about church culture (later planned for May 2022)
- heard David Li's reflections on his time as a Ministry Trainee

### **September**

- agreed principles for 2022 budget setting
- agreed a Safeguarding Action Plan, and authorised various church activities
- heard that the main lessons to be learned from the Lessons Learned Review concerned informing the congregation regularly, record keeping, staff appraisals and accountability structures
- heard about A Passion for Life 2022
- heard a report on the recent ReNew conference
- heard a report on the Birmingham DEF
- agreed a Food Safety and Hygiene Policy

**November**

- agreed the proposed budget for 2022, with the addition of new heating for St Wulstan's
- agreed Safeguarding Action Plan, revised Policies for Safeguarding, Recruitment of Ex-Offenders and Parish Safeguarding Complaints Procedure, and authorised various non-church activities
- heard that Day Centre would be closing
- agreed to hold a Church Weekend Away at The Hays, Swanwick for 2-4 June 2023
- heard that we would now be addressing 'Living in Love and Faith' in February 2022

## Fabric Committee Annual Report for 2021

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

Due to anti-Covid guidance we did not hold the usual Spring Maintenance Morning. However by Autumn we held a more traditional Maintenance Morning. Thanks are expressed to those who helped.

On the whole 2021 proved a less demanding year than usual, probably due to buildings receiving lower usage than normal. This is reflected in the underspend shown below. However we expect the amount and cost of reactive repair work to return to a more normal level from 2022 onwards.

The suspension of normal Sunday services early in 2021 gave an ideal opportunity to repair cracked ceiling plaster in the nave. The £2,640 cost was charged to the 2020 budget.

The 2021 financial summary is as follows:

**Budget**                      **£12,047**

**Actual expenditure**    **£10,074**

The largest items of expenditure in 2021 were:

- £2,183 Purchase of commercial level dishwasher for St Wulstans
- £1,476 Electrical repairs at St Stephens; mainly indoor and outdoor lighting
- £918 Electrical testing and follow-up repairs/upgrading at 103 Bournbrook Road
- £720 Structural engineer fee to analyse wall crack at 103 Bournbrook Road

All costs are inclusive of VAT, and rounded off to the nearest pound

Matters worthy of comment:

- The high cost of a dishwasher for St Wulstans is due to the new machine being a high-temperature, high speed, commercial model. A domestic model is too slow for large scale catering, and washing-up in the sink no longer meets public health standards.
- A significant amount was spent repairing and replacing defective indoor and outdoor lighting at St Stephens. Costs at this level are expected to continue for some years to come, but eventually the costs should fall as older uplighters in the nave are replaced by LED type units which normally provide a longer service life.
- Electrical work at 103 Bournbrook Road breaks down as £180 for 5-yearly testing – now a legal requirement for all tenanted houses – followed by £738 to rectify defects revealed.
- A structural engineer analysed a full height crack in the west wall of 103 Bournbrook Road, and advised that this is almost certainly not due to settlement, as feared. However, it is being monitored for possible movement.
- Approximately £2,500 was spent replacing the intruder alarm control panel and keypad at St Stephens, although the cost was met from the Building Fund, not by the Fabric budget. All other parts of the original system such as sensors and other wiring are retained, although we used a different firm to supply and maintain the equipment than the suppliers of the original system,

which failed beyond repair after just seven years' service. The new system continues to be monitored via a telephone line, which enables a monitoring station to contact a named member of the Church immediately if an activation occurs.

- No further progress is reported towards providing a new organ. It is envisaged that the Fabric Committee will continue to work with David Hoare to consider the various options for repair or overhaul, and for the possible introduction of an aesthetically and acoustically sympathetic electronic organ.
- Church of The Light, attended mainly by Christians from the Middle East, continues to use St Wulstan's, in return for a monthly fee. However the Parish is still responsible for repairs.
- St Wulstan's is still heated by a gas-fired, blown air heating system which is proving increasingly unreliable. Competitive tenders were sought in late 2021 for a replacement system; the overall cost is expected to be about £8,500 including VAT. Funding is awaited from the Building Fund.
- A number of members volunteered to redecorate parts of St Wulstans, comprising the lower nave walls and window sills, the wrought iron front gates and the external front door/window frames. Another member reinvigorated the front flower beds. Redundant rubber playground mat covering a side yard was disposed of. It is hoped that these works make the building more inviting.
- Weekly inspections of St Stephen's and St Wulstan's buildings took place during the pandemic, but ceased in September due to the buildings returning to regular use.

**Tim Pearson**

**Chair, Fabric Committee**

**11<sup>th</sup> February 2022**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2022**.

The numbers for the last three years are shown below:

**2020 : 158**

**2021 : 170**

**2022 : 165**

11 people came off the electoral roll

6 people came onto the electoral roll

## **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## Reports on Church Life

### Sunday Services

I had to go through my PCC notes to be reminded just how much change there continued to be in our pattern of Sunday services throughout 2021. I'm sure I've got some of the details and dates wrong, and have missed out other things, but this gives a flavour of the changes and different versions of 'church' that we had during the year.

In January, we began with services at 9am, 10.30am, 6pm, asking people to register in advance, with no singing in church, and a livestream of the 10.30am service. Then we went into lockdown again and services were online only from 17th January.

From the Easter weekend, 2nd to 4th April, we started meeting in church again as well as online, with people sitting on the floor for some services, in chairs for others. On Easter Sunday, there was a pre-recorded service as well as an outdoor service on the day.

From 27th June, we had two identical All Age services, as well as a 6pm service at St Wulstan's, combining into a single morning service during the summer holidays.

From 5th September, the St Stephen's 150th Anniversary weekend, we returned to a single morning service at St Stephen's at 10.00am and an evening service at St Wulstan's at 6.00pm, we reintroduced singing, and also re-introduced wine at the Lord's Supper by using individual cups. Throughout the year we have continued to post DVDs of the live-streamed service to those who request them, which has become just a handful.

Here is a list of some of the things we have had to consider and adapt through the year: sanitising hands, wearing masks, spacing between household/bubbles, whether/how we could sing, registration online, live-streaming services, cleaning and clearing chairs, having lateral flow tests before coming, refreshments after church.

I am so thankful that we have been able to keep meeting as the people of God one way or another, for people's patience, understanding, and flexibility in coping with the constant change, and especially for those who helped to make the changes happen. It has not been an easy year, but God has been with us, and Jesus has been keeping his promise that "I will build my church."

*Chris Hobbs*

### Fellowship Groups

Fellowship Groups are central to our vision of 'making disciples of Jesus ... by prayerfully speaking God word', especially with the aim of establishing and equipping us as disciples, and they have been especially important this year when it has continued to be difficult to meet together as a church family on Sundays.

The groups continued to meet on Zoom until the summer, with some outdoor gatherings when they became possible, and then returned to meeting in person (with a new group on Zoom for those unable to come in person). The Tuesday afternoon group for women ceased to be a recognised Fellowship Group in the summer, but have continued to meet informally. This means that we still have 15 groups (one meeting Tuesday afternoon, 10 Wednesday evenings, one Thursday evening, one Tuesday morning for women, one Wednesday morning for men, and one on Zoom on Wednesday evenings). Once a month we meet together as a church family for the Prayer Gathering, and there is space for social events at least once each term.

A number of new people joined groups in the autumn. Attendance has been lower with groups meeting in person rather than on Zoom, partly due to Covid infections, and some have chosen to meet online for some meetings or some members, but on the whole it has been beneficial to meet in person as it has at church on Sundays.

The groups have continued to follow the morning sermon series, with the following studies: Between the Pain and the Promise (Lamentations), Learning to Follow Jesus (Mark 9-10), Good News from God (Romans 5-8), What is God Like? (1 John), The King has Come (Mark 11-13).

*Chris Hobbs*

## **Evangelism**

We are committed to making disciples of Jesus by speaking God's word wherever we are. The pandemic continues to have an impact on this in two ways, one negative, one positive. Negatively, people still seem reluctant to come out to large indoor gatherings in person; positively, a significant number are wanting to investigate the claims of Jesus.

We celebrated St Stephen's 150<sup>th</sup> anniversary in September – see below. At Christmas we were able to hold our carol services in person and online so that lots of people were able to enjoy them and hear the good news of Jesus explained. Numbers who came in person were low, so let's pray that the Lord would bring people out in greater numbers next year.

Our evangelistic courses continue to be a huge encouragement. Our team has been able to offer courses in person and online and seen good numbers at each. We have also been able to offer courses in Cantonese for the many new Hong Kong families who have been joining us. In the Christmas term we ran two Christianity Explored courses, followed by Identity for those who wanted to continue. After Christmas we ran Hope Explored, a new course from the CE stable, explains from John's gospel the hope that Jesus offers. This short course (3 weeks instead of 7) was followed immediately with Identity. We currently have 7 participants meeting at St Stephen's in person, another 7 meeting online, another 7 meeting for Identity in Cantonese, and two more meeting in person mid-morning. The Lord continues to work bringing people to know and trust his Son, Jesus Christ. Praise the Lord!

*Andy Martin*

## **150<sup>th</sup> Anniversary**

On 18<sup>th</sup> August 2021, St Stephen's Church reached its 150<sup>th</sup> anniversary. We are very grateful to God for his goodness and faithfulness over these years, and we pray that over the next 150 years and beyond, until Jesus returns, there will be a church here to make disciples of the Lord Jesus Christ in Selly Park, Birmingham.

We celebrated the occasion from 30<sup>th</sup> August to 5<sup>th</sup> September, with an Exhibition of Photos and Stories of many of the people who have been involved in the church family and the local community since St Stephen's opened its doors, from John Jaffray and his daughter, Annie, who laid the foundation stone, up to many members of St Stephen's today.

We held a 150<sup>th</sup> Anniversary Dinner in Church on Friday, 3<sup>rd</sup> September, which included a delicious meal and excellent entertainment from the One (Hundred and Fiftieth) Show team, during which they both taught us about the history of St Stephen's and pointed us to the Saviour we follow.

On Sunday, 5<sup>th</sup> September 2021, we held a day of celebrations. This began with two Services of Thanksgiving with guest speaker, Rico Tice, co-author of Christianity Explored. After the services, we enjoyed a BBQ lunch, Victorian-style fairground games and an inflatable slide, a 150<sup>th</sup> birthday cake and afternoon tea, and we buried a Time Capsule. The Time Capsule was buried by the Vicar, Chris Hobbs; our speaker, Rico Tice; Karen McCarthy, one of our local councillors; Betty Day, our eldest member; and Sophia Luckwell, one of our youngest members. The Time Capsule contains contributions from Raddlebarn School, members of the local community and the church family, past and present.

## **Equip**

No activity in this area during 2021.

## **World Mission**

“How beautiful on the mountains are the feet of those who bring good news....!” (Isaiah 52:7)

As a church we are committed to mission locally and globally. The task of the World Mission Committee is to keep the vision of World Mission fresh in the life of our church, and to support (in prayer, financially and practically) those the church has commissioned for the mission field.

The Committee met four times in 2021. We were given a budget of £44,300, which we shared between our Mission Partners. In December, Mark and Rebekah Fox, our “Candidate Mission Partners” were accepted by OMF to serve in East Asia once they have completed their studies at Oak Hill College (and subject to medical and financial clearances).

Because of the Covid situation, we were not able to have our usual World Mission Sunday programme. Instead, for the second time, we hosted a reasonably well-attended Zoom meeting with all our Mission Partners in which they shared valuable insights. Our Mission Partners are each linked with a Fellowship Group, and each month one of our Mission Partners is featured in the church prayer meeting. Vaughan Thomas from Open Doors spoke again at our Suffering Church Sunday in November when we were able to have an in-person gathering attended by 20 or so. The prayer meeting for the Open Doors and the suffering church meets roughly every two months on Zoom.

Our Mission Partners, like all of us, faced particular challenges in 2021 because of the Covid situation, with many activities having to take place online.

- John and Ruth McNeill: John moved on to leading the development Agapé’s digital media dissemination of the Jesus film resources to Eastern Europe, while Ruth heads up the Agapé resource centre (newly refurbished) in Birmingham.
- Phil and Ceri Keates continued to do much of their FamilyLife ministry online, with some in-person events in the autumn; Phil is also involved in the Bible training for Agapé staff.
- Mike and Linnet and their family were finally able to return to their assigned country at the end of the summer and reconnect with people there.
- Lyn and Andrew Griffin, as well as ministry to students in Italy (mainly online), their digital media work involved supporting other Agapé teams across Europe in developing their digital media strategies; more recently they have taken on the digital development of FamilyLife’s Toucan app.
- Mike and Rachel Hill had to find creative ways to connect with international students in Birmingham on- and off-line; although numbers reached were much lower than in normal years, this enabled some relationships to go deeper.
- Jomo Nderitu’s youth ministry in Kenya was also somewhat constrained by both Covid and tribal hostilities, but still managed to hold training and outreach activities across Marsabit Diocese.

Other elements of our world mission involvement include:

- The arrival of a number of Hong Kong families in our area being welcomed into our church and offered opportunities to explore the faith.
- The continuing work with international students – Globe Café, international Bible studies – much constrained by Covid restrictions (see separate report).
- Maurice Sinclair’s continuing involvement with Bolivia, linking churches in Birmingham with congregations in Bolivia for mutual encouragement and equipping
- A link with Chris and Zoe Fletcher’s work at a mission school in Hungary
- Anita Riley’s involvement with Life to Romania, supporting church holiday clubs and training of youth leaders

*Nick Devas, for the World Mission Committee*

## **Men’s Ministry**

Men’s Ministry has been reduced due to the pandemic. We have had a Men’s Breakfast and a group of about 12 went to the Men’s Convention in November. There have been a couple of social evenings together in the Country Girl.

We are restarting Men’s Stay and Play in March, and hope to meet monthly.

There is an ongoing discussion about what is the role and need regarding specific Men’s ministry events.

*Chris Stonehouse*

## **Children’s Work**

In January **Explorers on Thursday** started off back on Zoom. Then, as COVID restrictions eased at Easter, we moved to meeting in actual REAL LIFE, outside in the church car park. This was brilliant. We were so pleased! We were very much aware of God’s kindness to us – we didn’t have to cancel any sessions due to bad weather. The children sat in hula hoops on the floor (to maintain social distancing) and we had great fun playing all sorts of games that didn’t require sharing any resources! Then in September we moved back inside the church building. We were very excited to welcome lots of new children.

Together we have looked at the book of Ruth, “Meals with Jesus” (Luke), Genesis 1 – 3, “Who? What? Jesus?” (Overview of Mark), “10 ways God is not like us” (based on the book “None like Him”).

We had a brilliant team of leaders: Naomi Bryant, David Sydenham, David Li and Helen Buckley.

## **Crèche**

We re-started crèche at the end of June. A simple curriculum was introduced so that our children heard some great foundational truths about God. A big team of leaders have worked hard (and sacrificially) to ensure the group keeps going.

## **Sunday Club**

In October we re-started Sunday Club – hurray! We spent the term looking at the book of Mark (as the main congregation did). It felt so good to have some sort of normality.

We’re very grateful for the team of leaders who served on Sundays (several of them every week): Myra Ling, Naomi Stevens, Ben Barker, Mark Johnston, Chris Stonehouse, Martin Sherlaw, Mandy Hughes and Helen Buckley.

The children’s work continued to be a source of great joy and real encouragement.

Leaders have been hard working and shown great care and concern for the children. It was good to serve together. And, the children have been a delight!

## **Work in schools**

Unfortunately, due to COVID, I was unable to go into schools to deliver assemblies. However, with Allan Ooi's help, I recorded a couple assemblies to send out. I also had the new experience of leading a "Teams" assembly for St. Mary's.

I was invited to speak at Raddlebarn School's open air Carol Service which took place in the park. It was a bit chilly but it didn't rain and it was great to see staff and parents and carers there.

Please pray that we will be able to continue with schools work in the near future.

*Helen Buckley*  
*Children's Worker*

## **Stay and Play**

Stay and Play started up again in October 2021. We meet every Friday during term time.

The purpose of the group is to provide a safe, welcoming and happy environment for parents and carers of babies and toddlers. We aim to build relationships with those that come and to seek opportunities to share our faith with them.

In part because of Covid but also so we have time and space to build relationships, we have limited numbers, at first to 15 and now 20 households. We also require people to book in. We meet only in the main church building and have simplified refreshments. This has made the group much more manageable and the mixture of church families and visitors means it is much easier to make everyone feel welcomed. We are very grateful for those that manage refreshments and set up/set down each week.

We are planning a special event at Easter as part of the Passion for Life weekend. We are thankful for a core of regular visitors to the group and for the opportunities we have to build friendships with them.

*Helen Hobbs*

## **Youth work**

If 2021 hadn't followed 2020, it probably would have been fair to call it a uniquely challenging year! It has certainly been challenging, but mercifully less challenging than 2020, and through it all God our Father has been faithful as we have continued to pursue our vision: "Partnering with parents in making disciples of Jesus".

**Pathfinders** began the year much as before: We met via Zoom on Thursday evenings, and joined in service on services, which were deliberately designed to be accessible for all ages.

From just after Easter the easing of COVID restrictions meant that it was possible to meet in person outdoors, so we had Pathfinders in the car park on Thursday evenings! Amazingly, we didn't have to cancel any for bad weather!

From September it was safer (and warmer!) to meet indoors again, following our new risk assessment, so we met on Thursday evenings at St Stephens.

During the year Pathfinders on Thursday has grown in terms of attendance from around 7 or 8 to 15-20. We're very thankful to God for the opportunity to tell lots of young people whose families are not regular church-goers about Jesus for the first time.

On Thursdays we've studied: Ruth; "Meals with Jesus" (Luke); Genesis 1-3, "Who? What? Jesus?" (Overview of Mark); "10 ways God's not like us" (based on the book *None like Him*); and Christmas!

From October it was possible to start meeting together on Sunday's during the morning service. We've really enjoyed having more time to look deeper into what God has to say to us in his word.

On Sunday's we studied Mark 11-13, and had some sessions to answer tough questions the young people had.

Our leaders for Pathfinders in 2021 were Tom Bryant, Christy Fung, Sophie Hobbs, and Charlie Robinson.

Sadly, our annual weekend away in October had to be cancelled, again! But we booked in for a weekend at Gaines in November 2022, so keep your eyes peeled for details!

The summer camp for Pathfinders, Quinta, went ahead as a one day only event. Tom Bryant and Elizabeth Barry went as leaders and had a great time organizing pool games! In 2022 we're hoping lots of Pathfinders (and some more leaders) will join us!

**Cross Section** (for years 10-13) continued in 2021 on Zoom up until the Summer Holidays. We learned from the Bible together, and did some fun activities like a bake-along session where we made cookies with our favourite chocolate bars! After the break, we came back in person at St Stephens, and enjoyed the chance to study the Bible and eat toasties together.

Our Bible teaching has been very varied! We studied The Lord's Prayer; Lamentations; Colossians; and *None like Him*.

An exciting highlight of our year was seeing one of our leaders, Imogen, marry Nate. We were only sorry that we had to watch via Zoom and couldn't be there to cheer them on in person.

During 2021 Cross Section was led by Tom and Naomi Bryant, Helen Buckley, and Imogen Prasad/Jackson, as well as Helen Hobbs and Ruth Griffith, who helped as interpreters for one of the members.

*Tom Bryant*  
Youth Worker

## **Students 2021/22**

The Lord is trustworthy and good – that's what we have learnt this year with our students!

**Summer Term 2021** During the summer we studied the book of Proverbs, a great joy in helping us to see that though we are finite, limited creatures, we have an Awesome Creator, perfect in knowledge and who can teach us what it looks like to live wisely in His world (Proverbs 9:10).

It was brilliant to do our last Rooted of the year in person (party at the Webb's house!) after most of the year online, and to wish our leavers well as they headed off.

**Autumn Term 2021** This autumn, we were able to return to our Tuesday evening Rooted meetings, with our usual format of homecooked food (expertly cooked by church family members), a short talk, Bible study and prayer. A huge improvement on Zoom!

It's been encouraging to see a few new faces joining us this year, especially after the disruptions of COVID. We began our studies in the book of Ephesians, which we will look at for the entire 2021/22 year.

**Spring Term 2022** The term started with a focus on 'making Jesus known' and we looked at some of the Passion for Life materials, in preparation for the week of events exploring the Christian faith, which UoB Christian Union ran from 14<sup>th</sup>-18<sup>th</sup> Feb. It was great to be part of it!

We have also continued our studies in Ephesians, as well as a number of students joining for our weekend away at Quinta Hall, Shropshire from 18<sup>th</sup>-20<sup>th</sup> March.

We pray that all our activities this year, will lead our students to remain rooted in Christ, strengthened in their faith as they are taught, and overflowing with thankfulness for all He has done (Colossians 2:6-7).

*Ben Wells*

## **International Students**

"Do not forget to show hospitality to strangers, for by so doing some people have shown hospitality to angels without knowing it." Hebrews 13:2

As we are all aware, the number of international students in our area is huge – perhaps a quarter of our parish population, albeit an ever-changing one. So, praise God for the opportunities we have to meet them, welcome them into our church, offer hospitality, build relationships, and share the gospel with them.

2021 has again been really difficult for this ministry. With most university courses being online, with many students remaining in their country, and only very limited, socially distanced contact, it has been a challenge to build relationships. Globe Café continued online through to the end of the summer, with a small group each week, and a few in-person activities (walks, garden parties). From late September, we re-started Globe Café in-person at St Wulstan's on Monday evenings, led by Chris Stonehouse, with a great team. 40 students, with a good mix of nationalities, joined welcome meal at the start of term. But because there was no opportunity to connect with newly arriving students through the pre-sessional programme, and because of great wariness on the part of international students about mixing with others, numbers at Globe Café remained very low through the autumn term.

The Chinese Bible study continued online throughout, with participants both here and back home. It re-started in-person from November, with a small group and some committed helpers. Some other online one-to-one and small group Bible studies have continued with those back in their country.

The Indonesian ministry has also been somewhat limited as there are only a few Indonesian students who have linked up with the Indonesian Christian Community (ICC). ICC is presently led by Kent & Erny, who are based in Hereford but active in our church. ICC meetings have been held on zoom, which has meant that those back in Indonesia could join, but also sometimes at the Rucks' house.

*Nick Devas*

## **Music Ministry**

Music plays a vital role in the life of our church as we sing praises to God and sing truths to encourage one another. Singing is a natural response to God's redeeming work in our lives and as we sing together week by week we're living out Paul's words in Ephesians 5:19-20:

*Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.*

**Ephesians 5:19-20**

How great it's been to be able to sing together again since last summer, even if it's under a mask. It's great to sing praises to God and to build one another up, so please do sing up in church and make a joyful noise together.

We've learnt some great songs over the last year. Do you recognise which songs these lyrics come from? Why not search for them on YouTube or Spotify and listen to them now?

*"Creation awaits the glorious day,  
When Jesus returns and trials will fade."*

*"Now the curse it has been broken,  
Jesus paid the price for me.  
Full, the pardon He has offered.  
Great, the welcome that I receive."*

*"Jesus, You hold the world in Your hands, in Your hands.  
I am secure in Your plans, in Your plans."*

Finally, a huge thank you to all our musicians who faithfully use their gifts to serve us week by week. We could still do with a few more musicians to help, so if you'd like to serve in this way, please let me know!  
*Allan Ooi*

### **St Stephens Senior Ministry (formerly the Day Centre)**

After consulting the PCC a decision was reached in November 2021 not to reopen the Day Centre. The club had been running since 1973 and it was sad to see it go. Our dwindling numbers, aging volunteers and all the additional health and safety measures required to keep it running, in the light of Covid, meant it was no longer viable.

We continue however to keep in contact with our members as we have done during the pandemic and are pleased that some have joined lunch clubs at Christ Church and St Francis.

Older people continue to be a very important part of our church. Currently St Stephens has almost 70 people aged over 60. Some of them are still in work but many are retired. They live very full and active lives, where health permits, and are actively involved in church life, their families and the community activities. Nevertheless it is possible that a new group may arise recognising that retired people do enjoy getting together from time to time.

*Jean Phillips*

### **Christians Against Poverty : Birmingham South Debt Centre**

CAP is an international and well-respected debt charity. There are hundreds of local debt centres across the UK; the South Birmingham debt centre is financed and supported by three local churches, including St. Stephen's & St. Wulstan's. Judy Ward, a member of Christ Church, is our debt centre manager. Clients are visited by Judy (often accompanied by a volunteer) to determine their financial circumstances, then CAP headquarters in Bradford will draw up a plan to show clients the best way forward in order to become debt free. This usually involves preparing a budget so that debts can be paid off over a period of time, but in some cases bankruptcy is the only realistic option.

Working with clients became more difficult during the pandemic. Home visits were not always possible, and in many cases clients are not comfortable with technology. Nevertheless, the work of the centre was

able to continue, and over the past year we have seen the number of clients begin to increase, while other clients have become debt free. At Christmas we were once again able to give hampers to our clients, thanks to the generosity of staff at Paragon Bank.

Clients are usually happy for us to pray with them, and it is a great encouragement to see God answering prayer in situations which (humanly speaking) seem beyond hope. Earlier this year Judy visited St. Stephen's to promote the work of CAP, and the video clip shown during the service was a great illustration of the way clients can come to the Lord and see their lives transformed. We continue to meet monthly (on Zoom) to pray for our clients, and you would be very welcome to join us.

Until recently Nicky Sammons was working with Judy as a CAP debt coach. Nicky has now moved on to other areas of ministry, and we would like to thank her for the amazing care and compassion she showed to her clients, some of whom were not just struggling with debt, but also burdened by a variety of problems including addiction and poor mental and physical health. As more clients are referred to us, it would be great to have a new debt coach to work alongside Judy – please pray!

If you would like to find out more about the work of CAP and how you could help, do please get in touch with me.

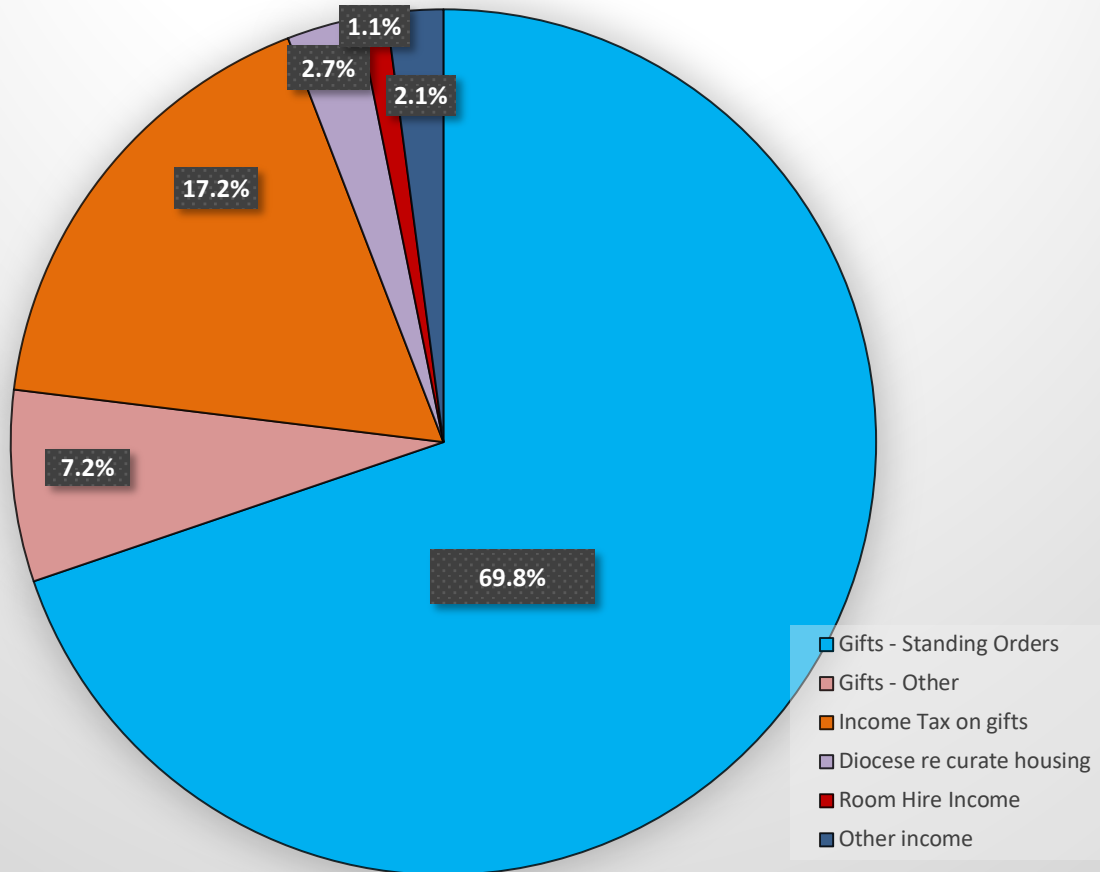
*Richard Phillips*

### **Winter Night Shelter**

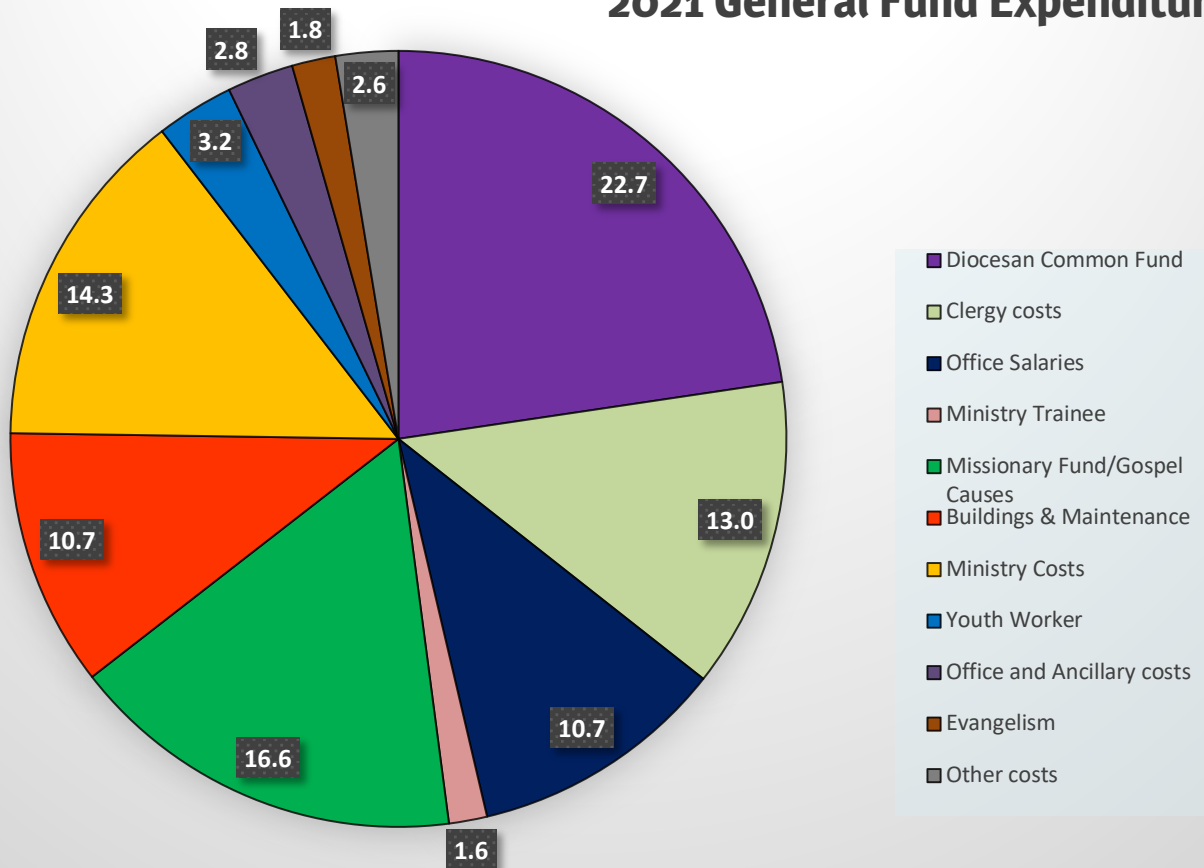
There were no activities at St Stephen's in this area during 2021.

# Financial Statements

## 2021 General Fund Income



## 2021 General Fund Expenditure



STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 21 TO 31 DEC 21

01 Jan 20 - 31 Dec 20		Unrestrd Funds	Restrict Funds	Endowmnt Funds	01 Jan 21 - 31 Dec 21 Total Funds
All Funds		£	£	£	£
Incoming Resources					
304,307	Incoming resources from donors	262,550	45,577	-	308,127
7,630	Grants received	7,500	-	-	7,500
12,807	Income from operating activity	8,748	126	-	8,874
-	Activities to generate funds	-	-	-	-
289	Income from Investment	51	-	-	51
-----		-----	-----	-----	-----
325,033	Total Incoming Resources	278,849	45,703	-	324,552
Resources Expended					
-	Cost of Generating Funds	-	-	-	-
56,759	Grants	-	53,916	-	53,916
282,147	Expenditure on church work	280,218	-	-	280,218
391	Buildings development	-	2,251	-	2,251
100	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
339,397	Total Resources Used	280,318	56,167	-	336,485
-----		-----	-----	-----	-----
(14,364)	NET RESOURCES BEFORE TRANSFERS	(1,469)	(10,464)	-	(11,933)
Transfers Between Funds					
-	Miscellaneous Transfers	-	-	-	-
-----		-----	-----	-----	-----
(14,364)	NET INCOMING/OUTGOING RESOURCES	(1,469)	(10,464)	-	(11,933)
Gains and Losses on Fixed Assets					
-		-	-	-	-
-----		-----	-----	-----	-----
(14,364)	NET MOVEMENT IN FUNDS	(1,469)	(10,464)	-	(11,933)
489,260	Fund Balances Bt Fwd 01 Jan 21	442,897	31,999	0	474,896
-----		-----	-----	-----	-----
474,896	FUND BALANCES CD FWD 31 Dec 21	441,428	21,535	0	462,963
=====		=====	=====	=====	=====

BALANCE SHEET AT 31 DEC 2021

31 Dec 20		31 Dec 21
£		£
	<b>FIXED ASSETS</b>	
392,245	Buildings at Cost	392,245
	<b>CURRENT ASSETS</b>	
4,435	Income tax reclaimable	4,419
-	Other debtors	-
6,761	Prepayments	7,638
-----		-----
11,086	Total Debtors	12,057
	Cash At Bank and In Hand	
8,157	Lloyds Bank Current Account	8,623
16,663	Lloyds Bank Treasurers Account	10,156
1,000	St Stephens Building Fund CBF	1,000
80	Cash	80
51,000	St Stephens/St Wulstans CBF	41,000
-----		-----
76,900	Total Cash At Bank and In Hand	60,859
-----		-----
87,986		72,916
-----		-----
	<b>CURRENT LIABILITIES</b>	
	Creditors Due Within One Year	
-	Diocesan Fees Payable	-
-	Other Creditors	-
-	Accruals - Missionary Giving	-
5,335	Accruals - Other	2,199
-----		-----
5,335	Total Creditors Due Within One Year	2,199
82,651	<b>NET CURRENT ASSETS</b>	70,717
475,454	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	462,962
-----		-----
474,896	<b>NET ASSETS</b>	462,962
=====		=====
	Represented by Funds	
	Unrestricted Funds	
50,651	Parish General Fund	49,182
392,246	Property Fund	392,246
3,208	Discretionary Fund	2,982
-----		-----
446,104	Total Unrestricted Funds	444,411
	Restricted Funds	
4,887	Missionary Fund	4,887
4,045	St Stephen's Building Fund	3,292
7,021	Day Centre (Senior Members Ministry) Fund	7,010
253	Stay and Play Fund	267
1,096	Winter Night Shelter	1,096
7,245	Youth Worker Fund	-
1,439	Associate Minister Fund	-
1,051	Ministry Trainee Fund	416
1,753	Maduk Fund	1,583
-----		-----
28,791	Total Restricted Funds	18,551
-----		-----
474,896	<b>TOTAL FUNDS</b>	462,962
=====		=====

SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 21 TO 31 Dec 21

BALANCE 31 Dec 20 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31 Dec 21 £
UNRESTRICTED FUNDS					
50,651	Parish General Fund	278,849	212,190	68,128	49,181
392,246	Property Fund	-	-	-	392,246
3,207	Discretionary Fund	375	600	-	2,982
-----		-----	-----	-----	-----
446,104	Totals of Unrestricted Funds	279,224	212,790	68,128	444,411
RESTRICTED FUNDS					
4,887	Missionary Fund	-	45,700	(45,700)	4,887
4,045	St Stephen's Building Fund	1,500	2,252	-	3,293
7,021	Day Centre Fund	18	30	-	7,009
253	Stay and Play Fund	108	94	-	267
1,096	Winter Night Shelter	-	-	-	1,096
7,245	Youth Worker Fund	12,166	28,496	(9,086)	-
1,439	Associate Minister Fund	24,612	39,393	(13,342)	-
1,051	Ministry Trainee Fund	4,074	4,709	-	416
1,753	Maduk Fund	2,850	3,020	-	1,583
-----		-----	-----	-----	-----
28,791	Totals for Restricted Funds	45,328	55,567	(68,128)	18,551
-----		-----	-----	-----	-----
474,896	TOTALS FOR ALL FUNDS	324,552	336,485	-	462,962
=====		=====	=====	=====	=====

NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 20- 31 Dec 20 £		01 Jan 21- 31 Dec 21 £
(7,238)	Parish General Fund	(1,470)
(7,621)	St Stephens Building Fund	(752)
9,822	Youth Worker Fund	(7,245)
(10,370)	Associate Minister Fund	(1,439)
(478)	Discretionary Fund	(225)
1,720	Movement on other funds	(803)
-----		-----
(14,165)		(11,934)
=====		=====

INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS  
01 Jan 21 TO 31 Dec 21

Parish General Fund (Unrestricted Fund)		2021 Budget	01 Jan 21
01 Jan 20 -		12 Months	- 31 Dec 21
31 Dec 20		£	£
£			
	<b>Income</b>		
1,765	Gifts - Loose Cash/Cheques	2,540	2,035
294	Gifts - Envelopes	750	180
186,501	Gifts - Standing Orders	186,258	194,601
4,400	Gifts - CAF/Stewardship/Charity Trust	4,800	4,078
46,664	Income Tax on gifts	44,400	48,007
5,540	Gifts - Giving Response	31,333	13,650
3,276	Wedding/Funeral Fees	1,000	2,195
2,363	Other income/sales(excl books)	4,500	3,621
6,180	Room Hire Income	4,867	2,930
7,500	Diocese re Curates Housing	7,500	7,500
289	Interest	320	51
-----		-----	-----
264,772	<b>TOTAL INCOME</b>	288,268	278,848
-----		-----	-----
	<b>Expenditure</b>		
64,362	Diocesan Contributions	62,799	63,497
30,762	Admin & Finance Salaries	31,066	30,050
5,436	Ministry Trainee Costs	6,600	4,453
5,789	Clergy Expenses	5,000	5,712
217	Staff Expenses	750	1,754
-	Speakers Expenses	-	219
5,208	Office	5,332	7,106
35,847	Children's Worker - Salary	37,119	35,804
1,220	Children's work	1,550	1,372
857	Youth work	1,550	1,065
5,556	Insurance	6,250	6,729
12,194	Buildings/Maintenance	11,827	8,436
8,869	Heat, Light and Power	9,000	7,662
4,220	Cleaning	5,548	5,655
100	Consultancy, inc. Independent Examiner	100	100
14,020	Curates Expenses	13,900	17,274
750	Midlands Gospel Partnership	750	750
-	Weekend Away / at Home	-	-
898	Music	1,495	1,135
913	Student Work	500	190
1,818	Evangelism	3,000	5,077
2,178	Parish Computer Systems	852	561
9,660	PA Systems Equipment	160	185
3,088	Miscellaneous Expenses	2,250	2,749
419	103 Bournbrook Road	-	1,638
121	Kitchen	500	352
219	St Wulstans developments	-	-
-	Transfer to Assoc. Minister Fund	17,370	13,342
1,433	CAP Contribution	2,000	2,500
44,100	Transfer to Missionary Fund	44,300	45,700
21,000	Transfer to Youth Worker Fund	15,700	9,086
(9,333)	Transfer from Building Fund	-	-
-	Contingency	1,000	165
-----		-----	-----
271,921	<b>TOTAL EXPENDITURE</b>	288,268	280,318
-----		-----	-----
(7,149)	<b>SURPLUS (OR DEFICIT)</b>		(1,470)
57,800	Balance brought forward 01 Jan 21		50,651
-----			-----
50,651	Balance carried forward 31 Dec 21		49,181
=====			=====

**Missionary Fund (Restricted Fund)**

01 Jan 20 - 31 Dec 20		2021 Budget 12 Months	01 Jan 21 - 31 Dec 21
£		£	£
	<b>Income</b>		
44,100	Transfer from Parish General	44,300	45,700
1,301	Specified Gifts	-	-
250	Income Tax on gifts	-	-
-----		-----	-----
45,651	<b>TOTAL INCOME</b>	44,300	45,700
-----		-----	-----
	<b>Expenditure</b>		
256	Chris Hobbs trip to Myanmar	-	-
2,200	Friends International re Hills	2,400	2,200
11,000	Agape re McNeills	11,000	11,000
10,000	Agape re Keates	11,000	11,000
11,900	Reach Across re Harveys	11,000	11,000
6,500	Agape re Griffins	8,000	8,000
(50)	Specific Gifts - Open Doors	-	-
-	Short term assignments	700	-
2,000	Support for Foxes	2,500	2,000
500	Crosslinks re Marsabit youth	500	500
-	Weekend at Home costs	-	-
-----		-----	-----
44,306	<b>TOTAL EXPENDITURE</b>	47,100	45,700
-----		-----	-----
1,345	<b>SURPLUS (OR DEFICIT)</b>		-
3,542	Balance brought forward 01 Jan 21		4,887
-----			-----
4,887	Balance carried forward 31 Dec 21		4,887
=====			=====

**St Stephen's Building Fund (Restricted Fund)**

01 Jan 20 - 31 Dec 20			01 Jan 21 - 31 Dec 21
£			£
	<b>Income</b>		
-	Donations - Cash		-
1,691	Donations - Standing Orders		1,200
413	Income tax reclaimed		300
-	Income from events		-
-	Bank Interest		-
-----			-----
2,104	<b>TOTAL INCOME</b>		1,500
-----			-----
	<b>Expenditure</b>		
-	Professional expenses		-
-	New equipment / infrastructure		2,252
9,333	Transfer to Parish General Fund		-
391	Sundry maintenance & repair costs		-
-----			-----
9,724	<b>TOTAL EXPENDITURE</b>		2,252
-----			-----
(7,620)	<b>SURPLUS (OR DEFICIT)</b>		(752)
11,665	Balance brought forward 01 Jan 21		4,045
-----			-----
4,045	Balance carried forward 31 Dec 21		3,293
=====			=====

Day Centre / Seniors Ministry Fund (Restricted Fund)

01 Jan 20 -		01 Jan 21
31 Dec 20		- 31 Dec 21
£		£
	Income	
798	St Stephens Day Centre Income	18
-	Donations - Cash	-
-----		-----
798	TOTAL INCOME	18
-----		-----
	Expenditure	
330	Milk, Food, Cooks wages & Cake	-
-	Christmas meal	-
580	Shencare Transport	-
121	Other Sundry expenses	30
-	Contribution to oven cleaning	-
-----		-----
1,031	TOTAL EXPENDITURE	30
-----		-----
(233)	SURPLUS (OR DEFICIT)	(12)
7,254	Balance brought forward 01 Jan 21	7,021
-----		-----
7,021	Balance carried forward 31 Dec 21	7,009
=====		=====

Stay and Play Fund (Restricted Fund)

01 Jan 20 -		01 Jan 21
31 Dec 20		- 31 Dec 21
£		£
	Income	
401	Stay and Play - Income	108
-----		-----
401	TOTAL INCOME	108
-----		-----
	Expenditure	
252	Stay and Play - Expenditure	94
-----		-----
252	TOTAL EXPENDITURE	94
-----		-----
149	SURPLUS (OR DEFICIT)	14
104	Balance brought forward 01 Jan 21	253
-----		-----
253	Balance carried forward 31 Dec 21	267
=====		=====

**Youth Worker Fund (Restricted Fund)**

01 Jan 20 - 31 Dec 20 £		2021 Budget 12 Months £	01 Jan 21 - 31 Dec 21 £
	<b>Income</b>		
-	Gifts - Loose Cash/Cheques	-	-
9,728	Gifts - Standing Orders	6,536	9,519
4,351	Gifts - One Off	-	300
-	Gifts - Annual	-	-
3,249	Income Tax on gifts	1,528	2,347
-	Grants received	-	-
21,000	Transfer from Parish General	15,700	9,085
-----		-----	-----
38,328	<b>TOTAL INCOME</b>	<b>23,764</b>	<b>21,251</b>
-----		-----	-----
	<b>Expenditure</b>		
23,655	Salary and pension costs	26,768	25,869
4,261	Oak Hill Fees	2,618	2,370
335	Travel costs to Oak Hill	-	-
185	Other Expenses	300	257
-----		-----	-----
28,436	<b>TOTAL EXPENDITURE</b>	<b>29,686</b>	<b>28,496</b>
-----		-----	-----
9,892	<b>SURPLUS (OR DEFICIT)</b>		<b>(7,245)</b>
(2,647)	Balance brought forward 01 Jan 21		7,245
-----			-----
7,245	Balance carried forward 31 Dec 21		-
=====			=====

**Associate Minister Fund (Restricted Fund)**

01 Jan 20 - 31 Dec 20 £		2021 Budget 12 Months £	01 Jan 21 - 31 Dec 21 £
	<b>Income</b>		
-	Gifts - Loose Cash/Cheques	-	30
18,877	Gifts - Standing Orders	16,752	14,702
466	Gifts - One Off	312	2,110
500	Gifts - Annual	-	500
4,543	Income Tax on gifts	3,972	4,150
3,440	Gifts - Stewardship	3,000	3,120
-	Gifts - CAF	480	-
-	Transfers from Parish General Funds	17,370	13,342
-----		-----	-----
27,826	<b>TOTAL INCOME</b>	<b>41,866</b>	<b>37,954</b>
-----		-----	-----
	<b>Expenditure</b>		
36,738	Salary and pension costs	37,977	37,065
1,818	Council tax	2,111	2,328
-----		-----	-----
38,556	<b>TOTAL EXPENDITURE</b>	<b>40,008</b>	<b>39,393</b>
-----		-----	-----
(10,730)	<b>SURPLUS (OR DEFICIT)</b>		<b>( 1,439)</b>
12,169	Balance brought forward 01 Jan 21		1,439
-----			-----
1,439	Balance carried forward 31 Dec 21		-
=====			=====

### Discretionary Fund (Unrestricted Fund)

01 Jan 21 - 31 Dec 21		01 Jan 21 - 31 Dec 21
£		£
	<b>Income</b>	
700	Gifts - Discretionary Fund	300
167	Income tax on gifts	75
-----		-----
867	<b>TOTAL INCOME</b>	375
-----		-----
	<b>Expenditure</b>	
845	Grants	600
500	Transfer to other Funds	-
-----		-----
1,345	<b>TOTAL EXPENDITURE</b>	600
-----		-----
(478)	<b>SURPLUS (OR DEFICIT)</b>	(225)
3,685	Balance brought forward 01 Jan 21	3,207
-----		-----
3,207	Balance carried forward 31 Dec 21	2,982
=====		=====

### Ministry Trainee Fund (Restricted Fund)

01 Jan 20 - 31 Dec 20		01 Jan 21 - 31 Dec 21
£		£
	<b>Income</b>	
5,030	Gifts - Bank Transfers	3,395
932	Income tax on gifts	679
-----		-----
5,962	<b>TOTAL INCOME</b>	4,074
-----		-----
	<b>Expenditure</b>	
7,176	Disbursements	4,709
-----		-----
7,176	<b>TOTAL EXPENDITURE</b>	4,709
-----		-----
(1,214)	<b>SURPLUS (OR DEFICIT)</b>	( 635)
2,265	Balance brought forward 01 Jan 21	1,051
-----		-----
1,051	Balance carried forward 31 Dec 21	416
=====		=====

**Maduk Fund (Restricted Fund)**

01 Jan 20 -		01 Jan 21
31 Dec 20		- 31 Dec 21
£		£
	<b>Income</b>	
2,765	Gifts	2,336
500	Transfer from Discretionary Fund	-
738	Income tax on gifts	514
-----		-----
4,003	<b>TOTAL INCOME</b>	2,850
-----		-----
	<b>Expenditure</b>	
2,250	Grants and disbursements	3,020
-----		-----
2,250	<b>TOTAL EXPENDITURE</b>	3,020
-----		-----
1,753	<b>SURPLUS (OR DEFICIT)</b>	( 170)
-	Balance brought forward 01 Jan 21	1,753
-----		-----
1,753	Balance carried forward 31 Dec 21	1,583
=====		=====

**Winter Night Shelter Fund (Restricted Fund)**

01 Jan 20 -		01 Jan 21
31 Dec 20		- 31 Dec 21
£		£
	<b>Income</b>	
-	Gifts	-
-	Transfer from Discretionary Fund	-
-	Income tax on gifts	-
-----		-----
-	<b>TOTAL INCOME</b>	-
-----		-----
	<b>Expenditure</b>	
-	Grants and disbursements	-
-----		-----
-	<b>TOTAL EXPENDITURE</b>	-
-----		-----
-	<b>SURPLUS (OR DEFICIT)</b>	-
1,096	Balance brought forward 01 Jan 21	1,096
-----		-----
1,096	Balance carried forward 31 Dec 21	1,096
=====		=====

## Parish of St Stephen and St Wulstan, Selly Park, Birmingham

### Notes to the financial statements 2021

#### Accounting policies

These are given in a separate paper and are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

#### Unrestricted, Restricted and Endowment Funds

A list of funds can be seen in the detailed balance sheet at the bottom of page 3 of the financial statements.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non clergy staff (including Children's Worker and Administrative staff), the Diocesan common fund, buildings insurance, clergy housing and other parish expenses.

All running costs associated with the Day Centre are held in a separate fund as these were in the past subject to funding from Birmingham City Council. The Day Centre ceased activities during the Spring of 2020 due to the successive Covid lockdowns, and ongoing concerns for the safety of its vulnerable clients. The PCC formally agreed to the permanent cessation of Day Centre activities at their meeting in September 2021. The remaining funds held were to be applied to the Seniors Ministry of the church as that developed.

The PCC approved a transfer of £45.7k during 2021 to missionary and charitable causes. This giving is reflected in the Missionary Fund. To emphasise the commitment to this purpose, the PCC has deemed this to be a restricted fund. This Fund also records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. The funds held are now applied to projects associated with enhancing and maintaining the church building.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister.

A Winter Night Shelter Fund was created in 2013 to help with the needs of homeless people. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. There was no activity on this Fund during 2021.

A Youth Worker Fund was created in 2017 in order to administer donations given specifically to fund the youth worker as well as his expenses. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. The PCC approved transfers totalling £9,086 from the Parish General Fund during 2021 to ensure that sufficient funds were available to cover Youth Worker Fund costs. The Fund was left at a nil balance at year end to reflect a change of employment status for the youth worker to a permanent post. Future funding and costs will be passed through General Funds to reflect this change.

## Notes to the financial statements 2021

An Associate Minister Fund was created in 2018 in order to administer donations given specifically to fund the Associate Minister as well as his expenses. To ensure donations are only used for this purpose this is deemed to be a restricted fund. The PCC approved transfers totalling £13,342 from the Parish General Fund during 2021 to ensure that sufficient funds were available to cover Associate Minister Fund costs. The Fund was left at a nil balance at year end, but will continue to operate until July 2022 when the position of Associate Minister will fall vacant.

### Remuneration

The PCC's employees are paid from the Parish General Fund, Associate Minister Fund and Youth Worker Fund as appropriate.

### Fixed Assets

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for an Assistant Minister.

### Debtors and Prepayments

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2022 and accrued to 2021.

Prepayments relate to a proportion of the annual insurance premium paid in 2021 which relates to insurance cover in 2022 together other smaller advance payments relating to Church activities in 2022.

During 2021, the PCC was made aware that the venue for its forthcoming church family weekend away had been placed into Administration and ceased to trade. A deposit of £500 had been paid as at 31 December 2020, which is recognised in Prepayments. The PCC understands from the appointed Insolvency Practitioner that a full restoration of this deposit will arise out of the Administration process. No provision is deemed necessary in respect of this amount.

### Current Liabilities

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2021.

All Parish Share (Common Fund) contributions for 2021 were paid in full during the year.

### Income

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving was 91.2% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2020 : 96.1%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

**Notes to the financial statements 2021**

**Related Party Transactions**

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs, A Martin and B Wells received the following non specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

B Wells made a rent contribution of £200 per month from July 2021. This was in respect of enhanced, and more costly, provision of accommodation for the Curate from that date.

H Buckley was employed by the parish as a children's worker and received a salary of £31,627 and pension contributions of £2,688 were made on her behalf.

## **Parish of St Stephen & St Wulstan, Selly Park, Birmingham**

### **Statement of Accounting Policies 2021**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

#### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

#### **Incoming Resources**

##### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable under standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

##### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

##### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

#### **Resources used**

##### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2021

#### Fixed assets

##### Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

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

Equipment used within the church premises will be depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in August 2021.

##### Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

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**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

St Stephen's and St Wulstan's Churches, Selly Park

**On accounts for the year  
ended**

December 2021

**Charity no  
(if any)**

1135051

**Set out on pages**

23-37

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2021.

**Responsibilities and  
basis of report**

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

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

**Independent  
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

**Signed:**

*D R. Brusby*

**Date:**

11<sup>th</sup> March 2022

**Name:**

Dale Brusby

**Relevant professional  
qualification(s) or body**

ACMA CGMA

**Address:**

11 Woodstock Court, Kings Norton, Birmingham B30 1DX

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# Accounts

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**St Stephen's and St Wulstan's**  
Selly Park

**Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2020**

(Accepted and approved by the PCC at a meeting on 25th March 2021)

**Charity Number 1135051**



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## Introduction

I know it seems only yesterday that we had last year's Annual Meeting. That's because it was delayed six months due to the pandemic. So we're actually getting back on track with our timing. Nevertheless this year's Annual Meeting will almost certainly be on Zoom again, to make sure that as many as possible can be there – and it seemed to work all right in November.

These reports mostly cover what happened during 2020, which was an 'unusual' year (to say the least). I've no doubt that when the books are opened at the end of time we will discover how "God's word [has not] been chained" (2 Timothy 2:9, NIV) even when we have felt chained. In these reports we get some idea of what God has been doing through the ministry of his word in many different ways (and some new ways). Enjoy!

As we look back on a wearying year, let's be encouraged by remembering that our God does not grow tired or weary and that whatever strength we have comes from him:

*Do you not know? Have you not heard?  
The LORD is the everlasting God,  
the Creator of the ends of the earth.  
He will not grow tired or weary,  
and his understanding no one can fathom.  
Isaiah 40:28 (NIV)*

Yours warmly, in Christ,

A handwritten signature in black ink, appearing to read 'Chris Hobbs', written in a cursive style.

Rev Chris Hobbs  
Senior Minister/Vicar

## Annual Report of PCC for 2020

### Background

The parish has two church buildings, St Stephen's and St Wulstan's, with Rev Chris Hobbs serving as Vicar, Andy Martin as Associate Minister and Ben Wells as Assistant Minister.

The PCC has a duty, with the Vicar, as stated in the Parochial Church Council (Powers) Measure 1956, to consult together on matters of general concern and importance to the parish. The PCC also exists to co-operate with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### Membership

Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. During the calendar year 2020 the following served as members of the PCC:

### Clergy

Rev Chris Hobbs	Vicar
Rev Andy Martin	Associate Minister
Rev Ben Wells	Assistant Minister

### Wardens

Mr Ian Butler  
Mr Richard Griffith

### Deanery Synod Representatives

Mr Christopher Barry	from APCM 2020
Miss Helen Buckley	from APCM 2020
Mr Matt Killen	
Mrs Judy Quaintance	until APCM 2020
Mr Andy Walker	

### Elected Members

Mrs Elizabeth Barry	until APCM 2020
Mr Rob Davies	
Mrs Pamela Devas	
Mrs Virginie Hannam	
Mrs Mandy Hughes	from APCM 2020
Mr Adam Kendall	
Mr Tim Pearson	
Mr Michel Randrianandrasana	from APCM 2020
Dr Anne Ruck	
Mrs Faith Sen	from APCM 2020
Miss Naomi Stevens	until APCM 2020
Mr Thom Wilkinson	until APCM 2020

### Parish Treasurer

Mr Sam Allen	until APCM 2020
Mr Matt Killen	from APCM 2020

## **Committees**

The PCC operates through a number of sub-committees, which meet between meetings of the full PCC:

### **Standing Committee**

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. These are set out in the Terms of Reference agreed by the PCC in January 2012.

### **Finance Committee**

This committee prepares the annual budget and monitors overall income and expenditure in the parish.

### **World Mission Committee**

This committee maintains contact with the Christian workers whom we support outside the parish, both overseas and at home, and keeps the church informed about missionary matters. It recommends to the PCC the payments to be made from the World Mission budget.

### **Fabric Committee**

This committee oversees the general maintenance and repairs of all church property, including the two church buildings of St Stephen's and St Wulstan's and the property at 103 Bournbrook Road.

## **Financial Activities note for 2020**

### **Financial Activities**

The PCC approved a balanced budget for 2020 of £295,305, an increase of £40,234 on the 2019 budget of £255,071. This reflects the Parish's desire to ambitiously expand its ministry activities in key areas. However, the Parish was forced to dramatically alter the scope of its activities for the majority of the year, following the Prime Minister's announcement in March 2020 of a UK-wide lockdown to combat the Coronavirus pandemic.

### **Financial Performance**

Overall, giving to the Parish increased to £245,164 (2019: £244,066), and other income increased to £20,088 (2019: £18,134). However, total income fell short of the budgeted amount by £20,720, reflecting tighter personal finances and reduced scope for room hire and other services.

The Parish was able to meet all of its financial commitments including the £64,362 (2019: £61,729) contribution to the Diocesan common fund as requested. It was also able to save in certain areas by virtue of the widespread Coronavirus restrictions, notably including clergy travel and expenses, utilities and cleaning costs. Total expenditure was £14,051 below budget.

As a result of the above, the Parish General Fund incurred a deficit of £6,669 for the year ended 31 December 2020. The balance carried forward to 2021 was £51,131.

### **Restricted Funds**

The Parish continued to operate a number of restricted funds in 2020. The total balance of restricted funds as at 31 December 2020 was £28,870. None of the restricted funds individually had a balance exceeding £10,000 at the year end.

Two restricted funds are expected to conclude during 2021. The Youth Worker fund and Associate Minister funds are expected to be maintained by ongoing transfer from the General Fund until the current arrangements for these two roles come to an end on 31 August and 31 December respectively.

### **Charitable and Political Donations**

The PCC continues to make gifts from its donated income and the amount given through the Missionary Fund amounted to £43,650 (2019 : £42,125).

No donations were given for political purposes.

## **Review of PCC Meetings in 2020**

At its meetings in 2020, the PCC:

### **January**

- agreed we could not afford to make the Admin Assistant appointment permanent
- adopted a Policy for Recruiting Ex-Offenders
- agreed to accept the Viscount Organs quotation of £32,641 for a new digital organ
- discussed 'Going for Growth': reviewing 10am service and considering a second morning service

### **March**

The meeting scheduled for March was cancelled due to the coronavirus pandemic.

### **May (via Zoom)**

- heard that David Li would be the Ministry Trainee for 2020/21, starting in September
- heard that there had been a small surplus for 2018
- approved the 2019 Finance, Fabric and PCC reports to be presented to the APCM
- adopted a Policy for Reporting Serious Incidents and a Policy for Video Conferencing with Children and Young People
- agreed principles for making grants from the Discretionary Fund

### **July (via Zoom)**

- agreed a Health and Safety Policy
- agreed to spend up to £10,000 from the Building Fund on live-streaming equipment
- agreed a resolution to suspend services in church until the end of August

### **September (via Zoom)**

- agreed the revised document 'A Vision for World Mission'
- agreed principles for 2021 budget setting
- rehearsed basic safeguarding principles, and also the latest Zoom safety guidelines
- agreed Sunday services from 4th October: 9am for households with children under 11, 10.30am (moved from 10am, also live-streamed), 6pm at St Wulstan's
- discussed ideas for celebrating St Stephen's 150th anniversary in 2021
- thanked and said farewell to those who were standing down from PCC at the APCM

### **November (via Zoom)**

- welcomed new PCC members and elected officers for the year 2020-21
- agreed to retain Tom Bryant as Youth Worker beyond 31 August 2021
- agreed the proposed budget for 2021
- agreed risk assessments for a new Stay & Play Baby Group and for Church of the Light
- agreed a pattern for Sunday services until 3 Jan 2021, including a second lockdown in November

## Fabric Committee Annual Report for 2020

The Committee continues to meet on a quarterly basis, and comprises:

Tim Pearson

Sally Hill

Paul Coley

The Committee wishes to record its tribute to the immense contribution to Fabric matters over many years by David Twiss, who served on the Committee until his death in 2020.

The Spring and Autumn Maintenance Mornings did not take place in their usual form, nevertheless sessions were arranged in May and November over a number of days to reduce numbers of people present at any one time. Work took place in a Covid-safe manner. Thanks are expressed to those who helped.

The 2020 financial summary is as follows:

<b>Budget</b>	<b>£12,047</b>
<b>Actual expenditure</b>	<b>£12,194</b>

The largest items of expenditure in 2019 were:

- £2,640 Repair of nave ceiling near old porch, after cracks were found in plasterwork. This needed extensive scaffolding to be erected.
- £1,100 removal of large, dying Corsican Pine tree near shed at St. Stephen's
- £888 Repair to flaking paint to another part of nave ceiling earlier in 2020, together with high level gutter cleaning.
- £792 BT line used for intruder alarm monitoring
- £763 replacement of control panel for underfloor heating
- £753 supply and fitting of new lighting in foyer at St Wulstan's
- £642 Intruder alarm maintenance and 24 hours a day, 366 days a year.

All costs are inclusive of VAT, and rounded off to the nearest pound

Matters worthy of comment:

- The largest and third largest items of spending were repairs to the nave ceiling, which were necessary on safety grounds, and aesthetically desirable. Due to reduced activity levels in the nave, disruption was minimised. Although the larger of the two repairs took place in early 2021, the order was placed during 2020 but contractors were delayed due to the pandemic.
- No further progress is reported in respect of providing an organ. It is envisaged that the Fabric Committee will work with David Hoare after the pandemic to consider the various options for repair or overhaul, and for the possible introduction of an aesthetically and acoustically sympathetic electronic organ.
- No major electrical repairs took place in 2020, although electricians attended on more than one occasion to repair lighting and switches installed under 'Building for The Future.' It is becoming apparent that many electrical fittings are reaching an age where failures are starting to occur. In particular, due to low usage levels in 2020, it was not necessary to replace any uplighters in the

- nave. By contrast, in 2019 several replacements were needed. However we expect to need to replace uplighters in 2021 as usage levels increase; in fact a number of units are now noisy and one has failed entirely.
- Church of The Light, attended mainly by Christians from the Middle East, continues to use St Wulstan's when lockdown rules allow, in return for a monthly fee, and is keeping it in tidy condition. However the Parish is still responsible for repairs.
- St Wulstan's is still heated by a gas-fired, blown air heating system which is believed to be as old as the building. Its reliability in recent years has proved inconsistent, and the system may be approaching the end of its life. Replacement of the heater is likely to cost approaching £10,000.
- Experiments took place in late 2019 and early 2020 to assess the effectiveness of various shapes and sizes of acoustic baffles in various positions in the foyer, in an attempt to address complaints about excessive noise and echoing. Some configurations were found to show benefits. It is hoped during 2021 to present the data to PCC, and to discuss the aesthetics of various options, with a view to buying a number of effective but aesthetically unobtrusive panels. However this can realistically only happen when PCC is able to meet physically in the building and consider the appearance of various panel shapes, sizes and colours.
- The unsafe, dying Corsican Pine tree near the shed was felled early in 2020. Prior consent was obtained from Birmingham City Council due to the location being a in a Conservation Area.
- The ambience of the foyer at St Wulstan's is now more inviting due to new, brighter and more energy-efficient LED lighting being installed.
- We incurred the £360 cost of hiring a skip for only one of the maintenance sessions. In most years this cost is incurred at both the Spring and the Autumn Maintenance Mornings.
- Weekly inspections of St Stephen's and St Wulstan's buildings have taken place throughout the pandemic, with the dates being logged. All water outlets are regularly run to prevent the build-up of Legionnaires' Disease bacteria.

**Tim Pearson**

**Chairman, Fabric Committee**

**11<sup>th</sup> March 2020**

## **Electoral Roll Report**

The electoral Roll was revised in **April 2021**.

The numbers for the last three years are shown below:

**2019 : 165**

**2020 : 158**

**2021 : 170**

1 person came off the electoral roll

13 people came onto the electoral roll

## **Safeguarding**

The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## Reports on Church Life

### Evangelism

We are committed to making disciples of Jesus out of those who are not yet disciples by speaking God's word to them. The pandemic has made this harder to do as a church family together, though it has opened up many opportunities for individuals with neighbours and family members.

Our services were taken online and these have been made available to the widest possible audience through YouTube and on our website. In the build up to Christmas we planned a series of services around Jesus' invitation to come to him. These were a mixture of normal services and interviews. We interviewed two members of the church family, Paediatric Palliative Consultant, Dr Yifan Liang, on grief, and Chris Stonehouse, a retired teacher, on weariness; in each case we explored what Jesus offers us as we experience these two realities. Our carol services happened partly in person and partly online so that lots of different people were able to enjoy them and hear the good news of Jesus explained.

We were also able to take our evangelistic courses online which has meant that we have had guests from much further afield. We held Christianity Explored online in June/July 2020 with a dozen guests, of whom one is now professing faith and involved in a Fellowship Group. We held CE again in the Christmas term with seven guests, five of whom continued into the Identity course after Christmas; three have now become Christians and started attending church near them (Holy Trinity, Old Hill); the other three have all grown in their faith and are part of a Fellowship Group or reading the bible with someone else. It has been tremendously exciting seeing what the Lord has done.

*Andy Martin*

### Sunday Services

It seems appropriate to report on what happened with our Sunday services last year. It will be clear that there was a lot of change as we adapted to the changing conditions. With the first lockdown in March, we began with a pre-recorded service for people to watch from Sunday onwards. We did try a couple of weeks having Zoom services, but decided not to continue with those. We did, however, start having a Zoom gathering after the morning service, which has continued.

From Easter Day (April 12th) we resumed using a pre-recorded service. From the end of June we began posting DVD's of the service to those who did not have online access. In July we started encouraging people to watch the service with another household under the 'two household' rule. From late September we invited those who wished to watch the pre-recorded service in church, and also re-started the 6pm service at St Wulstan's.

We began live-streaming the 10.30am service from church at the start of October, with the new 9am service beginning mid-October, while we continued to open both St Stephen's and St Wulstan's to those who wished to come. For the second lockdown in November, church was closed and we live-streamed the 9am and 10.30am services, with 6pm on Zoom. When the lockdown ended in December, we went back to having a congregation present at 9am and live-streaming the 10.30am service with a congregation present, and that continued to the end of the year.

All of this shows how much change there was. It would hardly have been possible, and would certainly have been much more traumatic, without the inventiveness, effort and flexibility of all those involved in delivering, editing and live-streaming the services and the patience, adaptability and understanding of the whole congregation. Thank you.

*Chris Hobbs*

## **Fellowship Groups**

Fellowship Groups remain central to our vision of 'making disciples of Jesus ... by prayerfully speaking God's word' especially with the aim of 'establishing' and 'equipping' us as God's people. They were especially important this past year in keeping people connected, cared for and prayed over during the pandemic. A few new people joined groups, and many of the women from the Tuesday Morning Group joined their husbands in evening groups, which became possible when fellowship groups started meeting on Zoom in March.

There are still 15 groups (10 meeting on Wednesday evening, the Tuesday Morning Group for women, two on Tuesday afternoon, one early morning Wednesday for men, one on Thursday evening), and over 150 people involved.

The Bible studies continued to follow the morning sermon series, with studies in Equipped to Serve, Psalms, Mark 7-8, Psalms (again), Acts 13-14 and Philippians.

*Chris Hobbs*

## **Equip**

Equip is a one-year in-house training course designed to equip ordinary Christians to be 'self-starters', able to get on with gospel ministry without needing to be asked. In its first four years a total of 18 people have done the course, and they are mostly involved in some kind of gospel ministry now.

Equip did not run in 2019-20 while the Vine Project was running, and it did run during 2020-21 due to COVID-19.

*Chris Hobbs*

## **World Mission**

"How beautiful on the mountains are the feet of those who bring good news....!" (Isaiah 52:7)

As a church we are committed to mission locally and globally. The task of the World Mission Committee is to keep the vision of World Mission fresh in the life of our church, and to support those the church has commissioned for the mission field.

The Committee met three times in 2020. We prepared a paper entitled "A Vision for World Mission", setting out our church's commitment to world mission, and the practical steps we need to take. This was approved by the PCC in November 2020. We were given a budget of £43,650, which we shared between our Mission Partners, although we are aware that a number of our Mission Partners are not sufficiently funded. Mark and Rebekah Fox were adopted as "Candidate Mission Partners" while they are studying at Oak Hill prior to applying to serve with OMF in East Asia.

Because of the Covid situation, we were not able to have our usual World Mission Sunday programme. Instead, we were able to host a well-attended Zoom meeting with all our Mission Partners in which they shared valuable insights. Our Mission Partners are each linked with a Fellowship Group, and each month

one of our Mission Partners is featured in the church prayer meeting. Vaughan Thomas from Open Doors spoke again at our Suffering Church Sunday in November, and we have established a regular prayer breakfast for the Open Doors and the suffering church every two months or so.

Our Mission Partners, like all of us, faced particular challenges in 2020 because of the pandemic, but this has also provided new opportunities, particularly through online platforms:

- John and Ruth McNeill, completed four years in Denmark and returned to UK, John to head up digital media strategies for Agapé Europe, Ruth to head up the Agapé support office in Birmingham.
- Phil and Ceri Keates had to shift their FamilyLife workshops online, with some encouraging results; Phil's Bible teaching for Agapé staff also went online.
- Mike and Linnet and their family have spent much of 2020 here with us as they were not able to travel back to their workplace, but this has provided opportunities to meet with Muslims here.
- Lyn and Andrew Griffin's digital media work for Agapé Italia could continue unabated, finding new ways to connect with students, and helping Agapé teams in other countries to do the same.
- Mike and Rachel Hill had to make significant changes to connect with international students online and other ways consistent with the Covid restrictions, opening ways to share the gospel.
- Jomo Nderitu's youth ministry in Kenya was also somewhat constrained but still managed to hold training and outreach activities across Marsabit Diocese.

*Nick Devas,  
Chair, World Mission Committee*

## **Men's Ministry**

Men's ministry has continued slowly this year due to the pandemic. There have been two Men's Breakfasts with everyone providing their own food, in May on Loving your body where we considered what the bible says about our bodies and the implications of that for a wide range of topics; and in July on serving God in the workplace. Some of us attended the Midlands Men's Convention online in November with John Stevens speaking on living for Christ in a changing, risky world. Blokes with Books also met online to discuss Questioning Evangelism by Randy Newman, The Good God by Mike Reeves, and Gentle & Lowly by Dane Ortlund. A couple of online gatherings for a drink and a chat happened.

*Andy Martin*

## **Children's Work**

2020 has been a crazy year, full of chaos and confusion and change.

But several things have remained the same...

God is still in charge and Jesus still loves his church and the children that are part of it. It was good to remember that even though we have been separated, some of us here and some of us there, God is with us.

Our vision to partner with parents and carers to make disciples of Jesus has also stayed the same – it's just looked a bit different in lockdown!

January started off with thoughts of holiday club, plans for children moving up into Sunday Club and ideas for all sorts of activities. Then... lockdown!

We were concerned to make some sort of routine and structure for children who might be feeling a bit bewildered and confused. We also wanted to create a place where children could connect with one another. And we wanted to keep reassuring them of the unchanging and good truths of the Gospel.

Therefore, we moved Explorers (7 to 10 year olds) to Zoom (still on Thursday evenings at the usual time).

This has been a constant source of joy! The children have largely remained enthusiastic and keen to take part. We've continued to look at the Bible together, learning about King David, remembering the joy in Luke's gospel and learning skills that will help us read the Bible for ourselves. We've also played EVERY SINGLE ZOOM GAME that has ever been invented!

During the first lockdown we ran a mid-week Zoom group for the Climbers aged children. This was a lovely time of sharing news, singing together and hearing Bible stories.

As the way we did services changed we had to adapt the children's work. We started a weekly "Family Bible Time" that was available for people to watch as households at any point in the week. Christy Fung (our then Ministry Trainee) and I recorded sessions that included a Bible talk, chat, a game and something to make and do. These were great fun to put together (though the technology was a challenge at times).

As lockdown ended and we could meet in person again, we launched the gam service (aimed at households with under 11s). In order to make it COVID secure, numbers were limited and households sat on spaced out picnic blankets. This service has been really lovely. It's been a delight to see households chatting, praying and learning together. We have been looking at the same parts of the Bible as the 10.30 service.

I'd like to say a massive thank you to the Explorers Zoom team who have faithfully served this group every week. They have sung, played, made and taught the Bible with cheerfulness, enthusiasm and real love and concern for the children (even amongst difficult work and home situations themselves).

Thank you too to the wider Children's team who have hosted Zoom meetings, served as stewards and led in other mid-week or one off groups. They have been adaptable and servant- hearted.

Thank you to parents and carers who have worked hard to enable the kids to have access to devices, encouraged them to come, joined in to help their child and have persevered through really tough times.

And thank you to the kids. You've been fab! We thank God for you.

### **Work in schools**

Unfortunately, we have been unable to go into schools to deliver assemblies. However, with Allan Ooi's help, I was able to record and package a harvest and Christmas assembly to send to schools for them to show in classrooms.

Andy Martin and I were also invited to take part in a pre-recorded Carol Service for Raddlebarn School.

Please pray that we will be able to continue with schools work in the near future.

*Helen Buckley  
Children's Worker*

### **Stay and Play**

In common with many other church activities Stay and Play was affected by Covid 19.

We met for the first 3 months of 2020 but closed our doors just before the lockdown in March 2020.

In the Summer term we sent out postcards to all those who were registered with us in an attempt to keep in touch.

Other than that we have relied on personal friendships to stay in contact with people. Plans for a 'baby group' were discussed in the Autumn term, but the second and third lockdowns have put those plans on hold for the time being. We are praying that it might be possible to start something up again after Easter.

*Helen Hobbs*

### **Dad's Stay and Play**

This year sadly we have not managed any sessions of Dads' Stay & Play because of the pandemic. In normal times a faithful team of men serve the younger men with their children this way, providing bacon butties and coffee and tea on tap, manning the welcome desk and chatting to the men who come with little ones. We were regularly getting around 20 men with their children/grandchildren and we saw many of the same faces returning each month. Over half of these are not regular church members and we are seeing relationships growing through it. We hope to be able to pick up these relationships once lockdown lifts.

*Andy Martin*

### **Youth work**

In almost every area of life, 2020 was a uniquely challenging year. Our youth work was not immune to the effects of the global pandemic, and much had to change at great pace. But through it all, God our Father has been faithful as we have continued to pursue our vision: "Partnering with parents in making disciples of Jesus".

**Pathfinders** began the year much as before: We met on Thursday evenings and Sunday's at the 10am service. It is strange to think back to sitting together, sharing out the Gold Bars and opening our Bibles, but we trust that we will do it again one day soon!

When lockdown started, we took a couple of weeks to ensure that we had properly considered online safety and safeguarding before launching Explorers and Pathfinders on Zoom. We have met on Thursday evenings to catch up with each other, play games and look at the Bible. We've studied The Lord's Prayer, King David (1 and 2 Samuel), 1 Peter, and Luke 1-2 (Christmas!).

Over the summer break we had chance to look at a devotional book called "Dig into Matthew" – working our way through Matthew's Gospel. We met up a few times on Zoom to chat about what we had been reading and learning, which was really encouraging.

Our leaders for Pathfinders in 2020 were Tom Bryant, Christy Fung, Charlie Robinson and Sophie Hobbs (from November).

Sadly our annual weekend away in October had to be cancelled – we hope this might be possible in 2021, so keep your eyes peeled for details!

**Cross Section** (for years 10-13) continued in 2020, at first meeting on Sundays before the 6pm service, when we ate toasties, studied the Bible and played bizarre games. We looked at some key doctrines of the Christian faith. We also met on Thursday afternoons for a more in depth Bible study, accompanied by cereal.

We quickly started meeting online on Thursdays for a Bible study in Lockdown #1 and into the summer term, but in September were able to meet up in-person on Sundays at 4pm, using the Cranmer Room with chairs spaced at 2m distance. It was quite a strange experience, with lots of muffled mask mishaps, but we enjoyed being able to do it. Lockdown #2 meant that this was no longer possible, and we switched to meeting online again. We still had some fun times though – a particular highlight were our "bake-along"

sessions, where we each made brownies and sausage rolls under the instruction of our most talented bakers (Thanks Naomi Bryant and Helen Hobbs!). My apologies for the mess made of kitchens... I hope you were compensated satisfactorily with the baked goods in question!

Examples of our Bible teaching this year are a series looking at the evidence for Jesus (Uncover:Luke), Genesis 1-3, Jonah, and 1 Peter.

During 2020 Cross Section was led by Tom and Naomi Bryant, Helen Buckley, and Imogen Prasad, as well as Helen Hobbs and Ruth Griffith, who helped as interpreters for one of the members.

I would like to record my thanks:

- To God our Father, who has sustained our work amongst young people through this really difficult time.
- To our leaders, who have worked so faithfully and diligently to love and serve the youth.
- To parents and carers, who have continued to encourage their young people to log-on and join in whilst juggling jobs, furlough, home-schooling and making the dinner!
- To the young people themselves, for persevering during this difficult trial, and especially to those who have continued to come despite not loving Zoom (who does!?) so that they can encourage others.

*Tom Bryant*  
Youth Worker

## **Students**

Life pre- COVID-19 seems a distant memory – so much has changed. 'Disruption' summarises much of our experience this year, with much happening online.

### ***Autumn Term 2020***

In September, Jess Stileman and David Li joined Ben Wells and Michael and Jill Webb as Rooted leaders, with Christy Fung stepping down.

Evening Services briefly resumed at St Wulstan's following strict COVID guidelines. Some students were able to visit during these early weeks.

Tuesday Rooted began online, due to the restrictions, looking at the book of Luke, with other seminars such as "persevering through COVID-19."

A small but faithful group of students emerged throughout the term finishing with an online Christmas party: students received special Christmas 'goodie boxes' of mince pies, sausage rolls, Christmas hats and a talk about how Jesus is our true 'comfort and joy' (Luke 2:21-38).

### ***Spring Term 2021***

At Tuesday Rooted online, students studied the book of Acts together, whilst a book group also met to discuss "Stay Salt." These envisioned and emboldened us to make Jesus known, strengthened by the Holy Spirit. Students also took part in the CU online Events Week 'Story' Birmingham (15<sup>th</sup>-19<sup>th</sup> February).

Other topics looked at were the theme of 'Suffering', whilst a 'Staycation' was booked for March – a day of talks and activities to grow and encourage us as a group.

We are unclear what the rest of the year will bring, but we trust that our Sovereign Lord will continue to grow us as Christians and use us in making Jesus known, in the power of His Spirit.

*Ben Wells*

## International Students

In thinking about our church's forthcoming 150<sup>th</sup> anniversary, I was struck by how different the composition of our church is compared to what it must have been 150 years ago, not least in how international we are now. One of the main elements of this is international students. Over the past three decades, thousands of students from all over the world have come to study in our city's universities, and a great many of them live in our parish. This has provided a wonderful opportunity for the church to show Christian welcome and friendship, and that in turn provides opportunities for the gospel.

The main elements of our ministry in this area are the Globe Café, which (under normal circumstances!) meets weekly at St Wulstan's, and is run in conjunction with Friends International; home hospitality; and international Bible studies (mainly Chinese and Indonesian, but including internationals joining the Rooted student group). In addition, a number of international students are drawn to join our church during their time here.

2020 was, of course, unusual. Like everything else, Globe Café had to move online, but we are grateful to the Friends International team for enabling us to keep it going week by week. Home hospitality became impossible for much of the year, although new ways of connecting online and through socially distanced walks, etc. proved popular. With fewer international students arriving in the autumn, some of the regular activities were put on hold. But international Bible studies continued online, and new opportunities emerged for Bible studies with those who returned to their home countries, particularly China.

It was a joy to share in the baptism of a visiting academic (held in our garden in the summer), and of two international students during the autumn.

From September, Chris Stonehouse took on the leadership of Globe Café. We thank God for the great team of people committed to serving international students here.



*Nick Devas*

## Music

Like many areas of church life, music ministry looked somewhat different in 2020.

As our services moved online, we had to find new ways of using music in our services – we tried various things including singing together on Zoom and pre-recorded videos from the writers of the songs themselves. In the latter part of the year, many of us really appreciated having 'live' music from our church music team again, even if we couldn't sing along in the church building.

Singing is a natural response to God's redeeming work in our lives, so being unable to sing together has been hard for many of us. How we long to be able to sing together again!

Through the difficulties of 2020, we have learnt some new songs that have really helped us reflect on our good God and all he does for us. Here are some of the words from the songs we've been learning. Can you recognise which song each lyric comes from?

*"Who holds our faith when fears arise?  
Who stands above the stormy trial?  
Who sends the waves that bring us nigh*

*Unto the shore, the rock of Christ?"*

*"In the longest day, know the vict'ry is won;  
Do not fear the world, he has overcome,  
You are safe in him covered by his love."*

*"Upon His head, a crown of thorns.  
Upon His heart, a broken world.  
The wage of sin, the weight of our transgressions,  
Upon Him, upon Him."*

*Allan Ooi*

## **Day Centre**

Since the beginning of the Coronavirus pandemic our helpers have had weekly telephone contact with our members and report how resilient they all are. I have visited them from time to time with gifts and flowers and sent out newsletters. In these I include a brief gospel thought to encourage members to focus their thoughts on Jesus and our father God.

Sadly, Margaret Brown, a founder member of the Day Centre and a longstanding member of St Stephens, died in the last 12 months. Although none of us could attend the funeral the cortege stopped outside the church so Chris Hobbs could pray for Margaret's family and those of us who were present to mark her passing.

It is hard to imagine what the future ministry to this group will look like when we are free to meet again. We are few in number so it may be time to reflect on how the church might continue to meet the needs of older people in the church and the community.

*Jean Phillips*

## **Christians Against Poverty : Birmingham South Debt Centre**

Covid has had a huge impact on the service Christians Against Poverty can provide. Clients can no longer be visited in their homes and all advice is given over the phone or internet which has proved challenging. However new systems have been put in place and the charity continues to offer the best possible service to its clients whilst adhering to Covid and FCA regulations.

Christians Against Poverty (CAP) is a debt counselling charity which partners with local churches to tackle the root causes of poverty right in the heart of the community.

St. Stephen's is one of five local churches which finance and support the South Birmingham Debt Centre. Our centre is managed by Judy Ward, a member of Christ Church working alongside Nicky Sammons.

Each client self-refers to CAP Head Office where the appointments are allocated. Nicky then arranges to visit each client in their home to gather financial information, offer support where there often is none, and give them the opportunity to hear the gospel (95% of clients respond positively to prayer).

All information gathered goes to head office where a budgeting plan is drawn up enabling the client to become debt free if they implement the recommendations and work in partnership with CAP. The path is rarely straightforward and many clients require a lot of additional support as they go through the process as in many cases they are struggling with other issues as well as debt. These can include physical and mental health issues, job loss and abusive relationships. We have been greatly encouraged to see how God can provide even in the most difficult of situations.

Nicky is always accompanied on each visit by a volunteer from one of the partner churches, who can offer

friendship, support and prayer as appropriate. There is a constant need for more volunteers who can help in this way, especially anyone who is free during the day.

Despite Covid restrictions seven clients became debt free in the last year. And at Christmas time all our clients still received generous food and gift hampers either donated by a local business or purchased with donations. And at half term families were given vouchers to buy toys or crafting materials for their children.

This has been a challenging time for CAP and our prayer is that we would continue to look to God's strength for the best ways to serve people in our community and ultimately point them to Jesus.

If you would like to know more, or might be interested in helping with this work, do please speak to me, Richard or Helen.

*Nicky Sammons*

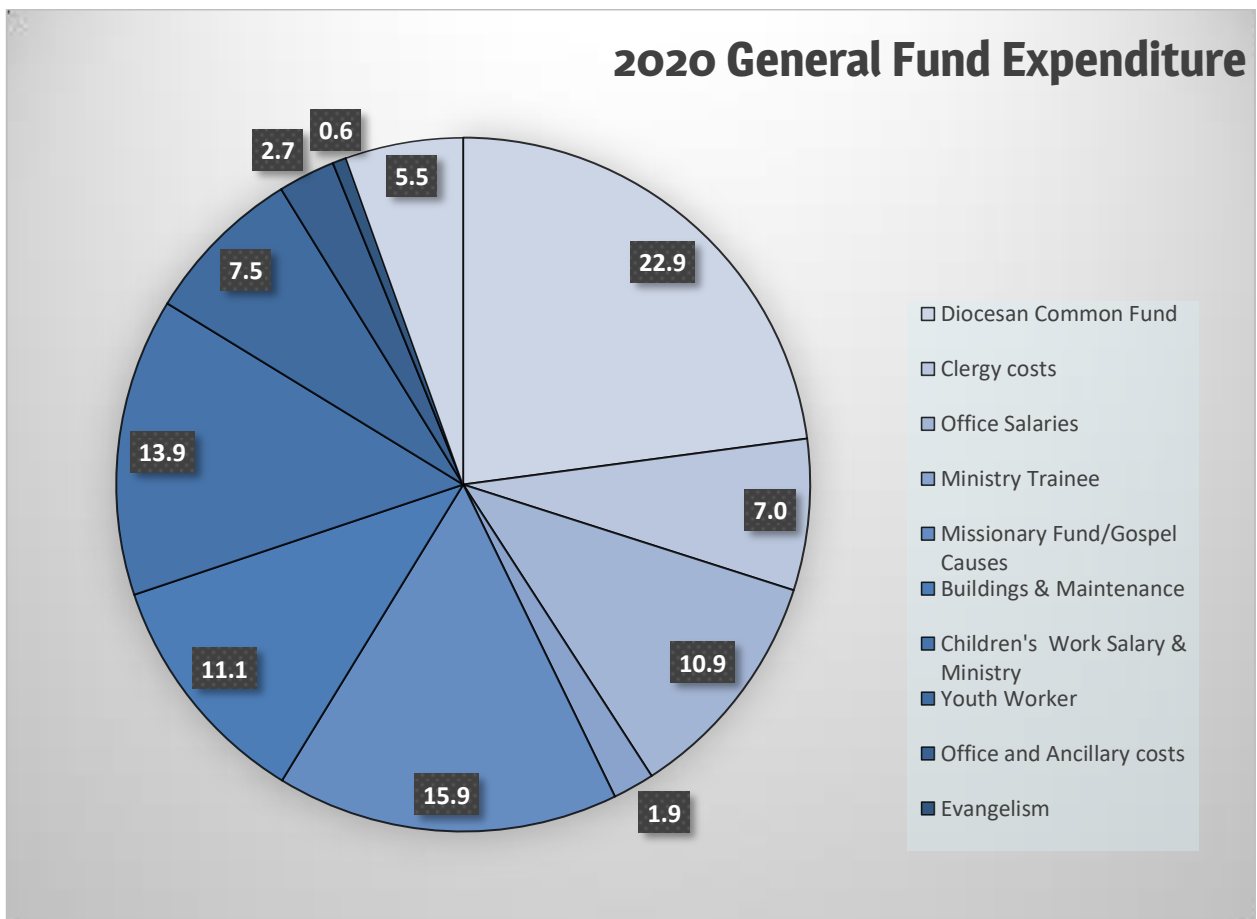
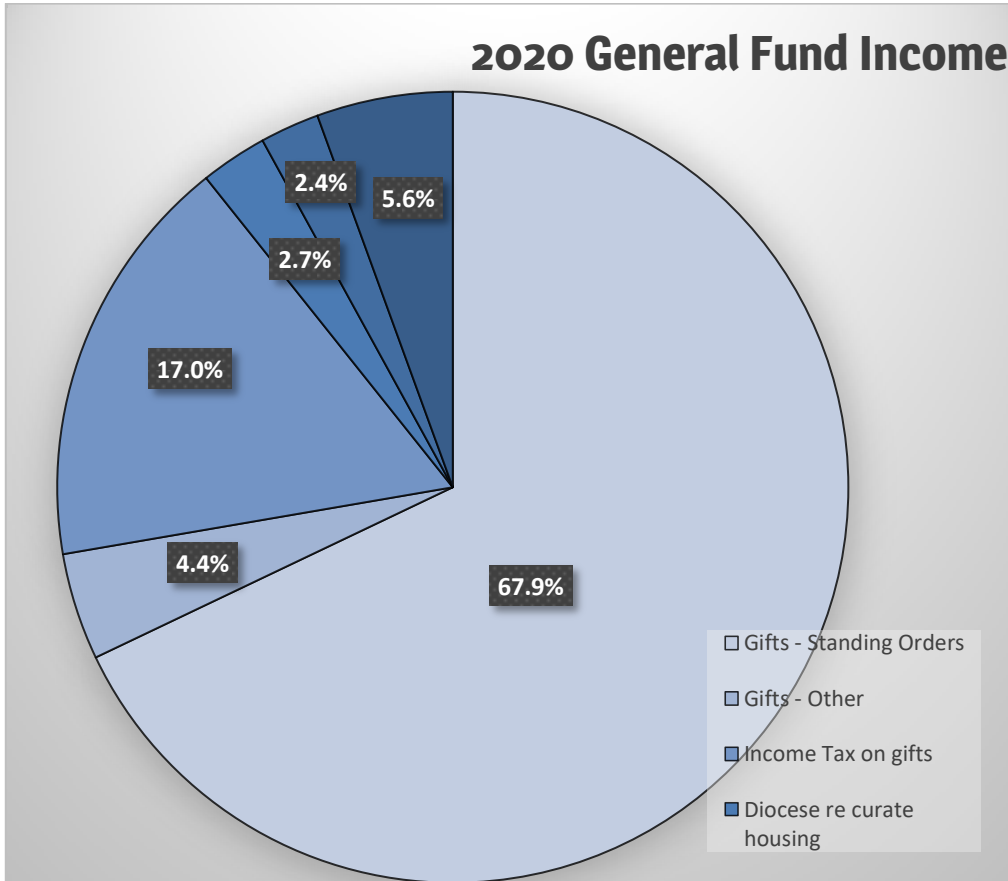
### **Churches Together Winter Night Shelter**

The Covid pandemic has prompted national and local government to provide extra facilities for night shelter for homeless people, including those who do not qualify for benefits. The result is that there are fewer people sleeping rough although with less or no help in the evenings from volunteers.

In order for St. Stephen's to keep in touch with developments, Maurice Sinclair has continued as a member of a Churches Together committee. Current restrictions do not make it possible to create a new night shelter, and so the committee has taken the decision to transfer its funds to Birmingham City Mission, Reach Out Network Ministries and Tabor House, dividing them equally between the three. The committee will remain alert to any new possibilities of helping the homeless.

*Maurice Sinclair*  
January 2021

# Financial Statements



## STATEMENT OF FINANCIAL ACTIVITIES 01 JAN 20 TO 31 DEC 20

01 Jan 19 - 31 Dec 19		Unrestrd Funds	Restrict Funds	Endowmnt Funds	01 Jan 20 - 31 Dec 20
All Funds		£	£	£	Total Funds £
<b>Incoming Resources</b>					
302,294	Incoming resources from donors	246,033	58,274	-	304,307
4,375	Grants received	7,630	-	-	7,630
19,205	Income from operating activity	12,167	1,199	-	13,366
48	Activities to generate funds	-	-	-	-
386	Income from Investment	289	-	-	289
-----		-----	-----	-----	-----
326,310	Total Incoming Resources	266,119	59,473	-	325,592
<b>Resources Expended</b>					
461	Cost of Generating Funds	-	-	-	-
44,716	Grants	2,182	54,577	-	56,759
286,104	Expenditure on church work	214,717	67,430	-	282,147
556	Buildings development	-	391	-	391
344	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
332,183	Total Resources Used	216,999	122,398	-	339,397
-----		-----	-----	-----	-----
(5,873)	NET RESOURCES BEFORE TRANSFERS	49,120	(62,925)	-	(13,805)
<b>Transfers Between Funds</b>					
-	Miscellaneous Transfers	(56,267)	56,267		-
-----		-----	-----	-----	-----
(5,873)	NET INCOMING/OUTGOING RESOURCES	(7,147)	(6,658)	0	(13,805)
<b>Gains and Losses on Fixed Assets</b>					
-----		-----	-----	-----	-----
(5,873)	NET MOVEMENT IN FUNDS	(7,147)	(6,658)	0	(13,805)
495,134	Fund Balances Bt Fwd 01 Jan 20	453,730	35,530	0	489,260
-----		-----	-----	-----	-----
489,260	FUND BALANCES CD FWD 31 Dec 20	446,583	28,872	0	475,455
=====		=====	=====	=====	=====

## BALANCE SHEET AT 31 DEC 2020

31 Dec 19 £		31 Dec 20 £
	<b>FIXED ASSETS</b>	
392,245	Buildings at Cost	392,245
	<b>CURRENT ASSETS</b>	
13,368	Income tax reclaimable	4,405
893	Other debtors	480
8,378	Prepayments	6,761
-----		-----
22,640	<b>Total Debtors</b>	11,646
	<b>Cash At Bank and In Hand</b>	
16,769	Lloyds Bank Current Account	8,157
10,753	Lloyds Bank Treasurers Account	16,663
1,000	St Stephens Building Fund CBF	1,000
338	Cash	80
51,000	St Stephens/St Wulstans CBF	51,000
-----		-----
79,861	<b>Total Cash At Bank and In Hand</b>	76,900
-----		-----
102,501		88,546
-----		-----
	<b>CURRENT LIABILITIES</b>	
	<b>Creditors Due Within One Year</b>	
106	Diocesan Fees Payable	-
1,312	Other Creditors	-
251	Accruals - Missionary Giving	-
3,637	Accruals - Other	5,337
180	Lloyds Bank Credit Card	-
-----		-----
5,486	<b>Total Creditors Due Within One Year</b>	5,337
97,014	<b>NET CURRENT ASSETS</b>	83,209
489,260	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	475,454
-----		-----
489,260	<b>NET ASSETS</b>	475,454
=====		=====
	<b>Represented by Funds</b>	
	<b>Unrestricted Funds</b>	
57,800	Parish General Fund	51,131
392,246	Property Fund	392,246
-	PCC Reserve Fund	-
3,685	Discretionary Fund	3,207
-----		-----
453,731	<b>Total Unrestricted Funds</b>	446,584
	<b>Restricted Funds</b>	
3,542	Missionary Fund	4,887
11,664	St Stephen's Building Fund	4,045
7,255	Day Centre Fund	7,021
104	Stay and Play Fund	253
1,096	Winter Night Shelter	1,096
(2,647)	Youth Worker Fund	7,245
12,169	Associate Minister Fund	1,439
2,345	Ministry Trainee Fund	1,131
-	Maduk Fund	1,753
-----		-----
35,529	<b>Total Restricted Funds</b>	28,870
-----		-----
489,260	<b>TOTAL FUNDS</b>	475,454
=====		=====

SUMMARY OF MOVEMENTS ON ALL FUNDS 01 Jan 20 TO 31 Dec 20

BALANCE 01 Jan 20 £	FUND	INCOME £	EXPENSES £	TRANSFERS /GAINS £	BALANCE 31 Dec 20 £
UNRESTRICTED FUNDS					
57,800	Parish General Fund	265,252	216,154	(55,767)	51,131
392,246	Property Fund	-	-	-	392,246
-	PCC Reserve Fund	-	-	-	-
3,685	Discretionary Fund	867	845	(500)	3,207
-----		-----	-----	-----	-----
453,731	Totals of Unrestricted Funds	266,119	216,999	(56,267)	446,584
RESTRICTED FUNDS					
3,542	Missionary Fund	1,551	44,306	44,100	4,887
11,665	St Stephen's Building Fund	2,104	391	(9,333)	4,045
7,254	Day Centre Fund	798	1,031	-	7,021
104	Stay and Play Fund	401	252	-	253
1,096	Winter Night Shelter	-	-	-	1,096
(2,647)	Youth Worker Fund	17,328	28,436	21,000	7,245
12,169	Associate Minister Fund	27,826	38,556	-	1,439
2,345	Ministry Trainee Fund	5,962	7,176	-	1,131
-	Maduk Fund	3,503	2,250	500	1,753
-----		-----	-----	-----	-----
35,528	Totals for Restricted Funds	59,473	122,398	56,267	28,870
-----		-----	-----	-----	-----
489,260	TOTALS FOR ALL FUNDS	325,592	339,397	-	475,455
=====		=====	=====	=====	=====

NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 19- 31 Dec 19 £		01 Jan 20- 31 Dec 20 £
3,119	Parish General Fund	(6,669)
1,628	St Stephens Building Fund	(7,620)
(4,700)	Youth Worker Fund	9,892
6,268	Associate Minister Fund	(10,730)
3,685	Discretionary Fund	(478)
(3,337)	Movement on other funds	1,800
-----		-----
(5,873)		(13,805)
=====		=====

INCOME AND EXPENDITURE ACCOUNT AND FUND MOVEMENTS  
01 Jan 20 TO 31 Dec 20

01 Jan 19 - 31 Dec 19	Parish General Fund (Unrestricted Fund)	2020 Budget 12 Months	01 Jan 20 - 31 Dec 20
£		£	£
	<b>Income</b>		
5,329	Gifts - Loose Cash/Cheques	3,040	1,765
1,206	Gifts - Envelopes	1,150	294
185,399	Gifts - Standing Orders	183,024	186,501
5,784	Gifts - CAF/UKET	4,800	4,400
45,527	Income Tax on gifts	45,489	46,664
-	Payroll giving / GYE	-	-
820	Gifts - Giving Response	35,927	5,540
470	Bookstall sales	500	53
863	Wedding/Funeral Fees	1,000	3,276
480	Other income/sales(excl books)	3,000	2,310
11,565	Room Hire Income	9,500	6,660
4,375	Diocese re Curates Housing	7,500	7,500
380	Interest	375	289
-----		-----	-----
262,200	<b>TOTAL INCOME</b>	295,305	265,252
-----		-----	-----
	<b>Expenditure</b>		
61,729	Diocesan Contributions	62,799	64,362
27,357	Admin & Finance Salaries	40,478	30,762
2,356	Ministry Trainee Costs	6,600	5,436
7,240	Clergy Expenses	6,250	5,789
1,067	Staff Expenses	1,300	217
380	Speakers Expenses	700	-
5,371	Office	5,500	5,208
36,063	Children's Worker - Salary	36,922	35,847
928	Youth work	1,500	857
1,252	Children's work	1,500	1,220
6,299	Insurance	6,500	5,556
14,937	Buildings/Maintenance	12,407	12,194
10,670	Heat, Light and Power	11,000	8,869
6,068	Cleaning	6,200	4,220
344	Consultancy and Inspection	250	100
32	International Student Worker	-	-
8,679	Curates Expenses	16,000	14,020
750	Midlands Gospel Partnership	750	750
-	Weekend Away / at Home	-	-
861	Music	949	898
730	Student Work	800	913
3,521	Evangelism	2,500	1,818
1,581	Parish Computer Systems	1,060	2,178
98	PA Systems Equipment	500	9,660
461	Bookstall Costs	-	-
2,642	Miscellaneous Expenses	2,250	3,088
7,446	Unbudgeted expenditure	-	-
133	103 Bournbrook Road	900	419
935	Kitchen	1,000	121
1,531	St Wulstans restart	400	219
-	Associate Minister	-	-
2,000	CAP Contribution	2,000	1,433
41,800	Transfer to Missionary Fund	43,650	44,100
3,812	Transfer to Youth Worker Fund	21,000	21,000
-	Transfer from Building Fund	-	(9,333)
-	Contingency	2,000	-
-----		-----	-----
259,081	<b>TOTAL EXPENDITURE</b>	295,305	271,921
-----		-----	-----
3,119	<b>SURPLUS (OR DEFICIT)</b>	-	(6,669)
54,681	Balance brought forward 01 Jan 20		57,800
-----			-----
57,800	Balance carried forward 31 Dec 20		51,131
=====			=====

**Missionary Fund (Restricted Fund)**

01 Jan 19 - 31 Dec 19 £		2020 Budget 12 Months £	01 Jan 20 - 31 Dec 20 £
	<b>Income</b>		
41,800	Transfer from Parish General	43,650	44,100
314	Specified Gifts	-	1,301
50	Income Tax on gifts	-	250
-----		-----	-----
42,164	<b>TOTAL INCOME</b>	43,650	45,651
-----		-----	-----
	<b>Expenditure</b>		
1,215	Chris Hobbs trip to Myanmar	1,000	256
2,200	Friends International re Hills	2,200	2,200
10,600	Agape re McNeills	10,800	11,000
8,700	Agape re Keates	9,650	10,000
10,300	Reach Across re Harveys	10,600	11,900
6,200	Agape re Griffins	6,500	6,500
251	Specific Gifts - Open Doors	-	(50)
-	Short term assignments	500	-
2,000	Support for Foxes	2,000	2,000
500	Crosslinks re Marsabit youth	500	500
-	Weekend at Home costs	400	-
-----		-----	-----
41,967	<b>TOTAL EXPENDITURE</b>	44,250	44,306
-----		-----	-----
197	<b>SURPLUS (OR DEFICIT)</b>	(600)	1,345
3,345	Balance brought forward 01 Jan 20		3,542
-----			-----
3,542	Balance carried forward 31 Dec 20		4,887
=====			=====

St Stephen's Building Fund (Restricted Fund)

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
	<b>Income</b>	
1,419	Donations - Cash	-
280	Donations - Standing Orders	1,691
432	Income tax reclaimed	413
48	Income from events	-
5	Bank Interest	-
-----		-----
2,185	<b>TOTAL INCOME</b>	2,104
-----		-----
	<b>Expenditure</b>	
-	Professional expenses	-
180	Storage and equipping	-
-	Transfer to Parish General Fund	9,333
377	Sundry maintenance & repair costs	391
-----		-----
557	<b>TOTAL EXPENDITURE</b>	9,724
-----		-----
1,628	<b>SURPLUS (OR DEFICIT)</b>	(7,620)
10,036	Balance brought forward 01 Jan 20	11,665
-----		-----
11,665	Balance carried forward 31 Dec 20	4,045
=====		=====

PCC Reserve Fund (Unrestricted Fund)

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
-	<b>Income</b>	-
-----		-----
-	<b>TOTAL INCOME</b>	-
-----		-----
	<b>Expenditure</b>	
6,000	Transfer to Youth Worker Fund	-
-----		-----
6,000	<b>TOTAL EXPENDITURE</b>	-
-----		-----
(6,000)	<b>SURPLUS (OR DEFICIT)</b>	-
6,000	Balance brought forward 01 Jan 20	-
-----		-----
-	Balance carried forward 31 Dec 20	-
=====		=====

**Day Centre Fund (Restricted Fund)**

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
	<b>Income</b>	
4,158	St Stephens Day Centre Income	798
12	Donations - Cash	-
----- 4,170	<b>TOTAL INCOME</b>	----- 798
	<b>Expenditure</b>	
1,646	Milk, Food, Cooks wages & Cake	330
-	Christmas meal	-
2,204	Shencare Transport	580
158	Other Sundry expenses	121
80	Contribution to oven cleaning	-
----- 4,088	<b>TOTAL EXPENDITURE</b>	----- 1,031
82	<b>SURPLUS (OR DEFICIT)</b>	(233)
7,172	Balance brought forward 01 Jan 20	7,254
----- 7,254	Balance carried forward 31 Dec 20	----- 7,021
=====		=====

**Stay and Play Fund (Restricted Fund)**

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
	<b>Income</b>	
1,669	Stay and Play - Income	401
----- 1,669	<b>TOTAL INCOME</b>	----- 401
	<b>Expenditure</b>	
1,631	Stay and Play - Expenditure	252
----- 1,631	<b>TOTAL EXPENDITURE</b>	----- 252
38	<b>SURPLUS (OR DEFICIT)</b>	149
66	Balance brought forward 01 Jan 20	104
----- 104	Balance carried forward 31 Dec 20	----- 253
=====		=====

**Youth Worker Fund (Restricted Fund)**

01 Jan 19 - 31 Dec 19 £		2020 Budget 12 Months £	01 Jan 20 - 31 Dec 20 £
	<b>Income</b>		
295	Gifts - Loose Cash/Cheques	-	-
11,270	Gifts - Standing Orders	13,583	9,728
500	Gifts - One Off	-	4,351
1,500	Gifts - Annual	1,875	-
3,366	Income Tax on gifts	300	3,249
-	Grants received	-	-
3,812	Transfer from Parish General	21,000	21,000
6,000	Transfer from PCC Reserve	-	-
-----		-----	-----
26,743	<b>TOTAL INCOME</b>	36,758	38,328
-----		-----	-----
	<b>Expenditure</b>		
23,638	Salary and pension costs	24,198	23,655
4,894	Oak Hill Fees	5,094	4,261
1,795	Travel costs to Oak Hill	2,400	335
1,116	Other Expenses	1,175	185
-----		-----	-----
31,443	<b>TOTAL EXPENDITURE</b>	32,867	28,436
-----		-----	-----
(4,700)	<b>SURPLUS (OR DEFICIT)</b>	3,891	9,892
2,053	Balance brought forward 01 Jan 20		(2,647)
-----			-----
(2,647)	Balance carried forward 31 Dec 20		7,245
=====			=====

**Associate Minister Fund (Restricted Fund)**

01 Jan 19 - 31 Dec 19 £		2020 Budget 12 Months £	01 Jan 20 - 31 Dec 20 £
	<b>Income</b>		
125	Gifts - Loose Cash/Cheques	-	-
20,838	Gifts - Standing Orders	22,452	18,877
250	Gifts - One Off	-	466
2,000	Gifts - Annual	4,000	500
5,586	Income Tax on gifts	6,443	4,543
3,000	Gifts - Stewardship	3,000	3,440
960	Gifts - CAF	960	-
-----		-----	-----
32,759	<b>TOTAL INCOME</b>	36,855	27,826
-----		-----	-----
	<b>Expenditure</b>		
36,813	Salary and pension costs	37,804	36,738
2,213	Council tax	2,065	1,818
-----		-----	-----
39,026	<b>TOTAL EXPENDITURE</b>	39,869	38,556
-----		-----	-----
(6,268)	<b>SURPLUS (OR DEFICIT)</b>	(3,014)	(10,730)
18,437	Balance brought forward 01 Jan 20		12,169
-----			-----
12,169	Balance carried forward 31 Dec 20		1,439
=====			=====

Discretionary Fund (Unrestricted Fund)

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
	Income	
3,098	Gifts - Discretionary Fund	700
587	Income tax on gifts	167
----- 3,685	TOTAL INCOME	----- 867
	Expenditure	
-	Grants	845
-	Transfer to other Funds	500
----- -	TOTAL EXPENDITURE	----- 1,345
3,685	SURPLUS (OR DEFICIT)	(478)
-	Balance brought forward 01 Jan 20	3,685
----- 3,685	Balance carried forward 31 Dec 20	----- 3,207
=====		=====

Ministry Trainee Fund (Restricted Fund)

01 Jan 19 - 31 Dec 19 £		01 Jan 20 - 31 Dec 20 £
	Income	
1,950	Gifts - Bank Transfers	5,030
395	Income tax on gifts	932
----- 2,345	TOTAL INCOME	----- 5,962
	Expenditure	
-	Disbursements	7,176
----- -	TOTAL EXPENDITURE	----- 7,176
2,345	SURPLUS (OR DEFICIT)	(1,214)
-	Balance brought forward 01 Jan 20	2,345
----- 2,345	Balance carried forward 31 Dec 20	----- 1,131
=====		=====

Maduk Fund (Restricted Fund)

01 Jan 19 -		01 Jan 20
31 Dec 19		- 31 Dec 20
£		£
	Income	
-	Gifts	2,765
-	Transfer from Discretionary Fund	500
-	Income tax on gifts	738
-----		-----
-	<b>TOTAL INCOME</b>	<b>4,003</b>
-----		-----
	Expenditure	
-	Grants and disbursements	2,250
-----		-----
-	<b>TOTAL EXPENDITURE</b>	<b>2,250</b>
-----		-----
-	<b>SURPLUS (OR DEFICIT)</b>	<b>1,753</b>
-	Balance brought forward 01 Jan 20	-
-----		-----
-	Balance carried forward 31 Dec 20	1,753
=====		=====

Winter Night Shelter Fund (Restricted Fund)

01 Jan 19 -		01 Jan 20
31 Dec 19		- 31 Dec 20
£		£
	Income	
-	Gifts	-
-	Transfer from Discretionary Fund	-
-	Income tax on gifts	-
-----		-----
-	<b>TOTAL INCOME</b>	<b>-</b>
-----		-----
	Expenditure	
-	Grants and disbursements	-
-----		-----
-	<b>TOTAL EXPENDITURE</b>	<b>-</b>
-----		-----
-	<b>SURPLUS (OR DEFICIT)</b>	<b>-</b>
1,096	Balance brought forward 01 Jan 20	1,096
-----		-----
1,096	Balance carried forward 31 Dec 20	1,096
=====		=====

## Parish of St Stephen and St Wulstan, Selly Park, Birmingham

### Notes to the financial statements 2020

#### Accounting policies

These are given in a separate paper and are based on the Church Accounting Regulations 2006, prescribed by the General Synod.

#### Unrestricted, Restricted and Endowment Funds

A list of funds can be seen in the detailed balance sheet at the bottom of page 3 of the financial statements.

The Parish General Fund is used to pay for the running costs and maintenance of the two centres, non clergy staff (including Children's Worker and Administrative staff), the Diocesan common fund, buildings insurance, clergy housing and other parish expenses. All running costs associated with the Day Centre are held in a separate fund as these were in the past subject to funding from Birmingham City Council.

The PCC approved a transfer of £44.1k during 2020 to missionary and charitable causes. This giving is reflected in the Missionary Fund. To emphasise the commitment to this purpose, the PCC has deemed this to be a restricted fund. This Fund also records where individuals have made specified gifts via the parish, which have been or will be passed onto the recipients concerned.

St Stephen's Building Fund is regarded by the PCC as a restricted fund. The Fund was established for the purpose of the Building for the Future project to renovate the church building, the majority of work being completed in 2015 and a small contingency balance left to meet unforeseen requirements linked to the project. During the year, a transfer of £9,333 was made from the Building Fund to the General Fund in respect of the installation of new equipment required to live stream services during the UK Coronavirus Lockdown. Although not envisaged in the original building project plans, the PCC considered these works to be wholly within the purview of the Fund and therefore deemed it appropriate to meet this cost with restricted funds.

The Property Fund represents the purchase of 103 Bournbrook Road which took place in June 2010 as housing for the Assistant Minister.

A Winter Night Shelter Fund was created in 2013 to help with the needs of homeless people. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund.

A Youth Worker Fund was created in 2017 in order to administer donations given specifically to fund the youth worker as well as his expenses. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund. The PCC approved a transfer of £21.0k from the Parish General Fund during 2020 to ensure that sufficient funds were available to cover Youth Worker Fund costs.

An Assistant Minister Fund was created in 2018 in order to administer donations given specifically to fund the Assistant Minister as well as his expenses. In order to ensure donations are only used for this purpose this is deemed to be a restricted fund.

#### Remuneration

The PCC's employees are paid from the Parish General Fund, Associate Minister Fund and Youth Worker Fund as appropriate.

## Parish of St Stephen and St Wulstan, Selly Park, Birmingham

### Notes to the financial statements 2020

#### Fixed Assets

This represents the purchase of 103 Bournbrook Road which took place in June 2010 to provide housing for the Assistant Minister.

#### Debtors and Prepayments

There are no significant debtors in the current year although a significant amount of income tax recoverable in respect of Gift Aid is due relating to unrestricted giving as well as donations to the various restricted funds. This balance was claimed in January 2021.

Prepayments relate to a proportion of the annual insurance premium paid in 2020 which relates to insurance cover in 2021 together other smaller advance payments relating to Church activities in 2021.

Following the end of the financial year, the PCC was made aware that the venue for its forthcoming church family weekend away has been placed into Administration. A deposit had been made of £500 as at 31 December 2020, which is currently recognised in Prepayments. The PCC understands that the Administrators are in discussion with a third party looking to acquire the venue as a going concern, which is likely to include the purchase of the current order book and recognition of payments made on account. Accordingly, no provision is deemed necessary in respect of this amount.

#### Current Liabilities

This primarily consists of amounts due for sundry items relating to the Parish General Fund incurred during the final quarter of 2020.

All Parish Share (Common Fund) contributions for 2020 were paid in full during the year.

#### Income

Donated general income is recorded in accounts for the Parish General Fund.

The proportion of tax efficient giving has increased to 96.1% of the maximum possible on the total donated income, excluding CAF and Payroll giving (2019 : 94.5%). Efforts to maintain this high rate of tax efficient donations / giving are part of a constant process in this area.

#### Related Party Transactions

The following members of the PCC had the following transactions with the parish during the year (other than the reimbursement of expenses incurred on behalf of the two churches):

C Hobbs, A Martin and B Wells received the following non specific expenses:

- mileage which was paid at Diocesan rates of 45p per mile (30p per mile outside the Diocese).
- contributions to housing and IT costs in line with PCC recommendations.

H Buckley was employed by the parish as a children's worker and received a salary of £31,469 and pension contributions of £2,674 were made on her behalf.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2020

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

The financial statements have been prepared under the historical cost convention.

#### **Funds**

The Parish General Fund, the Property Fund and the PCC Reserve Fund represent 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.

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 (e.g. St Wulstan's Brownies) nor those that are informal gatherings of Church members.

#### **Incoming Resources**

##### Voluntary income and capital sources

Offerings are recognised when received by or on behalf of the PCC.

Planned giving receivable under standing order is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised from the church bookstall are accounted for gross, as are donations for missionary purposes.

##### Other ordinary income

Rental income from the letting of church premises is recognised when the rental is paid.

##### Income from investments

Interest is accounted for when received except for interest due from HMR&C which is recognised when notified of the amount due.

#### **Resources used**

##### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

## Parish of St Stephen & St Wulstan, Selly Park, Birmingham

### Statement of Accounting Policies 2020

#### **Fixed assets**

##### Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

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

Equipment used within the church premises will be depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

A photocopier is leased by an agreement entered into in December 2016.

##### Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

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

**Vicar:**

Rev. Chris Hobbs  
18 Selly Wick Road  
Selly Park  
Birmingham

**Bank:**

Lloyds Bank  
142 Edgbaston Park Road  
Birmingham

**Independent Examiner:**

Dale Brusby  
11 Woodstock Court  
Birmingham

Chris Hobbs (Chairman)

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Section A Independent Examiner's Report

<b>Report to the trustees/ members of</b>	St Stephen's and St Wulstan's Churches, Selly Park		
<b>On accounts for the year ended</b>	December 2020	<b>Charity no (if any)</b>	1135051
<b>Set out on pages</b>	23-37		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2020.

**Responsibilities and basis of report** As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent examiner's statement** The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

**Signed:**  **Date:**

**Name:**

**Relevant professional qualification(s) or body**

**Address:**