

SAINT STEPHEN'S

LIFESTREAMS



Saint Stephen's Church, Prittlewell
90 Alton Gardens, Prittlewell,
Southend-on-sea, Essex.
SS2 6QZ

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2025

INCUMBENT:

Revd Colin S Baldwin
26 Eastbourne Grove
Westcliff-on-sea
Essex
SS0 0QF

BANK:

Barclays Bank
127 High Street
Southend-on-sea
SS1 1JS

INDEPENDENT EXAMINER:

Mr Danny Keech



ADMINISTRATIVE INFORMATION:

Saint Stephen's Church is situated in the Parish of Saint Stephen, Prittlewell. It is part of the Diocese of Southend within the Church of England. The Parochial Church Council is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006). Saint Stephen's is a registered Charity "THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF PRITTLEWELL ST STEPHEN"

Charity Number: 1207522.

The church currently operates from within the former vicarage at 213 Manners Way, in what is referred to as the 213 project, or just "213."

PCC members who have served at any time from APCM 2025 until the date this report was approved are:

- Revd Colin S Baldwin (Priest-in-charge)
- Revd Chukwudum Aguocha
- Revd Mary Namubiru
- Sue Reynolds (Churchwarden)
- Allan Lassam (Churchwarden)
- Sandra Bull
- Steve Palmer (until 2026)
- Vi Baldwin
- Carol Bennett

STRUCTURE, GOVERNANCE AND MANAGEMENT:

The method of appointment of PCC members at Saint Stephen's is in accordance with the Church Representation Rules. At Saint Stephen's the membership of the PCC consists of the incumbent, curate, churchwardens and those elected by members on the electoral roll. Saint Stephen's actively encourages all eligible members to register on the electoral roll and stand for election in order to reflect our small but diverse congregation.

Aims and Purposes:

Saint Stephen's Parochial Church Council has the responsibility to co-operate with the incumbent, Revd Colin Baldwin, in promoting in the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. The PCC also have the responsibility for the maintenance and care of the church buildings, 213 Manners Way and associated land, including the adjacent play space. We value story, relationships, scripture, mission, worship, creativity, respect and integrity, inclusivity, generosity, play and promoting a life balance of rest, work, play, worship quiet and prayer.

AGENDA

1.00 PRELIMINARIES

2.00 ELECTORAL ROLL - REPORT ON REVISED ROLL

The electoral roll has been duly revised and displayed in accordance with the Church Representation Rules. There has been one addition to the roll. There are therefore 14 people on the roll for 2026.

3.00 ANNUAL REPORT ON THE PROCEEDINGS OF PCC

OBJECTIVES : PERFORMANCE : ACTIVITIES

We have experimented with the other churches in the group to hold joint PCC meetings, enabling clearer communication and understanding whilst maintaining the integrity of each separate PCC.

Our aim is to provide a place for the community; creating an environment that is both supportive and encouraging; where peace and the relevance of God throughout life can be found for all people - of faith or of none.

PCC take extremely seriously Safeguarding, Health and Safety and environmental issues and review the relevant policies annually.

Health and Safety issues have been dealt with on a case by case basis, records of any accidents are recorded and action taken appropriately.

We continue to struggle with the condition of the hall which has fallen into disrepair despite different ideas to refurbish it. The costs however, far outweigh the ability to fund-raise for it. A proposal to use the premises for a day nursery was put forward and negotiations were successful however to bring the building up to Ofsted standards means, according to the builders, a full demolition and replacement of the building. Southend Council agree that it is a good location and could provide good facilities. We will look into funding for this during 2026.

Following some vandalism during the year the PCC has managed to replace a couple of windows on the rear of the church with a view to bringing these rooms back into use.

The PCC aims to refurbish the toilets in early 2026, providing accessible facilities as the start of further works bringing the building back to full time usage. Plans are for some community groups including those for youth and children.

The main objectives for the PCC, were to:

- engage schools with the community garden
- employ garden project leader
- promote widely the Community Fridge
- progress development of refurbishment project
- develop ideas and funding for the hall

The PCC is aware of the Charity Commission's guidance on public benefit. The PCC believes

it provides a benefit to the public by:

- Providing resources and facilities for public worship and prayer.
- Providing support in the community and by providing pastoral care for residents, workers and visitors within the Parish.
- Providing a warm space and support services for those who are struggling with cost-of-living issues
- Promoting Christian values to the benefit of individuals and the community as a whole.
- Providing work experience, both short and long term particularly for young people with high levels of anxiety
- Providing a support group for people who have experienced a Stroke, either themselves or someone close to them and are living with the consequences

4.00 FINANCIAL STATEMENTS OF THE PCC

Headlines and accounting

General Fund shows surplus of £3397.88 however the Outreach Fund shows a deficit of £4206.50. Although all other funds show a surplus, some of which are restricted funds, in essence the church is balancing the books, the income largely due to generous giving together with rental from the flat, church and office.

ANNUAL INCOME 2025

Giving and donations

Giving - Giving direct to the bank (gift-aided) has increased by 19% (£7103) but there have been no one-off (non-gift-aided) donations identified. Last year there were £6225.

Loose plate collections are significantly down due to the fact that the Friday evening services were halted for the year.

Gift Aid was recovered during 2025 in the sum of £5348.54; this covered two years. Other income was generally in line with last year.

Community Café/Coffeehouse income shows an increase of around £800 from £5423.42 in 2024 to £6048.87. Expenditure though has also increased by £655 from £2772.95 to £3428.09. The success/effectiveness of this project shouldn't be judged upon income and expenditure but it does more than cover its cost, aside from the salary of the Project Leader which has been grant funded.

General personal giving is roughly in line with last year.

ANNUAL EXPENDITURE 2025

We continue to meet our Parish Share in full £13994.64, a slight rise from last year. We do receive a small discount as we pay the diocese by direct debit.

Energy costs at 213 have been significantly reduced to a large degree because of the insulation installed in the roof during the summer.

We have carried out more major capital works during 2025 for 213, amounting to £3265.31

Central staffing costs have been reduced due to the changes in staffing arrangements.

SUMMARY

Overall income and expenditure is skewed due to grants being received in one year and being spent in the next. The accounts therefore show that income fell by £63043 when compared to 2024, whilst expenditure was reduced by £11640 compared to 2024.

The PCC hold no significant reserves, because

all monies are allocated to funds for use during the next year. Paid staff are funded contractually using grant funding. Clergy are financed by the Church of England. The buildings and site are owned by Chelmsford Diocese. The PCC regularly monitors the cash flow and ensure that funds are raised before being committed to spend and reviews the policy annually.

CONCLUSION

The church is in a stable condition financially, however we do not have the funds to redevelop the hall, nor refurbish the church. We will continue to fund-raise for both these projects during 2026.

We are grateful for KMAC, Church of Pentecost and income from the tenants of the flat to ensure that the finances of the church remain stable.

Please refer to examined accounts pages **13-25**

Accounts listed in this report are:
Receipts and Payments by Report Group
Analysis of Receipts and Payments
Statement of Assets and Liabilities by fund
Fund Movement Summary
Balance Sheet
Monthly Income and Expenditure

5.00 CHURCHWARDENS' REPORT INCLUDING FABRIC, GOODS AND ORNAMENTS

The church has seen significant improvements this year. We now (2026) have a newly refurbished disabled toilet which means that we can now use the church building for services in the future. It is hoped that we can now resume our regular Friday evening services in the summer and hold our four weekly midweek communion in the church.

Financially we are stable, largely due to rental incomes and proceeds from the Coffee House.

Thanks are due to Colin for keeping our account in order.

The Coffee House at 213 continues to thrive. Regular events are held for children during half-terms and holidays. We also had a very successful "Carols rounds the fire" with a BBQ. Several schools now use us for work experience and others to provide their pupils the opportunity to try something different.

We are very grateful to Dawn and Janine for their running of the Coffee House and the garden. We also thank our volunteers who help every week. They help to keep everything smoothly.

Quinquennial Inspection

Several items on the QI report have been covered including works to trees, gutters, gullies, overflow pipes, replacement of fences, replaced safety glass. as well as ongoing maintenance and path clearance.

Other areas of work will be covered during refurbishment phase. Further details are available upon request.

There has been no change in terms of silverware, ornaments and furnishings

Allan Lassam and Sue Reynolds -
Churchwardens

6.00 REPORT ON THE PROCEEDINGS OF THE DEANERY SYNOD

Area Dean Louise Williams continues to lead the Deanery. There have been discussions upon theological and local topics, such as housing, youth and children's work. Perhaps most significantly has been the allocation of

funding from the Mission Opportunities Fund for use by Deanery to which churches can apply. This may be relevant for Saint Stephen's in the future

7.00 ELECTION OF REPRESENTATIVES FOR PCC

Sophie Matthews has been nominated to serve on PCC

8.00 APPOINT INDEPENDENT EXAMINER

Proposal - Mr Danny Keech has agreed to stand as Independent Examiner for next year.

9.00 REPORTS

9:01 VICAR'S REPORT

I started 2025 with a three month sabbatical, taking the opportunity to travel to Fiji and Hong Kong/China. The initial month was intense study of Art Therapy, developing plans to use those skills within the church environment. During the last month I followed an artistic passion and developed new skills experimenting with fluid art. This was most satisfying, although expensive! I realised how I needed this break from the norm. It also served as a nudge to plan for future retirement.

The churches managed worship during this time with some musicians coming from Southend Christian Fellowship - many thanks to Pete Burgess for 'lending' out musicians and to them personally for all they did to help.

Thanks especially go to Revd Jenny Dunlop who took responsibility and led many services. God's timing is astonishing sometimes!

We re-established home groups (Klema), ran another Alpha Course amongst other events.

I was overwhelmed by the response to the Art Exhibition (October), run jointly with Jill Ridge (silk painting artist). There were over 90 visitors and nearly 30 paintings sold. Most of the money raised through the sale of the artwork went directly to Saint Stephen's building fund. Links were made with other artists, some of whom are Christian.

I began to create a sculpture in the contemplative area in the garden at 213, entitled 'Wholeness through brokenness' and hope to complete the work during 2026.

The garden developed and looked most colourful through the seasons, vegetables were grown, contacts in the community to expand and develop the work. Janine Watts has made a super effort; so many people have been blessed by her work. Thanks to all the volunteers who have helped over the year. Janine's contract was split so that she didn't work in the garden over the winter period but will restart in the spring 2026. We need to apply for further funding to maintain and expand her work.

The Coffeehouse seems to be busier, however much of the works seems to go unnoticed, such as supporting volunteers on a weekly basis who have anxieties or additional needs. Dawn is very good with managing staff, volunteers and visitors with a complex range of needs.

Over a period of time we discussed plans to develop a children's day nursery in the hall. The expected funding applied for by 'Happy Faces' Nursery did not materialise. Unfortunately over the next few months the building deteriorated so much that the builders who came to give estimates reported that there was too much that needed to be

carried out to comply with current regulations to make the scheme feasible. We will look at alternatives in 2026.

Unfortunately some local youths were regularly climbing the roofs of the church and hall, despite being told it was dangerous. They made a hole in the roof and trashed the hall and attempted to set fire to the premises. We had a clear up, made the hall safe and secure but this remains a difficult problem to overcome - the cost just to demolish the hall is in the region of £25k.

We created a prayer labyrinth for Thy Kingdom Come week, which attracted quite a number of visitors who engaged with the whole concept of the prayer journey.

A small group went to New Wine Festival, which was possibly the best one. They have taken it into a new direction which is even more family friendly. I would recommend it to everyone.

In September Mary was Ordained Deacon at Chelmsford Cathedral. She had arrived previously in July to settle in and obtain places for her children in the appropriate schools/nursery. Mary is full time Curate, on an Incumbents pathway and should be with us for three to four years. She is focussing some time at Saint Cedd's, preaching, pastoral visiting, leading a Klema (home) group and Puddleducks whilst continuing on the IME course run by the diocese.

Volunteers from Saint Christopher's school have experienced various types of work at Saint Stephen's, not only in the garden but also painting the walls of the church.

The Light party on 31st October was the most well attended, loads of fun for the children and

adults who took part. Many thanks to Oksana for the bubble show.

I went to the National Youth Ministry Weekend at Birmingham. It was most informative at very different levels, looking at research into youth trends to resources for youth groups etc. We have used these at Lunchbites - a weekly group at Chase School for a short time for Christians and others.

My annual retreat, on the way back from NYMW was shorter than usual, taken at St Stephen's theological college in Oxford. The time of quiet was very valuable, in silence, reading, praying and exercising.

The usual Advent and Christmas events took place at all three churches and parishes. This included special schools, nursery, 250 students from Chase school, carols around the fire 38 people, almost twice as many than at equivalent services before. Revd Jenny Dunlop organised a 'Blue Christmas' service, expanding our usual blue tree and quiet area. This had a big impact for quite a number of people.

It has been another full and exciting year at Lifestreams, we are grateful to our staff and volunteers, all who have supported us and also to the various trusts who have granted us some funding - **with grateful thanks**; they include:

Church members and individual local donors

Norman Garon Trustees

National Lottery Community Fund

Mission Opportunities Fund (Chelmsford Diocese)

Nineveh Charitable Trust

Essex Community Foundation

Avenue Trust

Waitrose

We continue the online ministry with Daily Prayer at 8am and Night Prayer at 8pm throughout the year. There is still a significant 'audience' alongside the regular 10-15 people who participate most days. This continues to be a valuable ministry that reaches across the world with occasional visitors and regular families connected with Lifestreams.

Thanks to Graham Boosey and Revd Mary Namubiru for their regular contributions.

We had to say goodbye to Andreas Botzios after serving Lifestreams for seven years. We continue to pray for him and thank him for all his hard work. Katie Yerlett has been employed as Operations Manager serving the three churches, with a larger portfolio of responsibilities. This role is covered by donations from the congregations. She has settled into the role well and I express my grateful thanks to her for her hard work.

There are quite a number of 'Lifestreams' events that include the three churches, of which Saint Stephen's is a part. It is hard to include all of them in this report so please refer to the Saint Peter's and Saint Cedd's reports too for a more complete picture of all that we do.

The PCC would like to extend its thanks to our churchwardens Sue Reynolds and Alan Lassam for their hard work and support.

This report has been approved by Saint Stephen's Parochial Church Council and is signed on its behalf by Revd Colin Steven Baldwin, Vicar and Chair of PCC.

Let me finally thank many unnamed people who carry out lots of tasks around the three churches - I can't name them all here, you know who you are. I appreciate all that you do.

9.02 PROJECT REPORTS

Project Leader's Report - Dawn Gilbert 2025 has been another busy year!

Community Fridge

Our community fridge has remained popular this year with many new people visiting to see what we have available. Thank you to Co-op Rochford Road for their daily donations which keeps our fridge supplied. To limit the amount of waste that we throw away at the weekend, we send excess foods to Saint Peter's on Friday morning, this is then offered to hall hirers and those using the other coffeehouse. Our stocks for the larder area are currently quite low; however, we are grateful to those who have made donations and dropped items off for others to make use of.

The Community Fridge has saved the following amounts from landfill:

January: 84kg
February: 100kg
March: 57kg
April: 132kg
May: 100kg
June: 129kg
July: 127kg
August: 53kg
September: 131kg
October: 188kg
November: 103kg
December: 101kg



Coffeehouse

The coffeehouse at 213 has had a busy year. We regularly meet new customers, and we also have a regular customer base. We are at our busiest during the spring/summer months when the garden is accessible with friends

meeting and socialising with refreshments in the warmer weather. This winter has been busier than the previous year as our regular customer base grows. We made some small price increases in September 2024, and due to rising costs, we may need to look at some more increases in the coming months.

Community Garden

(see also Janine's report page 9)

Janine Watts joined 213 in March/April 2025 as our garden project leader. With her experience and knowledge, she has moved the garden forward, adding a variety of plants which provide colour and movement to the garden. A new group of Saint Christopher's year 10 students used the garden in the autumn term for the second year running as part of their outdoor learning. They worked extremely hard helping the garden look its best, clearing a huge amount of rubbish from around the church building at the bottom of the garden.

Lancaster School have also been visiting when they are able. They have been planting seeds and bulbs and doing some weeding.

A big Thank you to Ronnie Havis who has donated many hours sorting out our fish-pond getting it clean and creating a better environment for the fish.

Groups

Project 49 are still attending regularly on a Tuesday Morning; they either participate in some gardening activities or play games in the lounge.

Stepping Stones run by Carol runs from 11-1 on the 2nd and 4th Monday of the month. Anyone who has been affected by a stroke including family members or carers are

welcome to attend to share their experiences and difficulties in a safe and welcoming environment.

If anyone has an activity that you would like to run but need a venue, please do get in touch and we would be happy to facilitate this.

Events

We held several events over the year which were all well attended. These included, a Mother's Day crafting session, an easter egg hunt, a teddy bears picnic, autumn craft and scavenger hunt, Christmas activity morning and carols around the firepit.

We are looking forward to organising activities for the coming year, starting with our annual Easter Egg hunt in a few weeks' time.

Work Experience and Volunteers

We continue to host work experience placements for students through the year from a variety of schools in the area, all of which have been very successful for both LifeStreams and the student. We are looking forward to helping more students with placements in the months ahead.

A huge Thank You to our volunteers, Keith, David, Claire, Suzanne, Joe, Wendy, Summer and Rebecca and Graham for all that they do to help it would not be possible to run 213 without them. Thank you also to the Churchwardens and The PCC for supporting our projects.

Garden Project Leader's Report - Janine Watts

Since beginning my post as Garden Project Lead in the spring of 2025, it has been a labour of love fulfilling my role at 213 Manners Way and contributing to the wider work of Lifestreams Churches.

Building on the firm foundations previously laid by church staff and volunteers, I've witnessed a wonderful transformation in the garden and a growing sense of community.

It has been deeply satisfying to see people relaxing, enjoying the space and finding comfort in the beauty and sense of connection to be found here. It's been a real joy working with such a diverse range of people to enable the benefits of our community garden to be shared.

Initially my work focused on learning how the garden was working, what needed to be developed, curating a collection of plants that would be suitable for the garden conditions and getting crops going in the polytunnel - a somewhat daunting challenge given the size of the space! However, I need not have feared as I was by no means alone and prayers were certainly answered. God certainly works in mysterious ways, and I've consistently marveled at the generosity and abundance of people and of the garden itself.

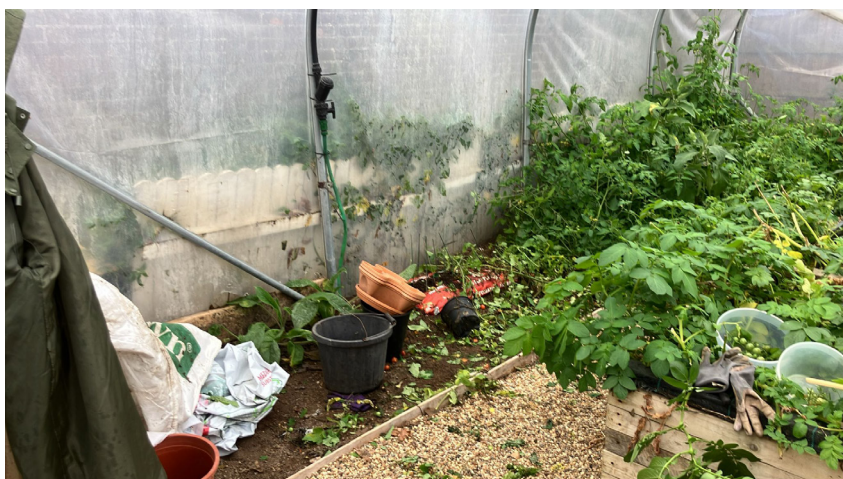
With donations ranging from large quantities of soil (replenishing the earth with nutrients for all that growing), through to an incredible range of seeds, plants and vegetables for the polytunnel and the generous gift of people volunteering their time to help with projects, this has been a humbling and uplifting experience - embodying community.

...continues on p12



A small sample of the hard work and reward that comes from working in the community garden at 213 - with many thanks to all who contributed.





I draw parallels between the support processes in a thriving community and those that happen in the Wood Wide Web - the vast underground web of mycorrhizal fungi that connect and sustain healthy woodlands. Resource sharing and developing networks is crucial and in true community garden style I have certainly not gardened alone.

This is a garden for sharing and so it has been especially heartening to have people from the local community visit and return to the garden - often with a spade or a cabbage in hand ready to plant! It has been incredible to be involved in education, for example helping young people realise the significance of insect pollination for the vegetable crops that we enjoy through to hearing delighted visitors picking their own vegetables remarking 'the community garden is feeding the community!'.

In addition to my heartfelt gratitude to all those people who have generously donated their time, I am grateful to the garden itself and all the non-human forms of life. God's creation provides a constant source of solace, uplift, wonder, awe and beauty for all who visit.

So many organisations have stepped up to support us in our work, including SAVS and the local allotment holders, Essex Wildlife Trust, the RHS, Garon Park, Waitrose, Scott's of Southend, Potash Garden Centre and generous individual donors who arrived just when we needed them.

The community garden truly is an inclusive place and it has been especially satisfying to see people with additional needs or people who have been marginalized by society come and find a sense of belonging and happiness here.

We continue to build networks with wider organisations including Writtle college and the local public services and to develop the garden in a way that is friendly to humans and wildlife - supporting biodiversity in our endeavors and remembering that we are custodians of this precious planet and all the inhabitants.

I want to thank Rev Colin for his belief in me and giving me the scope to develop the garden as well as the many, many people who have come to share in the garden in 2025.

May you thrive and find peace, comfort and connection through God's creation and we hope to see you in the garden in 2026.

Janine Watts

SAFEGUARDING REPORT 2025

Safeguarding is crucial, taken very seriously in supporting and providing a safe environment within our Churches and the communities we serve.

Training and awareness sessions are ongoing to commensurate with responsibilities (Basic to Advanced and Management). All individuals (volunteering and paid staff) have completed the Basic Training.

We continue to follow the Safer Recruitment process, Management and DBS checks as outlined within the Church of England Safer Recruitment guidance. This is to ensure our Churches are Safe for all, including those using our premises.

Yinka Tayo (PSR Lifestreams Churches)

10.00 ANY OTHER BUSINESS

11.00 DATE AND TIME OF NEXT MEETING

Saturday 18th April 2027, TBC
10:30am



Independent examiner's report to the PCC of Prittlewell, Saint Stephen

I report on the accounts of the PCC for the year ended 31 December 2025, which are attached.

Respective responsibilities of the PCC and the examiner

The charity'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.
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act: and
- State whether particular matters have come to my attention.

Basis of Independent Examiners Statement.

My examination was carried out remotely this year and 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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

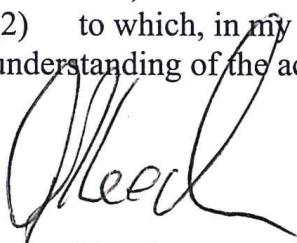
Independent examiner's statement

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 s.130 of the 2011 Act: or
- to prepare accounts, which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Danny Keech
38 Shepard Close
Leigh on Sea
SS9 5YR

3rd February 2026

Lifestreams - Saint Stephen's

Analysis of Receipts and Payments Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Planned giving						
0101 - Gift Aid - Direct Into Bank	6,503.00	-	600.00	-	7,103.00	5,727.00
0102 - Gift Aid - Outreach	-	600.00	220.00	-	820.00	820.00
0110 - Gift Aid - Envelopes	780.00	-	-	-	780.00	1,060.00
0115 - Gift Aid - CAF Vouchers	-	-	-	-	-	-
0201 - Non Gift Aid - Envelopes	-	-	-	-	-	-
0202 - Non Gift Aid- Outreach	-	-	-	-	-	-
0203 - Non Gift Aid - Direct to Bank	50.00	180.00	360.00	-	590.00	540.00
Planned giving Totals	7,333.00	780.00	1,180.00	-	9,293.00	8,147.00
Collections and other giving						
0301 - Loose Plate	292.04	-	-	-	292.04	1,636.61
0302 - Gift Aided donation at service	-	-	-	-	-	-
0401 - Regular Gift Days	-	-	-	-	-	-
0402 - Flowers	-	-	-	-	-	-
0405 - New Building Fund Income	-	-	-	-	-	-
0501 - One Off Donation/Gift Day - GIFT AIDED	-	-	-	-	-	5,725.00
0502 - One Off Donation/Gift Day-NOT GIFT AIDED	-	-	-	-	-	500.00
Collections and other giving Totals	292.04	-	-	-	292.04	7,861.61
Other voluntary receipts						
0510 - Gifts Of Quoted Securities	-	-	-	-	-	-
0540 - 1000x1000s cycle 2022	-	-	-	-	-	-
0541 - cycle sponsorship 2022	-	-	-	-	-	-
0550 - Donations Special Appeals Etc	-	-	-	-	-	3,900.00
0551 - gifts for Livestreaming	-	-	-	-	-	-
0701 - Legacies	-	-	-	-	-	-
0801 - Recurring Grants	-	-	-	-	-	-
08A1 - Non Recurring One Off Grants	-	3,000.00	8,000.00	-	11,000.00	72,008.00
Other voluntary receipts Totals	-	3,000.00	8,000.00	-	11,000.00	75,908.00
Gift Aid recovered						
0601 - Tax Recoverable On Gift Aid	5,348.54	-	-	-	5,348.54	-
Gift Aid recovered Totals	5,348.54	-	-	-	5,348.54	-
Other receipts						
0998 - Income Suspense	-	-	-	-	-	-
1310 - Insurance Claims	1,424.78	-	-	-	1,424.78	-
1320 - Surplus Sales Of Fixed Assets	-	-	-	-	-	-
1360 - Church Shares	-	-	-	-	-	-
P1001 - Petty Cash	-	-	-	-	-	-
Other receipts Totals	1,424.78	-	-	-	1,424.78	-

(2 February 2026 3:10 pm) Page 1 of 5

[Signature] 3/2/26

	General	Designated	Restricted	Endowment	This year	Total Last year
Activities for generating funds						
0901 - Other Funds Generated - Fundraising	493.90	-	982.55	-	1,476.45	527.78
0910 - Jumble,Fetes Etc - Primary Is Fundraisin	120.43	-	-	-	120.43	-
1220 - Bookstall Sales - Profit Not Primary Reas	-	-	-	-	-	77.25
1240 - Church Hall Lettings	8,450.00	-	-	-	8,450.00	9,125.00
1250 - Magazine Income Advertising	-	-	-	-	-	-
1260 - Parish Magazine Sales	-	-	-	-	-	-
Activities for generating funds Totals	9,064.33	-	982.55	-	10,046.88	9,730.03
Investment Income						
1001 - Dividends	-	-	-	-	-	-
1020 - Bank And Building Society Interest	-	-	-	-	-	-
1030 - Rent From Lands and Buildings	14,164.00	-	-	-	14,164.00	13,750.00
Investment Income Totals	14,164.00	-	-	-	14,164.00	13,750.00
Receipts from church activities						
1101 - Fees For Weddings And Funerals	-	-	-	-	-	101.00
1210 - Bookstall Sales For Profit	-	-	-	-	-	-
1223 - Alpha	-	-	-	-	-	-
1224 - Kids Cafe Refreshments	-	-	-	-	-	-
12245 - Kids Cafe Door	-	-	-	-	-	-
1225 - Totz	-	-	-	-	-	-
1226 - Tween Cafe Refreshments	-	-	-	-	-	-
12265 - Tween Cafe Door	-	-	-	-	-	-
1227 - Youth Group	-	-	-	-	-	-
1228 - Garden project general	-	-	-	-	-	-
12285 - Youth Cafe Door	-	-	-	-	-	-
12286 - Youth Activities	-	-	-	-	-	-
12287 - Children Activities	-	-	-	-	-	700.00
12288 - Adult Activities	-	-	-	-	-	-
1229 - Community Cafe -coffeehouse	6,048.87	-	-	-	6,048.87	5,243.42
1230 - Church Hall Lettings church activities	780.00	-	-	-	780.00	-
1261 - Admin - Use Of Office Equip eg Photocopi	-	-	-	-	-	-
1270 - thegarden@lifestreams	-	-	-	-	-	-
1340 - Events	-	-	-	-	-	-
Receipts from church activities Totals	6,828.87	-	-	-	6,828.87	6,044.42
steps						
steps Totals	-	-	-	-	-	-
Receipts Grand Totals	44,455.56	3,780.00	10,162.55	-	58,398.11	121,441.06
Payments						
Cost of generating funds						
1701 - Costs Fee Professional Fundraisers	-	-	-	-	-	-
1710 - Costs Applying For Grants	44.10	-	-	-	44.10	-
1720 - Costs Stewardship Campaign	-	-	-	-	-	-
1730 - Costs Fundraising Events-Fetes Etc	46.47	-	-	-	46.47	147.77
1740 - Costs Investment Management	-	-	-	-	-	-

(2 February 2026 3:10 pm) Page 2 of 5

Michael
3/2/26

	General	Designated	Restricted	Endowment	This year	Total Last year
1750 - Costs Of Supporting Regular Giving	-	-	-	-	-	-
2510 - Trading - Bookstall	-	-	-	-	-	40.00
2999 - Expenditure Suspense	-	-	-	-	-	-
Cost of generating funds Totals	90.57	-	-	-	90.57	187.77
Missionary and Charitable Giving						
1801 - Giving To Missionary Soc Income	-	-	-	-	-	-
1830 - Giving To Relief And Development Agencie	-	-	-	-	-	-
1850 - Home Mission Portion Of 10% of Income	-	-	-	-	-	-
1870 - Secular Charities Portion 10% Of Income	-	-	-	-	-	-
5000 - Expenditure Agency collection	-	-	-	-	-	-
Missionary and Charitable Giving Totals	-	-	-	-	-	-
Parish Share						
1901 - Stipends Quota	-	-	-	-	-	-
1910 - Diocese Parish Share	13,994.64	-	-	-	13,994.64	13,598.64
Parish Share Totals	13,994.64	-	-	-	13,994.64	13,598.64
Clergy and Staffing costs						
2001 - Salary Assistant Staff Costs	793.17	-	-	-	793.17	7,220.50
2020 - Salary Project Leader	-	-	23,218.28	-	23,218.28	15,787.58
2050 - Salary Parish Administrator	4,216.69	-	-	-	4,216.69	3,120.00
2101 - Incumbent Expenses	619.90	-	-	-	619.90	872.64
2120 - Clergy Expenses	588.67	-	-	-	588.67	-
2130 - Housing Expenses Incumbent/Clergy	-	-	-	-	-	-
2370 - Provision of Services-Speakers Etc	-	-	-	-	-	-
Clergy and Staffing costs Totals	6,218.43	-	23,218.28	-	29,436.71	27,000.72
Church Running Expenses						
2170 - Education and training	401.87	-	-	-	401.87	537.78
2201 - Mission Focused Education/Training	73.41	-	-	-	73.41	79.39
2202 - Mission Focused Exp-Outreach	-	-	314.07	-	314.07	84.03
2223 - Alpha	101.70	-	-	-	101.70	-
2224 - Kids Cafe	-	-	-	-	-	-
2225 - Totz	-	-	-	-	-	-
2226 - Tween cafe	-	-	-	-	-	-
2227 - Youth Group - faith based	-	-	-	-	-	(21.00)
2228 - Youth Group - other	-	-	-	-	-	(153.43)
22287 - Holiday Club	-	-	-	-	-	-
2229 - Mentoring	-	-	-	-	-	-
2230 - Community Cafe - coffeehouse	3,428.09	-	-	-	3,428.09	2,773.95
2240 - Events	133.28	-	-	-	133.28	179.98
2250 - Garden project general	-	1,755.57	-	-	1,755.57	14,675.97
2260 - Volunteers	-	-	-	-	-	26.00
2270 - Children's Ministry	42.00	-	-	-	42.00	86.88
2280 - Youth Ministry	42.00	-	-	-	42.00	137.85
2290 - Youth Football	-	-	-	-	-	-
2301 - Church Running - Insurance	2,032.19	-	-	-	2,032.19	1,996.44
2310 - Church Running - Telephone/Broadband	734.40	-	-	-	734.40	734.40
2320 - Provision Of Services - Music etc	-	-	-	-	-	24.48

(2 February 2026 3:10 pm) Page 3 of 5

[Signature] 3/2/26

						Total	
	General	Designated	Restricted	Endowment	This year	Last year	
2321 - Provision Of Services - Flowers	-	-	-	-	-	-	
2330 - Church Running - Maintenance Inc Grounds	4,659.12	-	-	-	4,659.12	2,810.56	
2331 - Church Running - Cleaning	51.59	-	-	-	51.59	185.99	
2340 - Provision Of Services - Upkeep	132.70	-	-	-	132.70	141.73	
2341 - Church Running - Equipment	286.95	-	-	-	286.95	85.99	
2360 - Church Running - Administration	3,011.89	-	-	-	3,011.89	566.98	
2361 - Church shares - St Peters	298.99	-	-	-	298.99	337.29	
2362 - Church shares - St. Cedd's	42.00	-	-	-	42.00	311.50	
2380 - Tech costs	90.07	-	-	-	90.07	33.55	
2401 - Church Utility-Electric	1,649.00	-	-	-	1,649.00	1,846.80	
2410 - Church Utility-Gas	-	-	-	-	-	-	
2420 - Church Utility-Water	1,048.65	-	-	-	1,048.65	1,176.86	
2430 - 213 Utility - Electric	1,319.09	-	-	-	1,319.09	2,738.77	
2440 - 213 Utility - Gas	1,702.64	-	-	-	1,702.64	3,613.58	
2450 - 213 Utility - water	-	-	-	-	-	(21.24)	
2501 - Trading - Magazine	-	-	-	-	-	-	
Church Running Expenses Totals	21,281.63	1,755.57	314.07	-	23,351.27	34,991.08	
Hall Running Costs							
2530 - Trading Hall - Electricity	409.24	-	-	-	409.24	772.86	
2540 - Trading Hall - Gas	486.86	-	-	-	486.86	181.27	
2550 - Trading Hall - Insurance	-	-	-	-	-	-	
2560 - Trading Hall - Maintenance	-	-	-	-	-	159.58	
2580 - Trading Hall - Water	525.38	-	-	-	525.38	429.25	
2590 - Trading Hall - Heat & Light	-	-	-	-	-	-	
Hall Running Costs Totals	1,421.48	-	-	-	1,421.48	1,542.96	
Church Repairs & Maintenance							
2701 - Capital - Church Major Repairs-Non Routi	-	-	-	-	-	-	
2710 - Capital - Church Major Repairs-Replace I	2,640.31	-	-	-	2,640.31	1,585.00	
2720 - Capital - Church Major Decoration	-	-	-	-	-	-	
2840 - Old Vicarage repairs	625.00	-	-	-	625.00	-	
Church Repairs & Maintenance Totals	3,265.31	-	-	-	3,265.31	1,585.00	
Hall Repairs & Maintenance							
2801 - Capital - Hall Major Repairs-Non Routine	100.00	-	-	-	100.00	-	
2820 - Capital - Hall Major Repairs-Replace Ite	-	-	-	-	-	-	
2830 - Capital - Hall Major Decoration	-	-	-	-	-	-	
Hall Repairs & Maintenance Totals	100.00	-	-	-	100.00	-	
New Building work							
2900 - Capital - Church building	-	-	-	-	-	3,822.00	
2901 - Capital -New Parsonage	-	-	-	-	-	-	
2920 - Capital - other	-	-	-	-	-	1,730.00	
New Building work Totals	-	-	-	-	-	5,552.00	
Governance Costs							
2601 - Governance Costs-Audit Fee	60.00	-	-	-	60.00	55.00	
Governance Costs Totals	60.00	-	-	-	60.00	55.00	

(2 February 2026 3:10 pm) Page 4 of 5

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	General	Designated	Restricted	Endowment	This year	Total Last year
Payments Grand Totals	46,432.06	1,755.57	23,532.35	-	71,719.98	84,513.17

(2 February 2026 3:10 pm) Page 5 of 5

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Lifestreams - Saint Stephen's

Statement of Assets and Liabilities (by fund)
As at: 31 December 2025

			Balance	Previous balance
Tangible Assets				
9000: Freehold Church Hall				
Buildings fund (Capital)	Designated		55,000.00	55,000.00
			55,000.00	55,000.00
		Tangible Assets	55,000.00	55,000.00
Cash At Bank And In Hand				
6501: Bank Current Account				
Community Fridge	Restricted		300.00	300.00
Garden Project 213	Restricted		6,898.24	11,283.24
thegarden@lifestreams	Designated		1,674.43	3,430.00
Project Leader Salary	Restricted		12,871.85	16,903.31
General fund	Unrestricted		3,372.67	7,542.81
Outreach Fund	Designated		1,687.71	1,087.71
Outreach Fund	Restricted		(5,894.21)	(1,191.96)
Youth Fund	Designated		283.89	283.89
Youth Fund	Restricted		329.99	329.99
Building Fund	Designated		2,976.12	(203.88)
Building Fund	Restricted		10,725.60	8,783.05
Giving Away Fund	Designated		3,872.66	3,872.66
Music Fund	Designated		203.63	203.63
Music Fund	Restricted		0.01	0.01
			39,302.59	52,624.46
P100: Petty Cash 1				
General fund	Unrestricted		25.21	25.21
Youth Fund	Designated		(21.21)	(21.21)
Building Fund	Designated		(4.00)	(4.00)
			-	-
		Cash At Bank And In Hand	39,302.59	52,624.46
		Grand Total	94,302.59	107,624.46

(3 February 2026 11:05 am) Page 1 of 1

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Lifestreams - Saint Stephen's
Receipts & Payments by Report Group
For the period from 01 January 2025 to 31 December 2025

	General funds	Designated funds	Restricted funds	Endowment funds	Total funds	Last Year
Receipts						
Planned giving	7,333.00	780.00	1,180.00	-	9,293.00	8,147.00
SubTotal Planned giving	7,333.00	780.00	1,180.00	-	9,293.00	8,147.00
Collections and other giving	292.04	-	-	-	292.04	7,861.61
SubTotal Collections and other giving	292.04	-	-	-	292.04	7,861.61
Other voluntary receipts	-	3,000.00	8,000.00	-	11,000.00	75,908.00
SubTotal Other voluntary receipts	-	3,000.00	8,000.00	-	11,000.00	75,908.00
Gift Aid recovered	5,348.54	-	-	-	5,348.54	-
SubTotal Gift Aid recovered	5,348.54	-	-	-	5,348.54	-
Other receipts	1,424.78	-	-	-	1,424.78	-
SubTotal Other receipts	1,424.78	-	-	-	1,424.78	-
Activities for generating funds	9,064.33	-	982.55	-	10,046.88	9,730.03
SubTotal Activities for generating funds	9,064.33	-	982.55	-	10,046.88	9,730.03
Investment Income	14,164.00	-	-	-	14,164.00	13,750.00
SubTotal Investment Income	14,164.00	-	-	-	14,164.00	13,750.00
Receipts from church activities	780.00	-	-	-	780.00	801.00
	6,048.87	-	-	-	6,048.87	5,243.42
SubTotal Receipts from church activities	6,828.87	-	-	-	6,828.87	6,044.42
Total Receipts	44,455.56	3,780.00	10,162.55	-	58,398.11	121,441.06
Payments						
Cost of generating funds	90.57	-	-	-	90.57	187.77
SubTotal Cost of generating funds	90.57	-	-	-	90.57	187.77
Missionary and Charitable Giving	-	-	-	-	-	-
SubTotal Missionary and Charitable Giving	-	-	-	-	-	-
Parish Share	13,994.64	-	-	-	13,994.64	13,598.64
SubTotal Parish Share	13,994.64	-	-	-	13,994.64	13,598.64
Clergy and Staffing costs	6,218.43	-	-	-	6,218.43	11,213.14
	-	-	23,218.28	-	23,218.28	15,787.58
SubTotal Clergy and Staffing costs	6,218.43	-	23,218.28	-	29,436.71	27,000.72
Church Running Expenses	17,853.54	-	314.07	-	18,167.61	17,541.16
	3,428.09	1,755.57	-	-	5,183.66	17,449.92
SubTotal Church Running Expenses	21,281.63	1,755.57	314.07	-	23,351.27	34,991.08
Hall Running Costs	1,421.48	-	-	-	1,421.48	1,542.96
SubTotal Hall Running Costs	1,421.48	-	-	-	1,421.48	1,542.96
Church Repairs & Maintenance	3,265.31	-	-	-	3,265.31	1,585.00
SubTotal Church Repairs & Maintenance	3,265.31	-	-	-	3,265.31	1,585.00
Hall Repairs & Maintenance	100.00	-	-	-	100.00	-
SubTotal Hall Repairs & Maintenance	100.00	-	-	-	100.00	-
New Building work	-	-	-	-	-	5,552.00
SubTotal New Building work	-	-	-	-	-	5,552.00
Governance Costs	60.00	-	-	-	60.00	55.00
SubTotal Governance Costs	60.00	-	-	-	60.00	55.00
Total Payments	46,432.06	1,755.57	23,532.35	-	71,719.98	84,513.17
EXCESS OF RECEIPTS OVER PAYMENTS	(1,976.50)	2,024.43	(13,369.80)	-	(13,321.87)	36,927.89

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Lifestreams - Saint Stephen's
Monthly Income / Expenditure totals - Details
As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
0101: Gift Aid - Direct Into Bank	489.00	504.00	474.00	474.00	493.00	1,458.00	658.00	516.00	508.00	613.00	458.00	458.00	7,103.00
0102: Gift Aid - Outreach	50.00	50.00	50.00	110.00	70.00	50.00	90.00	50.00	90.00	70.00	50.00	90.00	820.00
0110: Gift Aid - Envelopes	-	-	-	260.00	80.00	-	-	-	180.00	80.00	-	180.00	780.00
0203: Non Gift Aid - Direct to Bank	45.00	45.00	45.00	45.00	45.00	95.00	45.00	45.00	45.00	45.00	45.00	45.00	590.00
0301: Loose Plate	-	-	-	-	10.00	40.00	5.00	-	-	35.00	29.74	172.30	292.04
0601: Tax Recoverable On Gift Aid	-	-	-	-	-	-	5,348.54	-	-	-	-	-	5,348.54
08A1: Non Recurring One Off Grants	-	-	-	-	-	-	-	-	-	-	-	11,000.00	11,000.00
0901: Other Funds Generated - Fundraising	59.66	16.85	-	-	-	-	-	73.10	-	982.55	114.35	229.94	1,476.45
0910: Jumble,Fetes Etc - Primary/Is Fundraisin	-	-	-	-	-	-	-	-	-	-	120.43	-	120.43
1030: Rent From Lands and Buildings	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,178.50	1,428.50	1,178.50	1,178.50	14,164.00
1229: Community Cafe -coffeehouse	209.41	241.06	293.71	314.34	457.53	273.73	1,088.78	579.43	824.43	870.61	211.90	683.94	6,048.87
1230: Church Hall Lettings church activities	-	-	-	-	-	-	-	-	780.00	-	-	-	780.00
1240: Church Hall Lettings	625.00	825.00	1,375.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	8,450.00
1310: Insurance Claims	-	-	-	-	-	-	-	-	-	-	1,424.78	-	1,424.78
Income totals	2,628.07	2,831.91	3,387.71	2,978.34	2,930.53	3,691.73	9,010.32	3,038.53	4,230.93	4,749.66	4,257.70	14,662.68	58,398.11
Expenditure													
1710: Costs Applying For Grants	-	-	-	-	44.10	-	-	-	-	-	-	-	44.10
1730: Costs Fundraising Events-Fetes Etc	-	-	-	-	-	-	-	-	-	-	46.47	-	46.47
1910: Diocese Parish Share	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	1,166.22	13,994.64
2001: Salary Assistant Staff Costs	376.50	-	-	-	416.67	-	-	-	-	-	-	-	793.17
2020: Salary Project Leader	1,343.45	1,343.65	1,652.64	2,217.25	2,217.25	2,202.90	2,227.87	2,227.87	2,536.66	2,315.61	1,280.68	1,652.45	23,218.28
2050: Salary Parish Administrator	260.00	260.00	260.00	260.00	260.00	416.67	416.67	416.67	416.67	416.67	416.67	416.67	4,216.69
2101: Incumbent Expenses	-	-	-	-	-	-	-	277.36	-	-	342.54	-	619.90
2120: Clergy Expenses	-	-	-	-	-	386.60	-	-	-	-	-	202.07	588.67
2170: Education and training	-	-	-	-	-	125.00	-	-	60.00	216.87	-	-	401.87
2201: Mssion Focused Education/Training	-	-	-	-	-	-	-	-	-	73.41	-	-	73.41
2202: Mssion Focused Exp-Outreach	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	204.07	10.00	314.07
2223: Alpha	-	-	-	-	-	-	-	-	101.70	-	-	-	101.70
2230: Community Cafe - coffeehouse	163.07	217.13	128.56	41.60	245.50	94.79	1,112.26	129.51	531.98	450.50	73.97	239.22	3,428.09
2240: Events	-	-	-	-	-	-	-	-	-	52.68	23.14	57.46	133.28
2250: Garden project general	-	-	-	336.24	402.01	49.81	253.98	78.79	72.85	461.89	-	100.00	1,755.57
2270: Children's Ministry	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	42.00
2280: Youth Ministry	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	42.00
2301: Church Running - Insurance	-	-	-	-	-	-	-	2,032.19	-	-	-	-	2,032.19
2310: Church Running - Telephone/Broadband	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	734.40
2330: Church Running - Maintenance Inc Grounds	96.00	734.00	57.62	146.97	1,593.13	-	147.00	595.00	-	1,289.40	-	-	4,659.12
2331: Church Running - Cleaning	51.59	-	-	-	-	-	-	-	-	-	-	-	51.59
2340: Provision Of Services - Upkeep	8.98	9.98	4.99	4.99	4.99	4.99	12.97	28.93	12.97	4.99	28.93	4.99	132.70
2341: Church Running - Equipment	-	-	-	-	-	-	116.96	-	138.00	-	31.99	-	286.95
2360: Church Running - Administration	23.40	23.40	203.40	93.91	747.25	113.40	1,130.79	178.76	312.93	39.88	29.88	114.89	3,011.89
2361: Church shares - St Peters	10.50	10.50	10.50	139.53	10.50	10.50	10.50	10.50	10.50	10.50	10.50	54.46	298.99
2362: Church shares - St. Cedd's	23,166.50	3.50	(23,159.50)	3.50	10,003.50	(9,996.50)	3.50	3.50	3.50	3.50	3.50	3.50	42.00
2380: Tech costs	-	-	-	-	-	-	77.08	-	-	12.99	-	-	90.07
2401: Church Utility-Electric	57.32	496.90	156.20	293.33	96.46	49.71	33.13	28.04	-	72.91	128.69	236.31	1,649.00
2420: Church Utility-Water	61.00	61.00	61.00	(14.65)	59.00	257.02	59.00	59.00	59.00	59.00	55.00	273.28	1,048.65
2430: 213 Utility - Electric	300.00	197.34	100.35	100.00	100.00	100.00	70.35	150.35	(99.65)	100.00	100.00	100.35	1,319.09
2440: 213 Utility - Gas	370.89	150.00	150.00	150.35	150.35	150.35	180.00	100.00	(150.00)	150.35	150.35	150.00	1,702.64
2530: Trading Hall - Electricity	-	-	76.17	-	52.43	32.88	26.27	23.37	46.95	31.78	57.92	61.47	409.24
2540: Trading Hall - Gas	21.02	21.02	18.98	21.02	20.34	21.02	65.38	60.40	60.40	58.44	60.40	58.44	486.86
2580: Trading Hall - Water	46.84	-	-	53.18	53.17	53.17	53.17	53.17	53.17	53.17	53.17	53.17	525.38
2601: Governance Costs-Audit Fee	60.00	-	-	-	-	-	-	-	-	-	-	-	60.00
2710: Capital - Church Major Repairs-Replace I	-	-	-	-	-	-	-	450.00	-	-	-	2,190.31	2,640.31
2801: Capital - Hall Major Repairs-Non Routine	-	-	-	-	-	-	100.00	-	-	-	-	-	100.00
2840: Old Vcarage repairs	-	-	-	-	-	-	-	-	-	625.00	-	-	625.00
Expenditure totals	27,661.48	4,772.84	(19,034.67)	5,091.64	17,721.07	(4,683.27)	7,341.30	8,147.83	5,412.05	7,743.96	4,332.29	7,213.46	71,719.98
Balance (income - expenditure)													(13,321.87)

Fund Movement Summary

Lifestreams - Saint Stephen's Fund movement summary Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
ComFrg							
Restricted	300.00	-	-	-	-	-	300.00
Sub-totals	300.00	-	-	-	-	-	300.00
GardenProj							
Restricted	11,283.24	-	5,185.00	800.00	-	-	6,898.24
Sub-totals	11,283.24	-	5,185.00	800.00	-	-	6,898.24
gdn							
Designated	3,430.00	-	1,755.57	-	-	-	1,674.43
Sub-totals	3,430.00	-	1,755.57	-	-	-	1,674.43
PL Salary							
Restricted	16,903.31	8,000.00	12,031.46	-	-	-	12,871.85
Sub-totals	16,903.31	8,000.00	12,031.46	-	-	-	12,871.85
General							
Unrestricted	7,568.02	44,455.56	46,432.06	(2,193.64)	-	-	3,397.88
Sub-totals	7,568.02	44,455.56	46,432.06	(2,193.64)	-	-	3,397.88
Outreach							
Designated	1,087.71	600.00	-	-	-	-	1,687.71
Restricted	(1,191.96)	220.00	6,315.89	1,393.64	-	-	(5,894.21)
Sub-totals	(104.25)	820.00	6,315.89	1,393.64	-	-	(4,206.50)
Youth							
Designated	262.68	-	-	-	-	-	262.68
Restricted	329.99	-	-	-	-	-	329.99
Sub-totals	592.67	-	-	-	-	-	592.67

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Bldg							
Designated	(207.88)	3,180.00	-	-	-	-	2,972.12
Restricted	8,783.05	1,942.55	-	-	-	-	10,725.60
Sub-totals	8,575.17	5,122.55	-	-	-	-	13,697.72
GivingAway							
Designated	3,872.66	-	-	-	-	-	3,872.66
Sub-totals	3,872.66	-	-	-	-	-	3,872.66
Music							
Designated	203.63	-	-	-	-	-	203.63
Restricted	0.01	-	-	-	-	-	0.01
Sub-totals	203.64	-	-	-	-	-	203.64
Buildings							
Designated	55,000.00	-	-	-	-	-	55,000.00
Sub-totals	55,000.00	-	-	-	-	-	55,000.00
Totals	107,624.46	58,398.11	71,719.98	-	-	-	94,302.59

Lifestreams - Saint Stephen's
Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

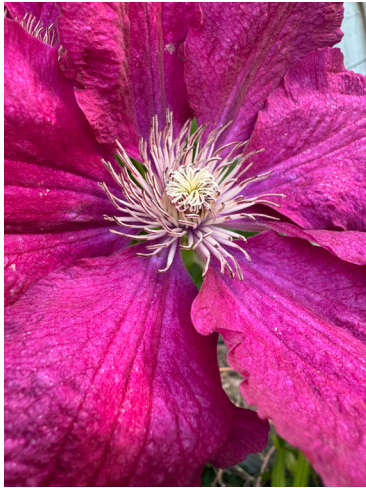
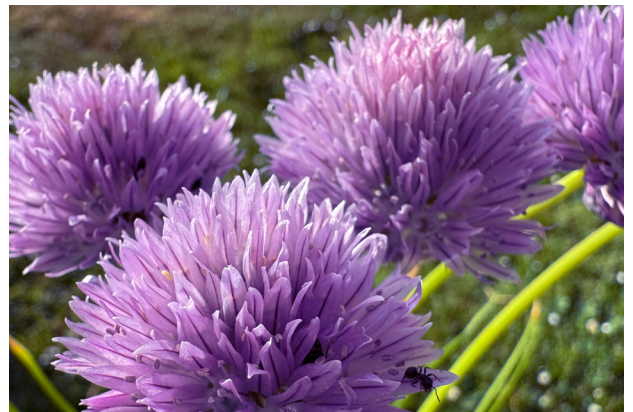
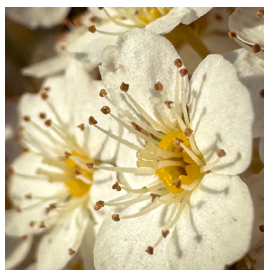
Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
ComFig - Community Fridge	300.00	-	-	-	-	-	300.00
GardenProj - Garden Project 213	11,283.24	-	5,185.00	800.00	-	-	6,898.24
gdn - thegarden@lifestreams	3,430.00	-	1,755.57	-	-	-	1,674.43
PL Salary - Project Leader Salary	16,903.31	8,000.00	12,031.46	-	-	-	12,871.85
General - General fund	7,568.02	44,455.56	46,432.06	(2,193.64)	-	-	3,397.88
Outreach - Outreach Fund	(104.25)	820.00	6,315.89	1,393.64	-	-	(4,206.50)
Youth - Youth Fund	592.67	-	-	-	-	-	592.67
Bldg - Building Fund	8,575.17	5,122.55	-	-	-	-	13,697.72
GivingAway - Giving Away Fund	3,872.66	-	-	-	-	-	3,872.66
Music - Music Fund	203.64	-	-	-	-	-	203.64
Buildings - Buildings fund (Capital)	55,000.00	-	-	-	-	-	55,000.00
Totals	107,624.46	58,398.11	71,719.98	-	-	-	94,302.59

Lifestreams - Saint Stephen's

Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
Tangible Assets	55,000.00	55,000.00
	55,000.00	55,000.00
Current assets		
Cash At Bank And In Hand	39,302.59	52,624.46
	39,302.59	52,624.46
Liabilities		
	-	-
Net current assets less current liabilities	39,302.59	52,624.46
Total assets less current liabilities	94,302.59	107,624.46
Liabilities		
	-	-
Total net assets less liabilities	94,302.59	107,624.46
Represented by		
Unrestricted		
Unrestricted - General Funds	3,397.88	7,568.02
Designated		
Designated - Building Fund	2,972.12	(207.88)
Designated - Buildings fund (Capital)	55,000.00	55,000.00
Designated - Giving Away Fund	3,872.66	3,872.66
Designated - Music Fund	203.63	203.63
Designated - Outreach Fund	1,687.71	1,087.71
Designated - thegarden@lifestreams	1,674.43	3,430.00
Designated - Youth Fund	262.68	262.68
Restricted		
Restricted - Building Fund	10,725.60	8,783.05
Restricted - Community Fridge	300.00	300.00
Restricted - Garden Project 213	6,898.24	11,283.24
Restricted - Music Fund	0.01	0.01
Restricted - Outreach Fund	(5,894.21)	(1,191.96)
Restricted - Project Leader Salary	12,871.85	16,903.31
Restricted - Youth Fund	329.99	329.99
Fund Totals	94,302.59	107,624.46

crochet poppies on the pier

[illegible]

JUST A FEW PICTURES FROM THE YEAR



Colin paints during sabbatical and sells paintings to raise funds for Saint Stephen's

vandalism in the hall and elsewhere



Mary, Ordained Deacon in September



ANNUAL MEETING OF PARISHIONERS

21ST MARCH 2026 10:30AM

1.00
Welcome/apologies/attending:

2.00
Appointment/election of
Churchwardens

3.00
Close of meeting

Prayer

ANNUAL PAROCHIAL CHURCH MEETING

21ST MARCH 2026 10:35AM

1.00 Preliminaries
1.01 Prayer
1.02 Attending and apologies
1.03 Approval of Minutes of last
year's meeting
1.04 Matters arising from last
year's meeting

2.00 Electoral Roll - Report on
changes/new roll

3.00 Annual report on the
proceedings of PCC

4.00 Financial statements of the PCC

5.00 Churchwardens' report
Fabric, goods and ornaments

6.00 Report on the proceedings of
the Deanery Synod

7.00 Election of representatives for
PCC
Deanery Synod

8.00 Appoint independent examiner

9.00 Reports - Priest-in-charge
Projects

10.00 Any other business

11.00 Date and time of next meeting

Prayers