

ANNUAL REPORT AND FINANCIAL STATEMENT

For the year ended 31st December 2024

St Stephen's Steeton Parochial Church Council

St Stephen's, Steeton Parochial Church Council

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2024 Report and Accounts for the Parochial Church Council of St Stephen's Church, Steeton

Aims and Purposes

The aim of St Stephen's Parochial Church Council (the PCC) is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England, and with our incumbent the Revd. Sally Pickering, promoting in the parish the whole mission of the Church, pastoral, evangelical, social, and ecumenical. To facilitate this the PCC has responsibilities for the maintenance of St Stephens Church and church hall.

Objectives and Activities

The PCC have a commitment to increase awareness and to share the love of God with all people, in prayer, word, and action, through our special services and events planned to reach out to the wider community within and beyond this parish. Regular weekly worship is held on Sunday mornings mostly with a Communion Service from the book of Common Worship, with 'Pop Up church' for children instead of Sunday school on the second and fourth Sundays, when children and parents can be taken out of church for a session during the main service. The first Sunday in the month is an 'All Age' service without communion. The Wednesday morning Communion Services use the Book of Common Prayer, and on Monday evenings there is a quiet service of Celtic Prayer. A monthly Trail, a service with activities and prayers for children has been held to celebrate special events in the church's calendar, and a weekly Monday morning Toddler Group held as a loving service to the community.

To uphold our commitment of promoting the gospel, we need to provide our yearly share of money for the diocese. Our share, together with the costs of running our church, has come from regular giving by our congregation, supplemented by letting the hall to community groups, and by fund raising. Unfortunately we were only able to pay half of our requested share this year.

The PCC also believes it is important to support charities regularly throughout the year, both in donations of money and goods. Specific charities were chosen in January for the coming year, preference often given to small charities with low overheads that help the local community. Apart from the positions of incumbent, vergers, cleaner and organist, all work in the church is carried out by committed volunteers, both from members of the PCC and the congregation.

We are a Fair-Trade church and do all we can to use fairly traded and local produce. From a diocesan initiative, we are an Eco church with a silver award for our environmental projects.

We are a church which exists for the people of Steeton, Eastburn, and beyond and are conscious that there are needy of all ages, and reach out with initiatives for young families, the elderly, and the lonely.

Achievements and Performance

With our incumbent Revd. Sally Pickering and supported by the Revd. Michael C., Revd. Jenny S., and our Lay Reader Denise Raby, there was regular attendance at the Sunday morning service throughout the year averaging 35 (thirty five) adults. There were fifty nine (59) people on the 2024 Electoral roll, forty seven (47) living in Steeton and twelve (12) people living outside the Parish,

Special services were arranged to evangelically reach out to our extended church family throughout the church's year. Special services were held on Mothering Sunday, Good Friday, Easter Day, Ascension Day, Remembrance Sunday, Harvest, and at Christmas, a Carol Service, Christingle Service Trail, a Crib service and Midnight Communion. The Remembrance Day service was run jointly with members of the Methodist Church, Communion was taken into Steeton Court Care home by a lay member, and Steeton and Eastburn schools held their Carol services in church for Christmas. The church is open to visitors for quiet prayer during all Fund Raising events.

Meanwhile, work on maintaining the fabric of the church and hall was stalled by lack of funds. Although our fees from letting the hall and fundraising contributed to our Parish Share quota of £46,684 for 2024, our outgoings for fuel, and commodities needed for the running of the church and hall meant were still unable to meet the full share request. Ongoing problems with the tower and water ingress, and the dry rot in the hall will be a further drain on our resources.

The Social and Fundraising team organized events to raise funds, support charities, and reach out into our local community. A regular event the Luncheon Club provided soup, bread, and Bingo for anyone living in the Parish, later became a 'warm place'. There was no charge, but people kindly made donations, with two teams of volunteers alternately making soup and cake. A children's Under 5 group on a Monday morning, is run by Sally and volunteers from church. Other Social and Fundraising events during the year included the 200 Club, the Easter raffle, a village Fun Day with a duck race, a May Day Fayre with stalls and duck race, a Tabletop Sale, a beetle drive, and the Advent Fayre with Father Christmas and the Hamper Raffle, all events open to the population of Steeton, Eastburn and beyond. The church hall accommodated part of the village lights event.

Our mission to support local and international charities continued. Proceeds from the church Christmas card were sent to 500 Miles which provides prosthetic devices for disabled people in Africa, we helped to provide 'Socks and Chocs' for the homeless at Christmas through the Bradford Soup Run and sent a donation to the Women's Refuge in Keighley at Christmas. We sent donations from Harvest to the Salvation Army in Keighley for people struggling with the rising cost of living. We supported the Inn Church (Keighley based Homeless but not Hopeless) with food items monthly. We supported appeals for the Sudan, Christian Aid, the Children's Society through the Christingle Service and Christmas Luncheon Club and the British Royal Legion Poppy Appeal, and we supported a coffee morning to raise money for Martin House children's hospice.

The church has a web page, an internet address, and a Facebook page. Web address:

<https://ststephenschurchsteeton.com>

Plans for Future Periods

Together we are making the following plans for 2025:

- Continuation of reaching out to the wider community with the initiatives which have been running during 2024: Children and Parent Trails seasonally, and the weekly toddler group.
- Rectifying the problem of Water ingress in the church tower to maintain the fabric of the church.
- Eradicating dry rot found in the church hall kitchen.
- Restoration of the organ, after catastrophic water damage from a storm, after the water ingress in the tower has been rectified. We believe we have a duty of care for preserving this instrument. Fortunately the damage was covered by insurance.
- The continuation of fundraising, led by the Social and Fundraising Group.
- The PCC will continue to uphold Health and Safety policies, Fire protection, Safeguarding and Child Protection policies, and consider Disability Issues. All policies are reviewed and updated annually.

Financial Review for the year ended 2024

Total receipts on unrestricted funds were £66,986 of which £32,178 were unrestricted voluntary donations and a further £7,340 was Gift Aid. Restricted donations of £27,869 were also received, which included an insurance claim for £22,730 and out of which grants accounted for £250. Further information is provided in the notes to the financial statements.

Planning giving through envelopes and banker's orders increased by £2,584 compared with 2023 and was finalised at £25,085. Collections at services reduced by £62. The fundraising activities increased in 2024 with an increase of £2,244. In 2023 £6,481 was raised and 2024 ended at £8,725. Church activity income was up by £18,909 and was due to an improvement in hall letting revenue and an insurance claim of £22,730. The hall lettings contributed £16,770 over the year compared with £16,576 in 2023. Total income increased by £22,960 on 2023 (majority be the increase in the insurance claim).

The contribution of £27,500 to the Diocesan Parish Share. The request for 2024 was not met in full.

The net result for the year was an excess of receipts over payments of £5,002 on unrestricted funds and £27,869, in the restricted funds. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward on the 31 December 2024 on unrestricted funds totalled £27,443, with a balance of restricted funds of £42,237. Total receipts for the year exceeded total payments by £32,872.

Reserves Policy

It is the PCC's policy to try to maintain a balance on unrestricted funds that equates to at least three months unrestricted payments and includes an allowance for the full diocesan parish share request. The purpose of such a contingency fund is to smooth out fluctuations in cash flow and meet emergencies. A separate contingency account is in operation and the balance at the year-end was £12,624. The PCC remains committed to increase the contingency fund over time.

Risk Management

The trustees of the Parochial Church Council of the Ecclesiastical Parish of St. Stephens, Steeton have considered major risks to which the charity is exposed, identified as in the general running of the church and its objectives for 2025, and satisfied themselves that systems or procedures are established in order to manage these risks (Charities Accounts and Reports Regulations 2008).

The management of the risks identified includes:

1. Cover to reduce the deterioration of the fabric of the church and hall, through insurance with Ecclesiastical which covers damage etc. to the buildings. The fabric is regularly reviewed in the light of the Insurance requirements, the Quinquennial reports, appropriate experts such as electricians, the day to day use of the buildings, and the needs of users. Remedial work is carried out according to funds available and level of risk. However more funding is needed now to carry on this work.
2. The increase in energy costs added to the funding risks of the church were relieved by taking out a three year contract with Positive Energy for gas provision, the most cost-effective green option available, following consultation with an independent broker. We are continuing to be advised by the same broker to keep energy costs minimal and this will need to be reviewed in 2025.
3. To prevent risks to Health and Safety, the responsible officer devised a log to manage the risks identified by the insurers Ecclesiastical, in line with legal requirements and policies of the diocese. This will need to be reviewed in 2025.
4. Risks of climate change should be modified by the contributions of ECO teams in the diocese.
5. Review of the risks identified from the pandemic means now we can share the cup of wine, or tincture, according to personal choice, one of the sacraments of our faith.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity 1173989. The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Caring for the church family is important, with members of the PCC acting as Representing Officers for Child/ Vulnerable Adult protection, Health and Safety, Disability Issues, and First Aid and undertaking appropriate training usually from the Diocese. The PCC is committed to being a church where all people are safe, particularly the vulnerable. Child protection/Vulnerable adults, Health and safety, and Fire policies are updated yearly.

The full PCC meets six times a year. Members are responsible for decisions on all matters, including financial, related to St. Stephens Church. The Standing Committee, elected at the Annual Church Meeting, identifies issues for the Agenda of the PCC meetings. All working groups/ small committees (the Building Group, and the Social and Fundraising Group) and all officers report back regularly to the PCC. Minutes of the meetings are recorded and circulated two weeks before the next meeting, where they are voted on for approval.

Administrative Information

St. Stephen's Church is situated on St. Stephen's Road, Steeton and is part of the Diocese of Leeds, within the Church of England. Registered charity number 1173989.

Correspondence should be addressed to the incumbent:

The Revd. Dr Sally Pickering, St Stephen's Vicarage, 2 Halsteads Way, Steeton, BD20 6SN

PCC members 1st January to 31st December 2024

Incumbent	Revd. Dr. Sally Pickering	
Licensed Lay Minister	Denise Raby	
Wardens	Thelma Pacsoo	until April 2024
	Ann Phillips	until April 2024
	Lynda Corser	from April 2024
Elected members		
Deanery Synod Reps.	Julie Lonsdale	
	Valerie Hodgson	
	Tom Chilton	Licensed Lay Minister
		Health, Safety, Environmental and Disability Officer
		until September 2024
Standing Committee	Lynda Corser	Social and Fundraising Officer
	Valerie Hodgson	Secretary
Other Offices	Thelma Pasco	Assistant Treasurer
	Julie Lonsdale	Safeguarding Officer
	Shelagh Brayshaw	from April 2024
	Louise Fleming	from April 2024
	Karen Harrison	from April 2024
	Barbara Parker	from April 2024
	Ann Phillips	Finance team
	Janet Pickles	Finance team
	Christine Roberts	
	Sarah Thompson	
	Alyson Robinson	Electoral Roll officer
Ex officio	Andrew Smith	Gift Aid officer
Independent treasurer	David Danks	
Independent bookkeeper	Carol Greenwood	
Insurers	Ecclesiastical	

Approved by the PCC on.....and signed on their behalf by

Revd. Dr Sally Pickering, Vicar and PCC Chairperson

Independent Examiner's Report to the Trustees of St Stephen's, Steeton Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 7 to 9.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set in the statement below.

Independent examiner's statement.

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion should be drawn in order to enable a proper understanding of the accounts to be reached.

Carol Greenwood

Date: 16.3.25

Carol Greenwood
FMAAT/MIAAP/FMIAB
14 Main Street, Haworth, Keighley, West Yorkshire, BD228DA

ST STEPHEN'S, STEETON PAROCHIAL CHURCH COUNCIL

Financial Statement for the Year Ended 31st December 2024**Receipts and Payments Accounts**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
RECEIPTS					
Voluntary Receipts:					
Planned Giving		25,085		25,085	22,501
Collections at services		4,935		4,935	4,997
All other giving/voluntary receipts	3a	2,158	4,139	6,298	8,043
Gift Aid Recovered		7,340	0	7,340	6,681
		39,517	4,139	43,657	42,222
Activities for Generating Funds	3b	7,725	1,000	8,725	6,481
Investment Income	3c	899	0	899	529
Church Activities	3d	18,844	22,730	41,574	22,665
Total Receipts		66,986	27,869	94,856	71,896
PAYMENTS					
Church Activities:					
Diocesan parish contribution		27,500	0	27,500	29,000
Clergy and staffing costs		0	0	0	0
Church running expenses	3e	14,424	0	14,424	16,847
Hall running costs		11,500	0	11,500	10,655
Mission giving and donations	3f	5,074	0	5,074	2,500
Church refurbishment costs		3,486	0	3,486	4,270
Costs of generating funds		0	0	0	0
Total Payments		61,984	0	61,984	63,271
Deficit/Surplus		5,002	27,869	32,872	8,624
Transfer from Savings Accounts	2		944	944	3,990
Transfer to Savings Accounts	2		28,813	28,813	2,317
		5,002	-0	5,002	10,298
Cash at bank and in hand at 1 January		22,441	14,367	36,808	28,183
Cash at bank and in hand at 31 December		27,443	42,237	69,680	36,808

Statement of Assets and Liabilities						
		Unrestricted Funds	Restricted Funds	TOTAL 2024	TOTAL 2023	
		£	£	£	£	
Cash Funds						
HSBC - Bank Current Account		14,595	-	14,595	9,435	
Cash in Hand		224	-	224	382	
HSBC - Contingency Account		12,624	-	12,624	12,624	
HSBC - Refurbishment Fund		-	10,258	10,258	4,890	
HSBC - Holiday at Home		-	218	218	0	
HSBC - Organ Fund		-	23,566	23,566	1,748	
HSBC - Audio Visual Fund		-	0	0	0	
HSBC - Eco Fund		-	0	0	0	
CCLA Account - Consecrated Ground Fund		-	2,000	2,000	2,000	
CCLA Account - Refurbishment Fund		-	6,195	6,195	5,730	
		27,443	42,237	69,680	36,808	
Other monetary assets					32,872	
No other monetary assets outstanding						
Liabilities						
No liabilities outstanding						
Notes						
1	The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.					
2	The movements in designated and restricted funds during the year were:					
		Bal b/fwd	Receipts	Transfer Out	Transfer In	Bal c/fwd
Designated						
Contingency Account		12,624	0	0		12,624
		12,624	0	0	0	12,624
Restricted						
Refurbishment Fund		10,619	0	0	5,833	16,453
Holidays at Home		0	0	32	250	218
Organ Fund		1,748	0	912	22,730	23,566
Audio Visual Fund		0	0	0	0	0
Eco Fund		0	0	0		0
Consecrated Ground Fund		2,000	0	0	0	2,000
		14,367	0	944	28,813	42,237
				944	28,813	
Reconciliation to Funds = Current A/c plus Cash plus Designated plus Restricted						
					Current	14,595
					Cash	224
			3,046		Designated	12,624
					Restricted	42,237
						69,680
					Balance from above	69,680
					Diff	0

3. Further Analysis of Receipts and Payments Accounts						
		Unrestricted	Restricted	TOTAL	TOTAL	
		Funds	Funds	2024	2023	
		£	£	£	£	
Receipts						
a)	All other giving/voluntary receipts:					
	Grants	250		250	5,300	
	Donations	1,543	1,673	3,217	2,744	
	Save our hall		1,211	1,211	0	
	Legacy	0	0	0	0	
	Collections/Donations for Charity	365	1,255	1,620	0	
		2,158	4,139	6,298	8,043	
b)	Activities for generating funds:					
	200 Club	924	0	924	1,008	
	Steeton Village Fun Day, Duck Race	400	0	400	405	
	Quiz Evening	0	0	0	658	
	Beetle Drive	87	0	87	177	
	Christmas Fayre	871	0	871	815	
	Hamper Raffle	403	0	403	430	
	Murder Mystery - Christian Aid		0	0	405	
	Lunch Club	1,559	0	1,559	1,069	
	Easter Draw		0	0	332	
	May Day Fayre	1,190	0	1,190	1,045	
	Table Top Sale	418	0	418	0	
	Steeton Male Voice Choir Evening	0	0	0	0	
	Miscellaneous	1,874	1,000	2,874	137	
		7,725	1,000	8,725	6,481	
c)	Investment Income:					
	Bank and CCLA Deposit Fund Interest	899		899	529	
		to be split				
d)	Church activities:					
	Fees for weddings and funerals	2,074	-	2,074	3,139	
	Church Hall lettings	16,770	-	16,770	16,576	
	Utility Refund	-	-	0	0	
	Insurance Claim	0	22,730	22,730	2,950	
		18,844	22,730	41,574	22,665	
Payments						
e)	Church running expenses:					
	Cost of Services	2,582	-	2,582	3,572	
	Church building running expenses	8,331	-	8,331	9,480	
	Administration costs	3,510	-	3,510	2,918	
	Church repairs and maintenance		-	0	0	
	Church grounds upkeep		-	0	877	
		14,424	-	14,424	16,847	
f)	Mission giving and donations					
	500 Miles	335		335	365	
	Children's Society	203		203	34	
	Sudan Appeal			0	0	
	Royal British Legion			0	0	
	Water Aid			0	152	
	Holiday at Home	1047		1,047	0	
	British Red Cross			0	0	
	Christian Aid			0	405	
	Linked Diocese BOF	1982		1,982	276	
	Shelter Box (Turkey/Syria)			0	487	
	Misc donation pay outs	921		921	68.55	
	Coronation Bank Holiday Event			0	200	
	Bank Fees	165		165	8.74	
	200 Club	422		422	504	
		5074	0	5,074	2,500	