



**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**



# CONTENTS

Introduction from Chris Hobbs	4
Annual Report of the Parochial Church Council	5 - 9
Fabric Committee Report	10
Electoral Roll Report & Safeguarding	11
Reports on Church Life	12 - 19
Financial Statements	20 - 32
Independent Examiners Report	33

## 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.

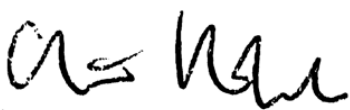
This is now my twenty-sixth, and final, annual report and, as I reflect on all those years, I can certainly testify to the Lord's compassions and faithfulness to us as a church. We do not deserve the peace we have enjoyed, the modest growth, the blessing of growing more international, the quality of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

**Budget**                                **£14,500**

**Actual expenditure**                **£12,838**

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.

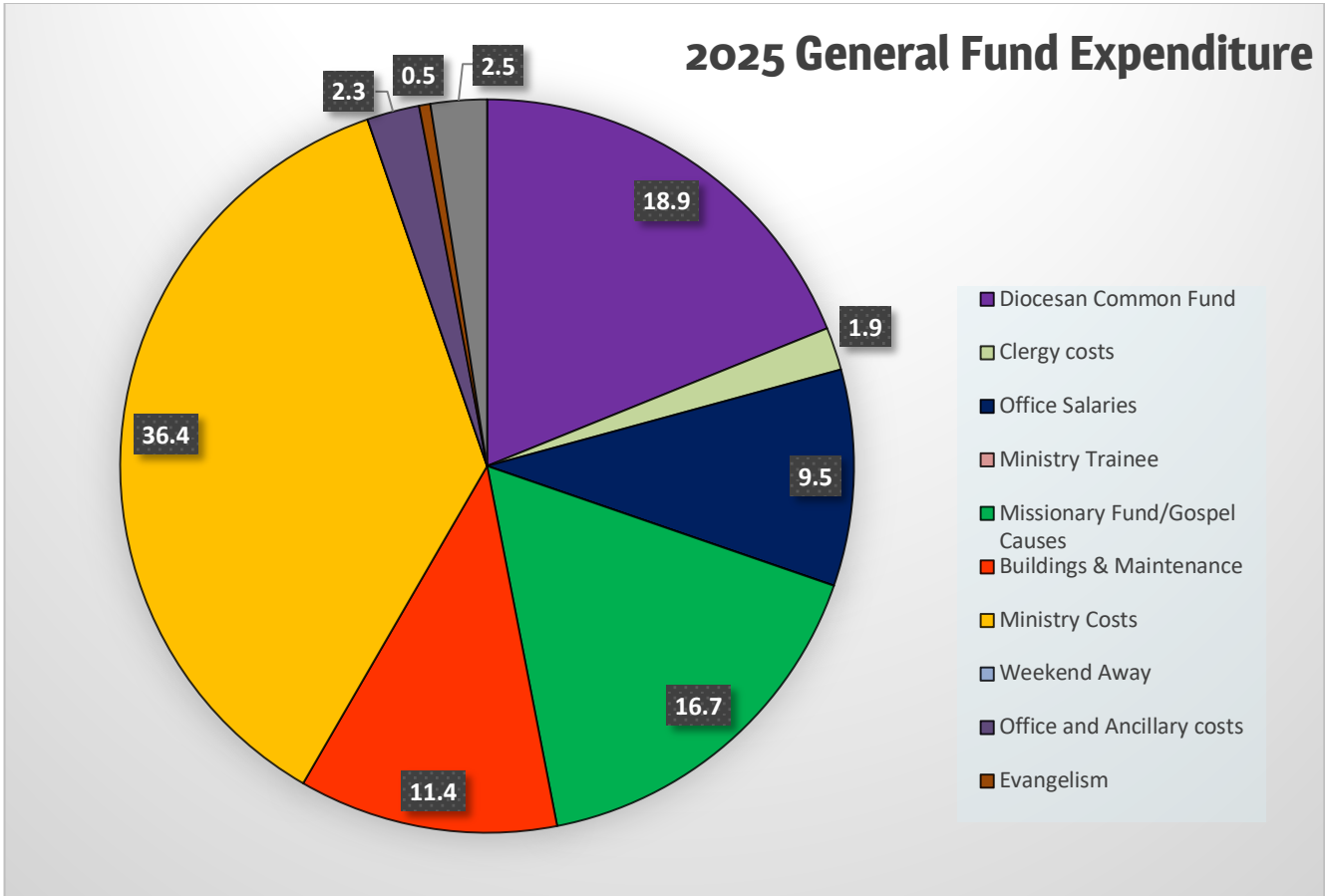
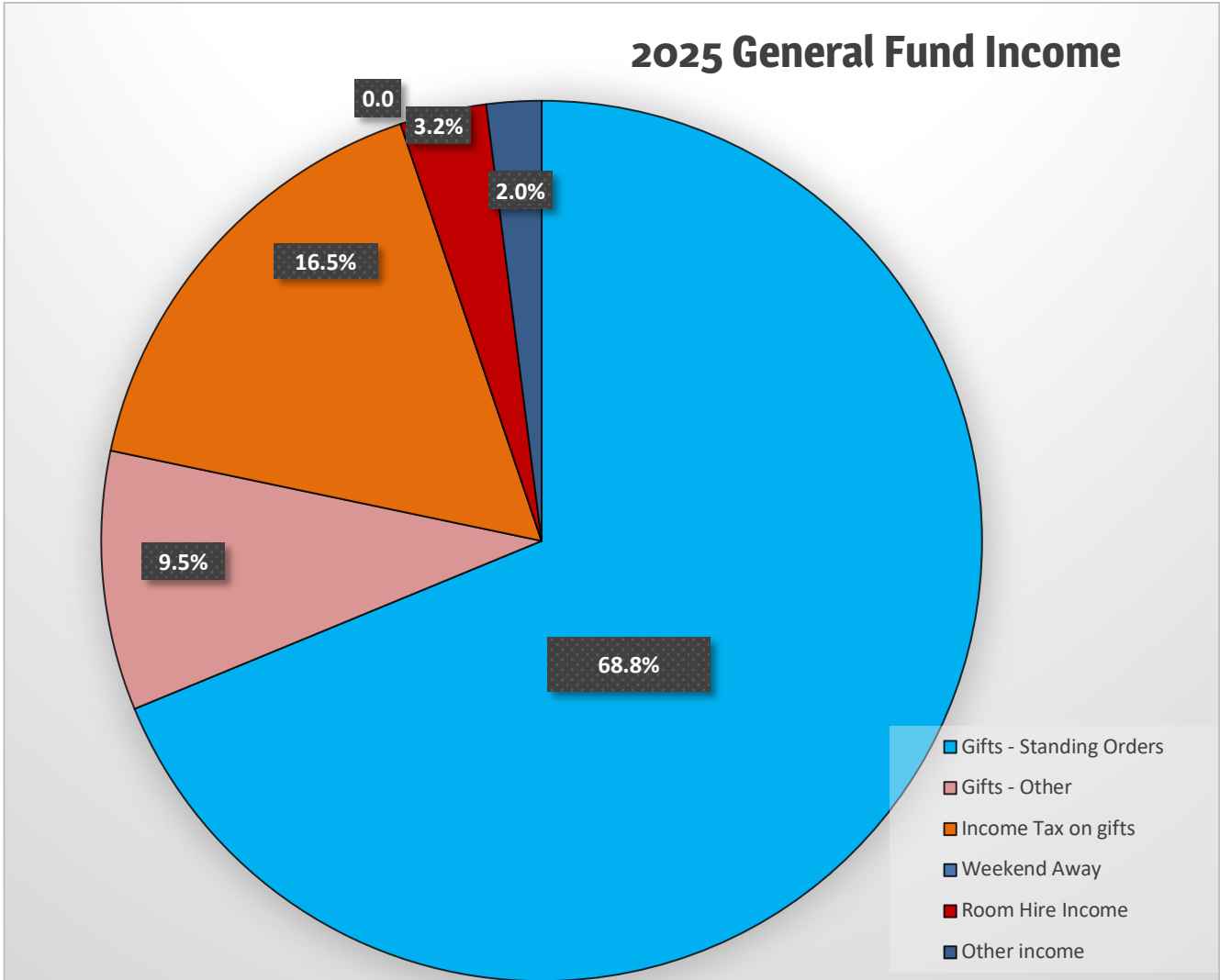
Paul Coley leads our mid-week seniors' fellowship group, he visits and of stays in touch with those that can no longer attend in person. Maurice Sinclair and Jean Phillips take communion to many of our older members who can no longer get to church and others on the Seniors' team help with visiting those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



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

01 Jan 24 - 31 Dec 24		01 Jan 25- 31 Dec 25			
All Funds		Unrestrd Funds	Restrict Funds	Endowment Funds	Total Funds
£		£	£	£	£
Incoming Resources					
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	Total Incoming Resources	351,804	6,621	-	358,426
Resources Expended					
347,215	Expenditure on church work	359,518	7,455	-	366,973
-	Governance costs	100	-	-	100
-----		-----	-----	-----	-----
347,315	Total Resources Used	359,618	7,455	-	367,073
-----		-----	-----	-----	-----
31,071	NET INCOMINGS /OUTGOINGS	(7,814)	(833)	-	(8,647)
-----		-----	-----	-----	-----
31,071	NET MOVEMENT IN FUNDS	(7,814)	(833)	-	(8,647)
460,491	Fund Balances B/fwd 01 Jan 25	<u>475,490</u>	<u>16,072</u>	-	<u>491,562</u>
-----		-----	-----	-----	-----
<u>491,562</u>	Fund Balances C/fwd 31 Dec 25	<u>467,676</u>	<u>15,239</u>	-	<u>482,915</u>

## 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 £
UNRESTRICTED FUNDS					
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
RESTRICTED FUNDS					
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	TOTALS FOR ALL FUNDS	358,426	367,073	-	482,915
=====		=====	=====	=====	=====

## NET MOVEMENT IN TOTAL FUNDS IN THE YEAR

01 Jan 24-		01 Jan 25-
31 Dec 24		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 £
	Income		
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	TOTAL INCOME	385,198	351,354
-----		-----	-----
	Expenditure		
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	TOTAL EXPENDITURE	386,924	359,618
-----		-----	-----
32,214	SURPLUS (OR DEFICIT)		(8,264)
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 £
	Income	
1,200	Donations - Standing Orders	-
325	Income tax reclaimed	-
-----		-----
1,525	TOTAL INCOME	-
-----		-----
	Expenditure	
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 £
	Income	
25	Seniors Ministry Income	2
-----		-----
25	TOTAL INCOME	2
-----		-----
	Expenditure	
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 £
	Income	
1,194	Stay and Play - Income	1,638
-----		-----
1,194	TOTAL INCOME	1,638
-----		-----
	Expenditure	
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 - 31 Dec 24 £		01 Jan 25 - 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 - 31 Dec 24 £		01 Jan 25 - 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

---



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

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 / 2025.

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:

24/2/26

Name:

Dale Brusby

Relevant professional  
qualification(s) or body

ACMA CGMA