



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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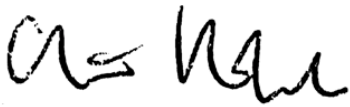
Introduction

*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,

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 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:

Budget	£11,000
Actual expenditure	£11,733.63

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

31st 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

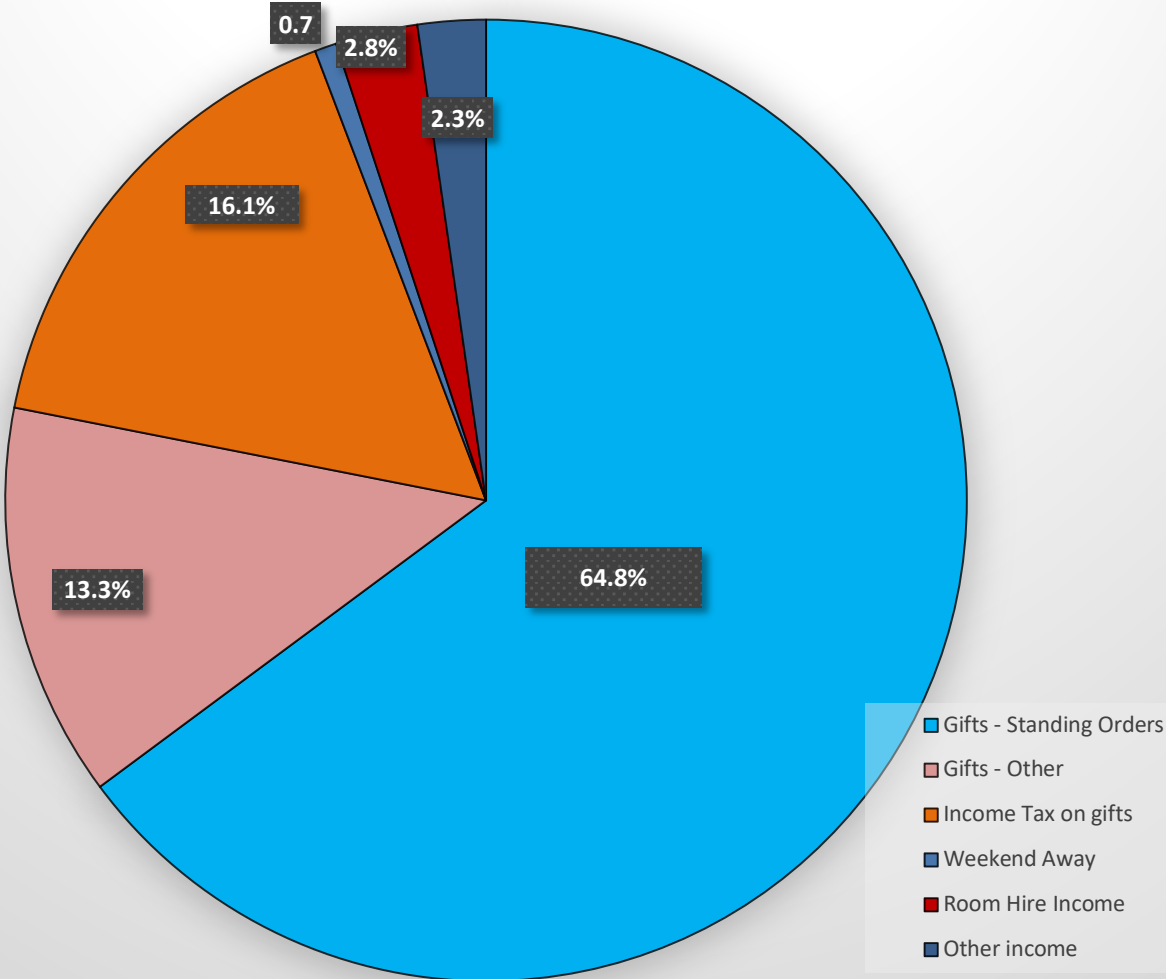
replaced by new people coming from HK. Most of those joining are Christians, and many but not all come to our church. With a team of six to eight, we can divide into small groups for simple conversations around a wide variety of topics. Recently, at their suggestion, we have been looking at material 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.

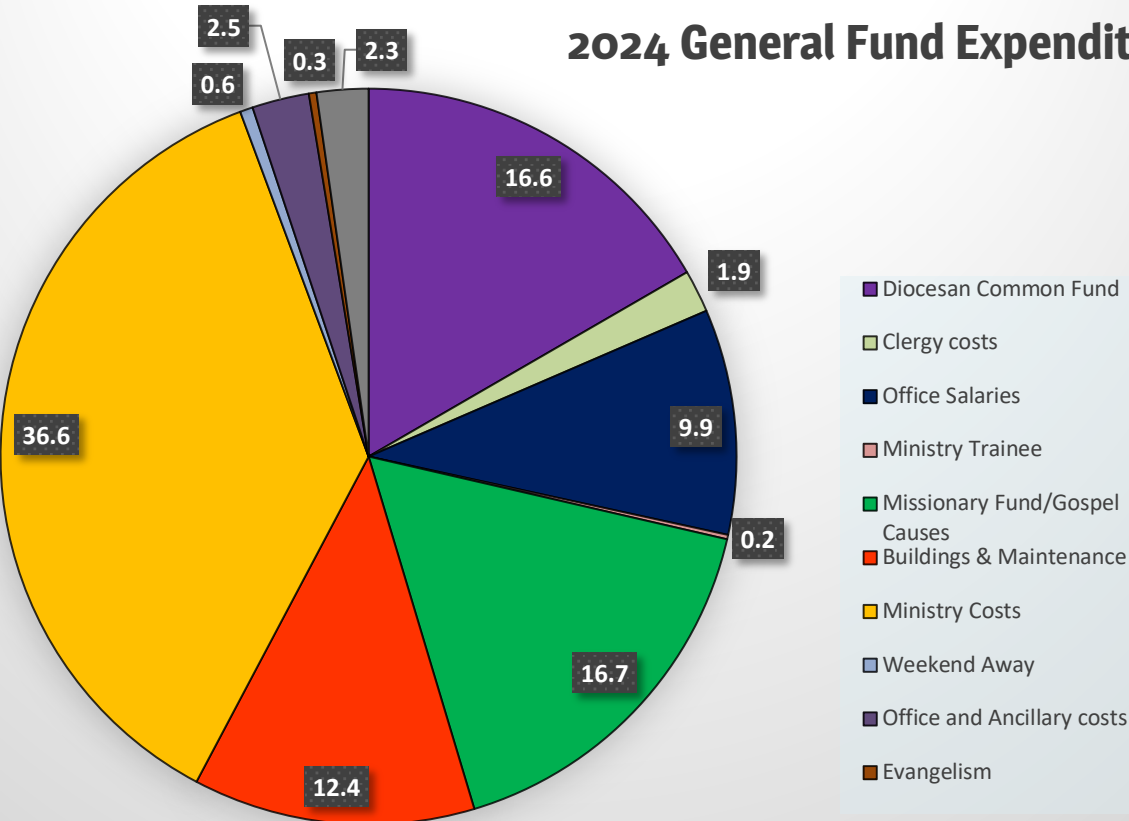
Nick & Pamela Devas, with Richard & Jean Phillips, Helen Hobbs, David & Sue Stokes, Gill Sinclair

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		01 Jan 24- 31 Dec 24			
All Funds		Unrestrd Funds	Restrict Funds	Endowment Funds	Total Funds
£		£	£	£	£
Incoming Resources					
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	Total Incoming Resources	374,604	3,782	-	378,386
Resources Expended					
375,856	Expenditure on church work	341,840	5,375	-	347,215
100	Governance costs	100	-	-	100
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375,956	Total Resources Used	341,940	5,375	-	347,315
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(29,416)	NET INCOMINGS /OUTGOINGS	32,664	(1,593)	-	31,071
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(29,416)	NET MOVEMENT IN FUNDS	32,664	(1,593)	-	31,071
460,491	Fund Balances B/fwd 01 Jan 24	442,825	17,665	-	460,490
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<u>460,490</u>	Fund Balances C/fwd 31 Dec 24	<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 £
	FIXED ASSETS	
392,245	Buildings at Cost	392,245
	CURRENT ASSETS	
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
	Cash At Bank and In Hand	
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
-----		-----
77,186	Total Cash At Bank and In Hand	88,087
-----		-----
85,350		100,855
-----		-----
	CURRENT LIABILITIES	
	Creditors Due Within One Year	
-	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	NET CURRENT ASSETS	99,316
460,491	TOTAL ASSETS LESS CURRENT LIABILITIES	491,562
-----		-----
460,491	NET ASSETS	<u>491,562</u>
	Represented by Funds	
	Unrestricted Funds	
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
	Restricted Funds	
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>	TOTAL FUNDS	<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 £
UNRESTRICTED FUNDS					
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
RESTRICTED FUNDS					
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	TOTALS FOR ALL FUNDS	378,386	347,315	-	491,562
=====		=====	=====	=====	=====

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 £
	Income		
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	TOTAL INCOME	348,949	374,156
-----		-----	-----
	Expenditure		
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	TOTAL EXPENDITURE	348,481	341,940
-----		-----	-----
(25,552)	SURPLUS (OR DEFICIT)		32,214
72,304	Balance brought forward 01 Jan 24		47,252
-----			-----
46,752	Balance carried forward 31 Dec 24		79,465
=====			=====
	TRANSFERS IN		
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 £
	Income		
57,650	Transfer from Parish General	57,040	56,440
1,525	Specified Gifts	-	-
331	Income Tax on gifts	-	-
-----		-----	-----
59,506	TOTAL INCOME	57,040	56,440
-----		-----	-----
	Expenditure		
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	TOTAL EXPENDITURE	57,040	56,440
-----		-----	-----
-	SURPLUS (OR DEFICIT)		-
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 £
	Income	
-	Donations - Cash	-
1,200	Donations - Standing Orders	1,200
300	Income tax reclaimed	325
-	Income from events	-
-	Bank Interest	-
-----		-----
1,500	TOTAL INCOME	1,525
-----		-----
	Expenditure	
-	Professional expenses	-
716	New equipment / infrastructure	3,083
-	Transfer to Parish General Fund	-
-	Sundry maintenance & repair costs	-
-----		-----
716	TOTAL EXPENDITURE	3,083
-----		-----
784	SURPLUS (OR DEFICIT)	(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 £
	Income	
-	Seniors Ministry Income	25
417	Donations - Cash	-
-----		-----
417	TOTAL INCOME	25
-----		-----
	Expenditure	
104	Session refreshments	21
58	Special event meal costs	-
1,254	Sundry expenses	177
-----		-----
1,416	TOTAL EXPENDITURE	197
-----		-----
(999)	SURPLUS (OR DEFICIT)	(172)
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 £
	Income	
1,230	Stay and Play - Income	1,194
-----		-----
1,230	TOTAL INCOME	1,194
-----		-----
	Expenditure	
1,183	Stay and Play - Expenditure	936
500	Transfer to General Funds	-
-----		-----
1,683	TOTAL EXPENDITURE	936
-----		-----
(453)	SURPLUS (OR DEFICIT)	258
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 -		01 Jan 24
31 Dec 23		- 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)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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