

ANNUAL REPORT & FINANCIAL STATEMENTS

For the year ending 31 December 2023



St. Michael's

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST. MICHAEL & ALL ANGELS, NORTON, STOURBRIDGE

Legal & Administrative Information

Reporting period

From 1 January 2023 to 31 December 2023

Trustees

The following church members served on the PCC for all or part of the financial year:

Rev Jonathan Evans (Vicar)
Anne Harris (Church Warden)
Dale Walker (Church Warden)
John Martin (PCC Secretary)
Barbara Parsons
Helen Bramall (from April 2023)
Jan Martin
Maryanne Cox (from April 2023)
Paul Rogers (from April 2023)
Peter Dyson
Geoff Tee (PCC member until February 2023)
Dan Muthuveloe (PCC member until April 2023)

Registered office

St. Michaels Church, Maynard Avenue,
STOURBRIDGE
DY8 3EE

Charity number

The Parochial Church Council of The Ecclesiastical Parish of St Michael's Church Norton (also known as St. Michael's) is a charity which was registered with the Charity Commission on 14 September 2022 under Charity No. 1200373.

Independent Examiner

Teresa Fennell, ACMA CGMA
It Doesn't Have to Cost the Earth Limited
47 St Dunstan's Close, Worcester WR5 2AJ

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A message from Rev. Jon Evans

It has been a good first full year at St. Michael's as the minister. A lot of the work this year has been to ready us for moving forward as a Church and looking ahead to 2024 and beyond. As the minister for St. Michael's, I have experienced the love and support of the Church along with Naomi as we had our first child at the start of the year. We are grateful for members of St. Michael's providing us with meals early on, helping us as we navigate life as parents, and really encouraging us on the way. I know from various conversations with people within the church that they too have experienced this loving and generous support through the members of St. Michael's.

In 2023, as you will see through the report, we have started some new initiatives such as House Groups and Messy Church. We have also achieved the Bronze Eco award and have been working towards Silver, and have continued to see positive engagement through Mainly Music, "The Well Drop-in" lunch club, and the Pre-school.

Psalm 34 says "Taste and see that the Lord is good" and I believe as a Church we have been seeing the truth in this statement. My hope is that through the consolidation of 2023, we will be able to confidently say these words as an invitation to St. Michael's.

Finally, I would like to thank the members of St. Michael's, particularly the PCC and Churchwardens for all that they have done through 2023 in support me and my family as well as for all they have put into St. Michael's.

Please be praying for us as a Church as we move into 2024 and beyond that we will see God build His Kingdom here in Norton, and that our community will be blessed by Him and through His Church.

Rev. Jon Evans, Vicar & Chair of Trustees

Trustees Report

About St. Michael's

St Michaels Church is situated on Maynard Avenue, Norton, Stourbridge, West Midlands DY8 3EE in the middle of the parish of Norton which has twelve thousand residents. It is part of the Greater Dudley Deanery within the Diocese of Worcester, within the Church of England.

Aims and purposes

The St Michaels PCC has the responsibility of cooperating with the Vicar, the Rev. Jon Evans, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Our long-term mission statement has been:

"St. Michaels exists to reach: up to God in Worship; towards each other in fellowship; and out to the world in witness and service - IN HIS LOVE."

Through 2023 we have worked on developing a new vision and in 2024 we will be working towards a new statement:

"A Christian Community with a heart for God: Seeking God, Serving Others, Shining Brightly."

The PCC is also specifically responsible for the maintenance of the whole Church Centre complex. We are fortunate to have a large estate but some of it was built in the fifties and sixties and we recognise it does need updating and money spent on it.

Objective and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Michael's. The PCC maintains an overview of worship and makes suggestions on how our services can involve everyone within our parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament. In addition, the PCC is committed to supporting families and young people in our community by providing high-quality play, early years' education and care for pre-school age children regardless of race, culture, religion, means or ability through our Pre-school.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

Specifically, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Supporting parents and carers in local children's social and emotional development based on Christian values
- Missionary and outreach work.

Achievements and performance

Church Attendance

At the end of the year there were 85 names on the Electoral Roll. The regular attendance for our weekly Sunday 10am service was 55 adults with one child attending.

Activities

Through the year 2023 we continued to see our families work through Mainly Music and Pre-school thrive, with waiting lists of those interested in a space. In seeking to create a stepping stone on the Christian journey, we launched Messy Church which meets once a month and has seen approximately 15 children and 15 adults in attendance. As well as this, the Pre-school achieved an Outstanding rating in all areas in its OFSTED report in February. Keri, along with Rev. Jon, have started a half-termly Bible story time with the Pre-school and hope to develop this over the next year, with opportunities to engage with the parents too.

We also launched 4 House Groups in the year, with over 30 people in attendance across the groups. The vision for these groups is to model the Acts 2 church with fellowship, prayer, breaking of bread, and teaching.

Thanks to the work of Helen Bramall, our Eco Church Representative, we were awarded the Bronze Eco Church award and have continued to work towards the Silver award.

In anticipation of the new Mission Giving policy in 2024, we continued to commit to giving 10% of our Stewardship income to missional organisations. We reduced the number of organisations we gave to compared with 2022, and thought strategically about who to give to. This led to £5,565 in Mission Giving and the details of the breakdown can be found in note 1 of the notes to the financial statements.

Review of the year

The PCC followed its traditional pattern of meeting six times during the year, usually on the third Wednesday of alternating months and meeting in the church. Whenever possible papers are produced by relevant committees or members to facilitate discussions. We are very grateful to John Martin who acted as PCC Secretary and has been able to send out the minutes on the same day as the meeting.

Regular items on the agenda have included a financial report and review of our set budgets and planned missionary giving, a regular review of the condition of the church fabric, and a review of our Safeguarding procedures. Many thanks to our two Church Wardens Dale and Anne and to our Treasurer Carol Harper who have all worked very hard throughout this busy year.

Routine maintenance of buildings and minor roof repairs have been dealt with plus servicing of all gas equipment including heaters, boiler and cooking equipment.

Our regular main 10am Sunday services have consisted of Holy Communion on the second and fourth Sundays of the month and Service of the Word on the first, third and fifth Sundays of the month.

Our Wednesday morning Communion services have continued at 10am.

Our Messy Church (on the 2nd Sunday of every month) is a family friendly service. It comprises a time of crafts, activities, singing and bible stories with a sandwich lunch to start.

A monthly informal praise evening service has also continued with various members of the congregation taking the lead.

Our Christian Pre-school is continuing to thrive providing an excellent provision for local families and has coped well with tight funding issues.

We have continued to run Wednesday lunch clubs and our Mainly Music Group for under-fives and their carers. Our Mothers Union meets fortnightly and caters more for the over sixties at present.

We are delighted to see that Rev. Jon and his wife Naomi have settled in very well and we look forward to continuing to work with them further to grow our church fellowship in both love and numbers.

During the year Jon has relaunched fortnightly House Groups and arranged sermon series to build up the spiritual strength of church members. Rev Jon and a sub-committee with the remit to consider the new vision for St. Michael's have been meeting in the latter half of the year with the aim of launching the new vision in 2024.

Safeguarding

The PCC is aware of its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults and has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. In 2023 the PCC has continued to use the "Safeguarding Toolkit" provided in the Diocese as a way of self-assessment to seek to ensure it continues to fulfil that duty.

Financial review

Total receipts on unrestricted funds were £223,994 of which £92,678 related to Church income. Of this £13,938 was from Gift Aid and £58,256 was from regular stewardship giving and loose plate donations. £131,316 was unrestricted income related the running of our Christian Pre-school and includes £99,858 of funding from Dudley MBC for provision of free child care.

The planned giving through envelopes and banker's has not increased significantly from 2022 and it is recognised that additional funding is needed to support the church's growth ambitions and maintenance needs.

In line with our policy to give 10% of regular giving, grants and donations for mission support in 2023 amounted to £5,565 including donation to the Children's Society in relation to our Christingle Service. Details of mission giving are included note 1 in the financial statements below.

Expenditure on utilities, principally Gas and Electricity, has increased significantly in line with general increases in the cost of energy. Total expenditure on utilities in 2023 amounted to £13,159 which, allowing for late 2022 expenditure incurred in 2023, equates to approximately double that for 2022.

The net result for the year was an excess of receipts over payments of £12,543 on unrestricted funds comprised of £3,922 for the church and £8,621 for the Pre-school. The PCC has agreed to pay an additional £3,900 to the Diocese in 2024 to make up shortfall in the Parish Share for 2023, making total contribution to Parish Share for 2023 £32,912 (£30,128 in 2022).

Bank and deposit balances brought forward at the beginning of the year, together with the excess of receipts over payments in 2023 give balances carried forward at 31st December on unrestricted funds of £57,202 (£25,713 for the church and £31,489 for the pre-school), of which £3,900 has been set aside for payment of 2023 Parish Share mentioned above.

Reserves policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least three months essential expenditure items.

“Essential expenditure items” include all costs which are required to be paid such as salaries, regulative expenses (i.e. cleaning and fire equipment) and contracted bills (i.e. utilities and insurance).

At the year end the Church reserves stand at £25,713 and Pre-school reserves stand at £31,489 which together provide sufficient reserves to meet the policy requirement. Should our reserves fall below the required level then the PCC will review the financial situation and consider what action to take.

Structure, governance and management

At St. Michael's, the membership of the PCC comprises the incumbent (our vicar), church wardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC if they wish to do so.

PCC members are appointed for a maximum term of three years after which they may be re-elected at the Annual Parochial Church Meeting according to Church Representation Rules 2022.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year with the majority of members at every meeting. Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees include fabric, finance, Pre-school, and a temporary committee to develop the new vision. There is also a standing committee which deals with operational matters between PCC meetings. All committees are responsible to the PCC and report back to it regularly, with minutes of their decisions being received by the full PCC and discussed as necessary.

Statement of Trustee's responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The Charities Act 2011 requires the trustees to prepare financial statements for each financial year. Under charity law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the excess of income over expenditure for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the relevant legislation. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

The trustees confirm that they are happy that the content of the annual review contained in this document meets the requirements of the Trustees' Annual Report under charity law.

Independent Examiner's Report

Independent examiner's report to the Parochial Church Council of the Ecclesiastical Parish of St Michael & All Angels Norton Stourbridge ('the Church')

I report to the Trustees on my examination of the accounts of the Church and Pre-school for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Church 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 Church's 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

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

1. Accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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.

Teresa Fennell

Teresa Fennell, ACMA CGMA
It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close, Worcester, WR5 2AJ

Date: 25 April 2024

Financial Statements

Analysis of receipts and payments

Statement of the combined receipts and payments of the Church and Pre-school is shown below:

Combined statement for Church and Pre-school

Combined St Michaels & All Angels Church and Pre-school
Analysis of Receipts and Payments
Financial Period: 01 January 2023 to 31 December 2023

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
RECEIPTS					
Donations and legacies	74,701.29	-	-	74,701.29	76,166.33
Income from investments	156.39	-	-	156.39	63.35
Income from grants	99,858.42	-	-	99,858.42	88,215.18
Income from charitable and ancillary trading	37,145.50	-	-	37,145.50	25,236.30
Other ordinary incoming resources	3,473.26	8,658.83	-	12,132.09	9,116.80
TOTAL RECEIPTS	215,334.86	8,658.83	-	223,993.69	198,797.96
PAYMENTS					
Grants (Note 1)	(5,565.00)	-	-	(5,565.00)	(7,700.00)
Activities directly related to church work	(193,452.39)	(4,179.97)	(5,712.00)	(203,344.36)	(172,092.88)
Management, administration and other	(2,373.58)	(167.57)	-	(2,541.15)	(5,627.09)
TOTAL PAYMENTS	(201,390.97)	(4,347.54)	(5,712.00)	(211,450.51)	(185,419.97)
EXCESS OF RECEIPTS OVER PAYMENTS	13,943.89	4,311.29	(5,712.00)	12,543.18	13,377.99
Transfers between funds	(412,674.98)	406,962.98	5,712.00	-	-
Net Movement in Funds	(398,731.09)	411,274.27	-	12,543.18	13,377.99
Bank current and deposit accounts 1 January	446,827.84	(402,168.51)	-	44,659.33	31,281.34
Bank current and deposit accounts 31 December	48,096.75	9,105.76	-	57,202.51	44,659.33

All figures are GBP (£)

For ease of reference, separate statements for the Church and Pre-school which make up the above combined figures are shown below:

Analysis of receipts and payments for St. Michael's Church

St Michaels & All Angels Church

Analysis of Receipts and Payments

Financial Period: 01 January 2023 to 31 December 2023

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
RECEIPTS					
Donations and legacies	73,190.79	-	-	73,190.79	74,289.83
Income from investments	156.39	-	-	156.39	63.35
Income from charitable and ancillary trading	10,672.00	-	-	10,672.00	10,815.30
Other ordinary incoming resources	-	8,658.83	-	8,658.83	6,979.69
TOTAL RECEIPTS	84,019.18	8,658.83	-	92,678.01	92,148.17
PAYMENTS					
Grants (Note 1)	(5,565.00)	-	-	(5,565.00)	(7,700.00)
Activities directly related to church work	(73,387.44)	(3,744.45)	(5,712.00)	(82,843.89)	(67,783.00)
Management and administration	(347.03)	-	-	(347.03)	(1,411.40)
TOTAL PAYMENTS	(79,299.47)	(3,744.45)	(5,712.00)	(88,755.92)	(76,894.40)
EXCESS OF RECEIPTS OVER PAYMENTS	4,719.71	4,914.38	(5,712.00)	3,922.09	15,253.77
Transfers between funds	(406,625.34)	400,913.34	5,712.00	-	-
Net Movement in Funds	(401,905.63)	405,827.72	-	3,922.09	15,253.77
Bank current and deposit accounts 1 January	418,513.08	(396,721.96)	-	21,791.12	6,537.35
Bank current and deposit accounts 31 December	16,607.45	9,105.76	-	25,713.21	21,791.12

Analysis of receipts and payments for St. Michael's Pre-school

St Michaels & All Angels Pre-school

Analysis of Receipts and Payments

Financial Period: 01 January 2023 to 31 December 2023

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
RECEIPTS					
Donations and legacies	1,510.50	-	-	1,510.50	1,876.50
Pre-school grants	99,858.42	-	-	99,858.42	88,215.18
Income from charitable & ancillary trading	26,473.50	-	-	26,473.50	14,421.00
Other ordinary incoming resources	3,473.26	-	-	3,473.26	2,137.11
TOTAL RECEIPTS	131,315.68	-	-	131,315.68	106,649.79
PAYMENTS					
Staffing costs	(108,578.90)	-	-	(108,578.90)	(91,760.36)
Pre-school resources	(2,319.47)	(187.07)	-	(2,506.54)	(4,870.79)
Pre-school café	(1,833.72)	(133.25)	-	(1,966.97)	(1,129.99)
Staff training	(277.40)	(115.20)	-	(392.60)	(200.00)
Insurance	(1,555.46)	-	-	(1,555.46)	(1,848.74)
Pre-school contribution to church	(5,500.00)	-	-	(5,500.00)	(4,500.00)
Bank charges	(92.99)	-	-	(92.99)	-
Other expenditure	(1,933.56)	(167.57)	-	(2,101.13)	(4,215.69)
TOTAL PAYMENTS	(122,091.50)	(603.09)	-	(122,694.59)	(108,525.57)
EXCESS OF RECEIPTS OVER PAYMENTS	9,224.18	(603.09)	-	8,621.09	(1,875.78)
Transfers between funds	(6,049.64)	6,049.64	-	-	-
Net Movement in Funds	3,174.54	5,446.55	-	8,621.09	(1,875.78)
Bank current and deposit accounts 1 January	28,314.76	(5,446.55)	-	22,868.21	24,743.99
Bank current and deposit accounts 31 December	31,489.30	-	-	31,489.30	22,868.21

Statement of Assets and Liabilities

Combined statement of assets and liabilities for Church and Pre-school

The combined statement for the Church and Pre-school is shown below:

Combined St Michaels & All Angels Church and Pre-school

Statement of Assets and Liabilities

Financial Period: 01 January 2023 to 31 December 2023

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
CURRENT ASSETS - CASH AT BANK AND IN HAND					
HSBC Current Account	11,571.37	9,105.76	874.22	21,551.35	18,079.37
CBF Deposit Account	5,036.08	-	-	5,036.08	4,879.69
HSBC Pre-School Current Account	31,491.59	9.77	-	31,501.36	22,827.18
Pre-School Petty Cash	(2.29)	(9.77)	-	(12.06)	41.03
TOTAL CURRENT ASSETS	48,096.75	9,105.76	874.22	58,076.73	45,827.27
LIABILITIES - AGENCY ACCOUNTS					
Agency collections	-	-	(874.22)	(874.22)	(1,167.94)
TOTAL LIABILITIES	-	-	(874.22)	(874.22)	(1,167.94)
NET TOTAL ASSETS	48,096.75	9,105.76	-	57,202.51	44,659.33
Represented By					
Unrestricted Funds					
General	48,096.75	-	-	48,096.75	447,430.93
Designated Funds					
Children & Family Worker	-	595.99	-	595.99	-
Church Centre	-	3,699.00	-	3,699.00	(290,304.02)
Mainly Music	-	(48.54)	-	(48.54)	-
Mission Giving	-	-	-	-	(92,071.47)
Parish Office	-	-	-	-	(18,912.89)
The Well Drop In	-	4,859.31	-	4,859.31	4,648.42
Pre-school Petty Cash	-	-	-	-	(6,049.64)
Restricted Funds					
The Well Drop In	-	-	-	-	(82.00)
TOTAL FUNDS	48,096.75	9,105.76	-	57,202.51	44,659.33

Again, for ease of reference this is analysed separately for each of the Church and Pre-school as follows:

Statement of assets and liabilities for St. Michael's Church

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
CURRENT ASSETS - CASH AT BANK AND IN HAND					
HSBC Current Account	11,571.37	9,105.76	874.22	21,551.35	18,079.37
CBF Deposit Account	5,036.08	-	-	5,036.08	4,879.69
TOTAL CURRENT ASSETS	16,607.45	9,105.76	874.22	26,587.43	22,959.06
LIABILITIES - AGENCY ACCOUNTS					
Agency collections	-	-	(874.22)	(874.22)	(1,167.94)
TOTAL LIABILITIES	-	-	(874.22)	(874.22)	(1,167.94)
NET TOTAL ASSETS	16,607.45	9,105.76	-	25,713.21	21,791.12

Represented By

Unrestricted Funds

General	16,607.45	-	-	16,607.45	418,513.08
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Designated Funds

Children & Family Worker	-	595.99	-	595.99	-
Church Centre	-	3,699.00	-	3,699.00	(290,304.02)
Mainly Music	-	(48.54)	-	(48.54)	-
Mission Giving	-	-	-	-	(92,071.47)
Parish Office	-	-	-	-	(18,912.89)
The Well Drop In	-	4,859.31	-	4,859.31	4,648.42

Restricted Funds

The Well Drop In	-	-	-	-	(82.00)
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TOTAL FUNDS	16,607.45	9,105.76	-	25,713.21	21,791.12
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Statement of assets and liabilities for St. Michael's Pre-school

	General Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
CURRENT ASSETS - CASH AT BANK AND IN HAND					
HSBC Current Account	31,491.59	9.77	-	31,501.36	22,827.18
Petty Cash Box	(2.29)	(9.77)	-	(12.06)	41.03
TOTAL CURRENT ASSETS	31,489.30	-	-	31,489.30	22,868.21
NET TOTAL ASSETS	31,489.30	-	-	31,489.30	22,868.21

Represented By

Unrestricted Funds

General	31,489.30	-	-	31,489.30	28,917.85
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Designated Funds

Petty Cash	-	-	-	-	(6,049.64)
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TOTAL FUNDS	31,489.30	-	-	31,489.30	22,868.21
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Notes to the financial statements

Note 1: Grants to support missionary work

Mission giving totalled £5,565 in 2023, broken down as follows:

SOMA UK	920.00
LCDA local mission	920.00
Mission Direct (Morgans)	1,100.00
Oru Paanai (One Pot & Water)	275.00
Oru Paanai (One Pot)	275.00
Safe Families	920.00
Dr HM Johnston (mission gift)	1,100.00
Childrens Society (Christingle donation)	55.00
	5,565.00

Declarations

This report was approved and authorised for issue by the PCC on 20 March 2024 and is signed on its behalf by:

Rev. Jonathan Evans
Vicar and Chair of PCC
25 April 2024

Signature: Jon Evans
Jon Evans (Apr 25, 2024 10:55 GMT+1)

Email: jon.evans@stmichaelsnorton.org.uk