



ST PETER'S WALSALL

ANNUAL PAROCHIAL CHURCH MEETING
26th April 2026

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1. ANNUAL MEETING OF PARISHIONERS

(Sunday 27th April after the service)

All those who are resident in the parish and have their names on the register of local government electors, or on the Church's Electoral Roll were able to take part and vote in this meeting.

Minutes

Meeting opened: Time 12.10pm

Number of attendees 22

Prayer – Mandy Gilbert

A clerk for the meeting appointed – David Wilkes

Minutes of the Meeting held on Sunday 21st April agreed and signed as an accurate record.

Proposed - Anton Baker

Seconded - Robert Butau

Two churchwardens for 2025 / 2026:

Nominated - Anton Baker, Robert Butau

Proposed - Craig Bayliss Seconded - Todor Ivanov

Prayers for wardens – Jean Caygill

Close of meeting. Time: 12.18

APCM Meeting – Sunday 27th April 2025

Meeting Opened 12.21pm

Comments on reports

PCC 2024 / 2025	No Questions
Mission Statement	No Questions
Parish Profile	No Questions
Children's worker	No Questions
Role of Administrator	No Questions
Curate	No Questions
Treasurer	No Questions
Buildings and Fabrics	No Questions

Electoral report

55 People on Electrol Roll, down 1 from 2024

Safeguarding	No Questions
Children's and Schools report	No Questions
Small groups	No Questions

Deanery Synod

Emma Holton advised this report was a kind of application, as we currently have no reps, if anyone is interested in joining speak to Kate or wardens

Nominations for PCC for 2025 – 2026

Kate Gray, Mandy Gilbert, Zine Butau, Jean Caygill, Karen Hardwick, David Wilkes, Athina Hatzis, Gary Turner.

PCC secretary TBC

Treasurer: Alyson Green

Deacon: Emma Holton

Safeguarding Officer: Kim Baker

Prayer - Zine Butau

Close of Meeting. Time: 12.45pm

2. Vicar's report

The last year has been a year of change for St Peter's and for me and my family. Since my appointment as vicar in September, I have really appreciated the opportunities that I have had to learn about St Peter's and the people who are part of this community. I want to express my gratitude towards all of those who sustained the life of this church during a fairly lengthy vacancy, especially to the church wardens Anton & Robert, our deacon Emma, members of the PCC, especially lay-chair Kate, children's ministry coordinator Mandy, administrator Kim and treasurer Alyson. A vacancy brings many additional responsibilities and challenges that are difficult to predict and prepare for, but you have done a fantastic job in enabling God's people to gather regularly in prayer and worship.

During my first months as vicar, I have mainly been focussed on getting to know the story of St Peter's and the people here and understanding how things have been running. I have also been exploring the parish and learning about our wider community. It was particularly great to experience my first Christmas in the parish so soon after starting and to be involved with Croft Academy and some of what's happening at their community hub.

Going forwards I hope that the PCC will agree some church values that express what kind of community we are and we hope to be. These values should capture the unique call that St Peter's has as God's people in this place and inform how we go about mission and ministry in the coming months and years. Some of that might feel comfortable and familiar, some of it might feel new and different. I am confident that God will reveal that to us and I am looking forward to seeing what God has in store for us!

The reports that follow capture something of what life at St Peter's has been like over the past year. They express some of the joys and highlights of ministry here as well as some of the challenges that we are facing. In all things, we trust in the God who provides what we need.

Revd Gareth Manser

3. Curate's Report 2026

This has been a year of big changes. After two years in Vacancy, we welcomed our new vicar, Revd Gareth Manser in September 2025. Gareth subsequently became my third Training Incumbent (TI). I'd like to thank Revd Jim Trood (my second TI) for all the support and guidance he provided me and St Peter's PCC during the Vacancy. Finally, in March 2026, I received a letter from Bishop Tim to say that my curacy would come to an end this year. What happens next, I have no idea!

During the last stretch of the Vacancy, we continued to engage with Croft Academy, perform funerals, hold regular services, and host our regular programme of seasonal events. We worked as a team to ensure that sermons were delivered, that services and groups went ahead, and that everything was prepared for when Gareth arrived. This involved cleaning the church from top to bottom, re-thinking our pattern of organisation, and at one point there was even a bonfire!

The PCC and congregation as a whole worked hard to keep St Peter's going for the past two years. It's a testament to both their individual ministries and the unity of the congregation as a whole that they didn't just manage, they excelled at the task. At St Peter's we have a great many volunteers who are dedicated to the church's ministry. We have our funeral team, a wedding team, a catering team, a cleaning team, and many others who give their time to supporting the life and work of the church. Long may it continue!

At our new vicar, Gareth's Licensing service had over one hundred and twenty guests, we had a worship group and cake, and the event was well-received by the Deanery. The cake went down especially well! Thanks to Karen and everyone on the catering team for doing such an excellent job.

On a personal note, I have continued to deliver assemblies at Blue Coat Infants, Blue Coat Academy, Mayfield Preparatory and Croft Academy. Many thanks to Mandy for all her work in engaging with Croft Academy. I think it's easy to overlook the sheer amount of work Mandy has put in to harmonising our assembly content with Croft's curriculum, her skills as a teacher have proved invaluable to St Peter's children's ministry.

After the Vacancy, we have continued to work as a team to support Gareth as he familiarised himself with life at St Peter's. I'm certain the next year will prove to be an exciting time.

Revd Emma Holton

4. PCC Summary Report –2025 / 2026

May 12th 2025

All PCC members were advised to complete relevant safeguarding courses and qualifications to enable the Church data base to be updated. A discussion was held regarding warden duties and PCC members were asked to make sure there is enough cover for each Sunday - 2 people were needed especially when Communion is taking place. The burglar alarm company were contacted regarding the external light over the alarm box which shows that the Alarm is live. The PCC had done all they could regarding the Vacancy and the wardens thanked everyone for their contribution during this time.

July 7th 2025

Role descriptions were discussed and as they were fulfilled anyway, it was decided that they were OK to be issued. A new photocopier / printer had been installed in the office. It was agreed that the treasurer could research into opening a new bank account, where it would be possible to pay in cash over the counter and problems could be sorted out face to face. Our former PCC secretary had resigned due to family commitments, and the role was taken over temporarily by Anton and Kate. The wardens – Anton and Robert had been officially sworn in at Lichfield Cathedral. A prospective vicar had met with members of the PCC, been interviewed and had accepted the post. His licensing to take place on September 2nd.

September 8th 2025

The PCC officially welcomed Rev Gareth Manser as the new incumbent of St Peter's and he thanked everyone for their role in his licencing service, which was a true celebration. Kate was appointed as PCC secretary. Kim our current Church administrator informed the PCC that she would like to retire at the end of the year but would support Gareth as he gets to grips with his role. DBS checks had been completed for all PCC members. Services for remembrance, memorial and Christmas were discussed and dates were set.

November 10th 2025

Gary Turner decided to stand down as a PCC member and was thanked for his past services. He agreed that he would continue to help with Church maintenance when needed. It was decided that Christmas events and services would be advertised on social media. Flyers and posters were to be printed and the flyers delivered to houses in the community. A discussion about Church values took place and a team agreed that they would help the process move forwards. The church had been visited by a risk manager from Ecclesiastical insurance and a report was to be fed back to the PCC in due course. A building team was set up and a discussion took place about replacement of the stolen coping stones. The PCC agreed to partnership with Love Black Country and support the proposed festival in the grounds of Himley Hall in 2026

January 12th 2026

A discussion about the insurance situation for the coping stones took place and it was agreed that we would proceed with a quote from Spicer Surveys using Midland Conservation Ltd, who were familiar with our building. The boundary wall round the church urgently needed to be addressed and Anton had contacted the council about this. Dates were set for Lent, Holy week and Easter. Parochial fees were discussed and agreed. A Health and Safety Committee was formed.

March 16th 2026

Mandy Gilbert had completed the train the trainer course. Replacement lighting - Anton agreed to get a quote for replacing the current lights in the nave and chancel with like for like LEDs. A list B faculty application has to be submitted before this can take place. Boundary wall - An original plan by the council was submitted as a list B faculty application in 2019 but rejected by the Diocese. As rules changed in 2022 it could be submitted again if the council is still prepared to proceed with repairs. Stolen Coping Stones – Insurers are arguing that Spicer Survey's quote is too expensive. Anton advised to contest this with the insurance company and seek help from the Diocese. Community Hall – Building team to obtain quotes for repairs to make the roof watertight. A date will be set for the congregation to get involved in a Big Clean Up of the Hall – possibly some time in June.

Kate Gray

5. Treasurer's Report to St Peter's APCM 2026

A major issue with accessing our bank accounts occurred in June 2025, when CAF Bank, an online-only bank with no actual branches, closed its operations temporarily, thus requiring us to adopt a new log-in procedure; it took six weeks and thirteen attempts to regain access to our accounts. This is not acceptable and it was decided that we should bank elsewhere. We now bank with NatWest, pay no bank charges and can pay cash directly into our account at any time in normal banking hours. The transition has been lengthy, with some technological glitches, but it is now achieved and closure of the CAF Bank accounts is in progress.

The decline in the number of people giving to the church, and therefore in current income, which I commented on last year, has continued, with the inevitable result that day-to-day expenditure now well exceeds income, a troubling state of affairs. This is not to say that the church is disastrously short of money but much of what it has is invested in funds that are not immediately accessible, which may pose a problem this year as some substantial expenditure is expected to arise in coming months.

What the decline in current income does mean is a corresponding significant reduction in gift aid, which can be claimed at the rate of 25% on anonymous cash donations, mainly what is put on the plate at services or donated through the contactless machine, which will shortly be available once more, and on donations where I can identify the donor and they have signed a gift aid declaration confirming that they pay UK income tax. If you donate in a way that allows me to identify you, and pay UK income tax, but have not yet signed a declaration form, I urge you to do so – it's a perfectly legal and ethical way to increase the church's income at no cost to yourself beyond the amount you have donated. Not only that: if you have been donating previously, the claim can be back-dated for up to four years, thus further increasing the church's income.

Along with this report a copy of the 2025 draft accounts is available for your information but I must stress that the independent examiner at Lichfield Diocesan Board of Finance may amend the financial statements before the document is signed off, so treat the information with caution.

Finally, I thank Rev Gareth and the members of the PCC for their help in managing the finances of St Peter's Church and ensuring the transparency that I believe is required.

Alyson Green

Finance Officer & Treasurer April 2026

Annual Report and Financial Statements of the Parochial Church Council of Walsall St Peter

For the year ended 31st December 2025

Charity registration number: 119907

The Parochial Church Council of Walsall St Peter Trustees' Annual Report for the year ended 31st December 2025

Charity registration number: 1199076

Objectives and Activities

The Parochial Church Council of Walsall St Peter (the PCC) has the responsibility of promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church.

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 Walsall St Peter. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

Public Benefit

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Walsall St Peter it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

During 2025 there was a significant development in the life of St Peter's Walsall as we welcomed our new vicar, Gareth Manser, who was licensed to the parish in September 2025. This took place at a service led by Tim Wambunya, Bishop of Wolverhampton. The service reminded us that the vicar's role is to lead us all in our mission to live out God's kingdom values in our community. We have now entered a period of discernment as to how we do that together as members of St Peter's.

Regular worship continued throughout the year thanks to the dedicated service of our deacon, Emma Holton, and lay volunteers. Visiting priests presided at Holy Communion during the vacancy alongside regular Communion by Extension, which was brought to St Peter's from St Matthew's by Emma. Weekly Holy Communion services resumed after Gareth's appointment. The church continued to engage with Croft Academy, hosting several visits and assemblies, alongside its work with children on Sunday mornings. Emma delivered assemblies in schools. St Peter's funeral ministry was also a significant aspect of our work with the community. None of this would have been possible without the valuable effort of our volunteers and staff members.

Going forward we hope to define our core church values and begin to work out what we might do to bring them to life for the people in our community, whom we are called to love and to serve.

Financial Review

Net Total Assets: £87,519 2025 (£98,519 2024) Deficit: (£11,000) 2025 (Deficit: (£3,668) 2024)

The financial position of the church has continued to be challenging in 2025, at least as far as current income and expenditure are concerned, as the number of regular donors, and the number of those who contribute in other ways to the running of the church, has continued to decline. Whilst St Peter's has a substantial sum on deposit in a CBF deposit account the majority of this is split between the restricted building and youth work funds; because it is administered by the Diocesan Board of Finance it is not readily available to fund current expenditure, even where it can be charged to the appropriate restricted fund.

A major issue occurred at the first weekend of June 2025, when CAF Bank closed down its operations on Friday, with the intention of carrying out a total restructure over the weekend, requiring that all its customers should log back in on the following Monday. In the event, it took six weeks and more than twice that number of attempts before the treasurer or any of our other signatories were able to access our accounts; among other issues with CAF Bank, it was felt that we could not risk that happening again and it was therefore decided that we should move our current banking to one with a locally accessible branch where the cash, which is generated on a weekly basis through the offertory, could easily be paid in and access to our accounts guaranteed. The move has been time-consuming, mainly due to CAF Bank not being a signatory to the switching system, meaning that the treasurer had to do the work that the switching system does automatically, but it is proving to be a good move.

Reserves Policy

The PCC aims to try to maintain a balance in unrestricted reserves which equates to at least six months unrestricted payments. This is equivalent to £27,216 (2024: £26,362). It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £14,669 (2024: £28,522); the PCC are content with this level of reserves in the current challenging economic times.

Investment Policy

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment - this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities - the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk - known as "purchasing income", where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made.

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- will develop their business in the interests of shareholders;
- demonstrate responsible employment practices;
- are conscientious concerning issues of corporate governance, the environment and human rights;
- are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops’ guidance on safeguarding children and vulnerable adults).

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity’s beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity’s money or assets, damage to the charity’s property or harm to the charity’s work or reputation. The trustees are not aware of any Serious Incidents in the last year.

Fundraising

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors - whether regular or occasional - for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful. With effect from 1 February 2024 the church’s finances have been administered by the Finance Officer & Treasurer Alyson Green, who has sought at all times to impart transparency and clarity to the members of the PCC.

Volunteers

The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community. Our especial thanks go to our church wardens, Anton Baker, Robert Butau and Karen Hardwick, who have worked so tirelessly on our behalf.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). The method of appointment of the PCC members is set out in the Church

Representation Rules. The Council comprises the Incumbent, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met eight times in 2024. Reports on all aspects of its work are presented to the members at each meeting.

Related Parties

Donations from Related Parties

Donations from related parties during 2025 totalled £8,365 (2024 £7,050). All these donations were received without conditions.

Remuneration paid to Trustees

Trustee Kim Baker was paid £3,380 (2024: £4,732), having reduced the hours of her employment with the PCC as church administrator. There were no pension contributions.

Expenses paid to Trustees

No Trustee expenses have been incurred during the year.

Reference and Administrative details

The Church is situated in Stafford Street, Walsall WS2 8DX and is part of the Deanery of Walsall, in the Diocese of Lichfield. The correspondence address is St Peter's Church, Stafford Street, Walsall WS2 8D; registered charity number 1199076. Our website address is: <http://www.stpeterswalsall.org/>

PCC members who have served from 1st January 2025 until the date this report was approved were:

Ex Officio Members:

The Incumbent: Rev Gareth Manser

Deacon (NSM): Rev Emma Holton

Churchwardens: Karen Hardwick

Anton Baker

Robert Butau

Deanery Synod Rep: Jean Cattell

Elected Members: Anton Baker

Kim Baker

Carrie Blount (secretary to the PCC until 10/03/2025)

Andrew Blount

Robert Butau

Mandy Gilbert

Kate Gray (secretary to the PCC from 08/09/2025)

Gary Turner

Athena Hatzis

David Wilkes

Zine Butau

Officer of the PCC Alyson Green (Finance Officer & Treasurer *(can attend PCC meetings but does not vote)*

Names and addresses of advisers

Banks	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
	NatWest Bank 47 Market Street, Lichfield, WS13 6YB with effect from 18/11/2025
Investment Managers	CCLA 1 Angel Lane, London EC4R 3AB
Independent Examiner	Jonathan Hill LDBF

Approved by the PCC on XX/XX/2026 and signed by

.....Rev Gareth Manser, Vicar

Independent Examiner's report to the trustees/members of The PCC of Walsall St Peter
Registered charity number: 1199076

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility:

- to examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the 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 out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Jonathan Hill FCMA CGMA
Lichfield Diocesan Board of Finance
St Mary's House, The Close, Lichfield,
WS13 7LD

The Parochial Church Council of Walsall St Peter

Financial Statements for the Year Ended 31st December 2025

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise of two elements:

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

The Parochial Church Council of Walsall St Peter

Financial Statements for the Year Ended 31st December 2025

Receipts and Payments Account

Unrestricted funds		Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	31,565	-	635	-	32,200	37,473
Income from charitable activities	6,111	-	-	-	6,111	6,250
Other trading activities	2,373	-	-	-	2,373	
	875					
Investments	1,349	-	3,045	-	4,394	5,016
Total receipts	41,398	-	3,680	-	45,078	49,614
Payments						
Raising funds	-	-	-	-	-	127
Expenditure on charitable activities	55,252	-	281	-	55,533	53,156
Total payments	55,252	-	281	-	55,533	76,270
Excess of payments over receipts before transfer	13,854	-	3,399	-	17,253	(3,668)
Transfers between bank accounts	31,225	-	-	-	31,225	-
Excess of payments over receipts before other gains / losses	13,854	-	3,399	-	17,253	(3,668)
Net movement in funds	13,854	-	3,399	-	17,253	(3,668)
All assets at 01 January 2025	28,523	-	66,996	-	98,519	102,187
All assets at 31 December 2025	14,669	-	70,395	-	85,064	102,187

Represented by

Unrestricted

General Fund	28,523	-	-	-	28,523	35,879
Restricted						
Building Restricted Fund	-	-	23,606	-	23,606	20,886
Children's Youth and Community Restricted Fund	-	-	40,414	-	40,414	39,355
Drop-in Restricted Fund	-	-	4,667	-	4,667	4,793
Organ Restricted Fund	-	-	1,309	-	1,309	1,272

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
CAF Current account -	4,861	-	1,714	-	6,576	5,547
NatWest current acc -	10,102	-	(492)	-	9,610	
CAF Gold account -	(3,470)	-	3,510	-	40	26,034
CBF Deposit account -	2,761	-	68,359	-	71,120	67,101
Cash in hand -	-	-	-	-	-	132
Totals	14,254	-	73,091	-	87,345	98,814
Liabilities - Agency accounts						
Agency collections -	-	-	(174)	-	(174)	295
Grand total	14,25	-	73,265	-	87,519	98,519

The Parochial Church Council of Walsall St Peter

Financial Statements for the Year Ended 31st December 2025

Statement of Assets and Liabilities – 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash at Bank and In Hand						
CAF Current account	4,861		1,714		6,576	
NatWest Current account	10,102		(492)		9,610	
CAF Gold account	(3,470)		3,510		40	
CBF Deposit account	2,761		68,359		71,120	
Cash in hand	-		-		-	
Total	14,254		73,091		87,345	98,814
Liabilities – Agency accounts						
Agency collections	-		(174)		(174)	295
Net total assets	14,254		73,265		87,519	98,519

Fund movement by type – 2025 DONE

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Building - Building Restricted						
Restricted	23,606	2,333	-	-	-	25,939
Sub-total for Building	23,606	2,333	-	-	-	25,939
CYC • Children's Youth and Community						
Restricted	40,414	1,314	281	-	-	41,447
Sub-total for CYC	40,414	1,314	281	-	-	41,447
Drop-in - Drop-in Restricted F						
Restricted	4,667	-	131	-	-	4,536
Sub-total for Drop-in	4,667	-	131	-	-	4,536
Organ - Organ Restricted Fun						
Restricted	1,309	34	-	-	-	1,343
Sub-total for Organ	1,309	34	-	-	-	1,343
General - General Fun						
Unrestricted	28,522	72,622	86,890	-	38,121	52,375
Sub-total for General	28,522	72,622	86,890	-	38,121	52,375
Grand total	98,519	76,302	87,302	-	38,121	125,639

Description of Funds

Restricted

- **Building** - Established in 2021 to pay for building improvements and major maintenance items in the church and any associated church developments.
- **Children's Youth and Community** - To support the work of the church with children and young people.
- **Drop-In** - Originally used to support the Betel programme, reaching out to the homeless and people with addictions; now used for community drop-in events.
- **Organ** - For the repairs and maintenance of the church organ.

Analysis of Transfer between Funds

There were no material transfers between funds.

The Parochial Church Council of Walsall St Peter

Financial Statements for the Year Ended 31st December 2025

Analysis of receipts and payments

					Total	
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid - Bank	18,834	-	275	-	19,109	18,827
Other planned giving	1,469	-	360	-	1,829	
						4,551
Loose plate collections	4,650	-	-	-	4,650	4,360
One-off Gift Aid gifts	-	-	-	-	-	
Donations appeals, etc.	1,385	-	-	-	1,385	1,049
Tax recoverable on Gift Aid	5,135	-	-	-	5,135	7,352
Non-recurring one-off grants	-	-	-	-	-	63
Other funds generated	73	-	-	-	73	129
Total	31,565	-	635	-	32,200	37,473
Income from charitable activities						
Fees for weddings and funerals	2,891	-	-	-	2,891	2,780
Church hall lettings - objectives	3,220	-	-	-	3,220	3,470
Total	6,111	-	-	-	6,111	6,250
Other trading activities						
Wedding and funeral extras	2,373	-	-	-	2,373	875
Total	2,373	-	-	-	2,373	875
Investments						
Bank and building society interest	1,349	-	3,045	-	4,394	4,956
Rent from lands or buildings	-	-	-	-	-	60
Total	1,349	-	3,045	-	4,394	5,016
INCOME TOTAL	41,398	-	3,680	-	45,078	49,614

EXPENDITURE

Expenditure on charitable activities

Charitable giving and home mission	250				250	
Ministry parish share etc	28,077				28,077	26,740
Assistant staff costs	-				-	150
Salary of parish administrator	3,380				3,380	4,732
Salary of finance officer	3,141				3,141	2,879
Expenses - deacon or curate	111				111	115
Expenses - children's worker		281	-		281	281
Expenses - general	552				552	227
Education						39
Parish training and mission	-			-		36
Church running - insurance	3,648				3,648	3,777
Church office - telephone	507	-	-	-	507	453
Church maintenance	1,017	-	-	-	1,017	950
Cleaning	45	-	-	-	45	15
Upkeep of services	197	-	-	-	197	282
Licences and subscriptions	1,373	-	-	-	1,373	1,023
Church office and other admin costs	1,564	-	-	-	1,564	1,514
Visiting speakers/locums	-				-	80
Church running - electricity	1,130	-	-	-	1,130	992
Church running - gas	6,903	-	-	-	6,903	4,491
Church running - water	408	-	-	-	408	392
Hall running - electricity	580	-	-	-	580	613
Hall running - gas	938	-	-	-	938	650
Hall running - insurance	491	-	-	-	491	673
Hall running - water	120	-	-	-	120	113
Hall running - maintenance	-	-	-	-	-	215
Governance costs examination/audit fee		-	-	-	-	210
Total	54,432	-	281	-	54,713	51,642
EXPENDITURE TOTAL	54,432	-	281	-	54,713	51,642
GRAND TOTAL	(13,034)	-	3,399	-	(9,635)	(2,028)

Fixed Assets

a) Tangible Fixed Assets

The PCC own a Church Hall situated in Hall Street, adjacent to the church. The valuation for insurance purposes is £858,546 (2024: £858,546).

b) Fixed Asset Investments

The PCC own an unrestricted holding (12,557 shares) in the CBF Global Equity Fund, managed by CCLA and vested in the Lichfield Diocesan Trust as custodian trustee. Dividend income is mandated to the CAF Current account quarterly. The holding is worth £38,121 (2024: £40,375). This was funded by a legacy invested as per advice received from the Diocese.

7. Building and Fabrics Report

Introduction:

The church like any other buildings requires regular upkeep. Our church is in need of essential works

What was done last year?

Quite a lot of small jobs that were of an urgent nature such as *ad hoc* fixes to lighting during the year and attending to plumbing issues (toilet)

Attending to leaking roof (church hall) as a temporary measure.

What needs doing?

Church lighting will be upgraded in line with Church Of England regulations. All lightning will be redone in due course. Quotations have been obtained, awaiting approval.

Replacement of coping stones: Approvals awaited. Submissions sent to authorities.

Summary

There's a lot to be done. Church priority is for lighting to be done urgently.

Robert Butau – Church Warden.

8. Electoral Roll Report for Annual Meetings Sunday 26 th April 2026

The annual revision of the Electoral Roll for St Peter's has taken place as required under the Church Representation Rules.

Following the revision, we have 57 people on the roll of them 27 live in the parish. This is an increase of 2 from last year.

Prepared by Kim Baker – Electoral Roll Officer

9. Safeguarding Report

St Peter's takes safeguarding very seriously. It is our top priority to keep our church and the people that use it safe. Safeguarding is a permanent item on the Agenda of all PCC meetings.

We recognise that Safeguarding is the responsibility of everyone not just the PCC and Staff. We are all responsible for our own Safeguarding. We do ask that if anyone has any concerns or questions in respect of any safeguarding issues that they bring them to the attention of either the wardens or to the Parish Safeguarding Officer.

I am pleased to report that there have been no reports of any safeguarding issues reported to the Parish Safeguarding Officers during this year. PCC officers and all activity leaders have an Enhanced DBS certificate which is subject to renewal every 3 years. They have also completed the required level of Safeguarding training, in accordance with Church of England requirements. This includes Basic Awareness, Foundation Level with many also completing the Domestic Abuse Awareness course.

The Parish Safeguarding Officer and Church Wardens have undertaken the Leadership Level training. The Parish Safeguarding Officer and the Childrens Work Co-Ordinator have also undertaken Train the Trainer which enables them to offer, in house, the Basic Awareness and Foundation Level Safeguarding Level, which we are hoping to roll out, initially to all the childrens work assistants within the next year, and then to members of the congregation, and new members of PCC in the future.

In 2024 the Church of England introduced a Safeguarding Portal which Lichfield Diocese adopted by setting up a Safeguarding Dashboard. All churches have an obligation to complete this. There are 3 levels with all churches starting at Level 1.

St Peter's is still currently at Level 2 but is actively working towards achieving Level 3.

Prepared by Kim Baker – Parish Safeguarding Officer.

10. Children's Work Report for AGM April 2026

Following the appointment of Rev Gareth Manser we have continued with our children's work in line with discussions together in regard to moving forward. Our C/W remains very strong at St P's with a regular number of kids on a Sunday of around 5-8 each week although this reflects a slight decrease as we have lost one family with 3 children, however we have 2 new children who have joined us. These include Church family and community children. We have continued to use the Trueway Kids resources for planning and craft. This provides a guided focus each week which is often aligned to specific times in church e.g. Christmas, Remembrance, Pentecost, Easter... We see that our children are developing a deep and wide understanding of bible stories, events and significant biblical characters and can confidently recall, relate and share these with the congregation during the service. We enjoyed great celebrations both at Christmas & Easter with the appointment of GM as Vicar.

Under 4's area/activity bags

This area was introduced in 2024 for the exclusive use of our under 4's. It is used regularly and has provided a place to display the work from groups. It also allows for our kids work to be carried out at the rear of church when needed. There are also activity bags for use in church during the service which occupy our younger children whilst parents can worship. These have proved very successful. The speaker in the under 4's area is now fully working which means parents have the service relayed out to them.

Schools work / Community Hub @ Croft

We continue to have and grow strong links with Croft Academy. All classes will have had their visits by the end of this academic year (July) in line with the planned timetable. Rev Manser, myself and Emma H are regular visitors at Croft.

We continue to be linked into the new Community Hub which was launched at Croft School by the Academy Trust in September, 2025. MG & Rev EH attended initial meetings and are being kept in the loop as to developments as they arise and the project takes shape. GM is now also involved with both the school and the hub. We are included in events and the development of The Community Hub @ Croft. This has allowed us to share what is going on with the wider congregation via an events timetable (each week). The school asked us to host their Christmas Nativity in December and we were able to welcome many parents to this in the morning followed by their Carol service in the afternoon. This allowed us to outreach into the community in a very positive way. For many of Croft's Muslim parents it gave us chance to welcome them and begin to build great relationships. Parent attendance to events continues to increase and we have had a visit from an Academy Executive (to church) as well as meeting via a Hub event. The Croft Choir came to sing for us at the over 60's meal which was such a very special collaboration for us. Croft also came to us for their Easter service – with the choir and school singing for us. Once again we were able to welcome many parents. The feedback from staff at Croft is very positive and given that schools links are very important in the "Shaping for Mission" within our Diocese, we are very well placed with all that has been built up over the past four and a half years. Staff and parent feedback notes that everyone is always made to feel "very welcome" when they visit us. MG will continue to lead the schools work moving forward.

Sunday group

Numbers for this remain steady with regular attendance of 5-8 each week. Children confidently feedback on what they have learnt in group and are encouraged to pray for things which are important to them. I am continuing leading our kidswork and remain committed to supporting a CFW if/when an

appointment is made longer term. We continue to have more “All In” services which have worked really well and fully include the children. There has been discussion about the children staying in church for our initial worship song so that we are fully gathering as a church family at the beginning of services, I would like to introduce this from September after our summer break possibly. We have a group of fantastic volunteers who are involved in groups on Sundays who remain fully committed to this ministry. They are all safeguard trained and DBS checked where appropriate. Information is shared by the group via a WhatsApp forum. I would like to acknowledge all their hard work and to say a huge thank you to each and every one of them. Thanks also to Gemma who has fully immersed herself into our kid’s groups.

Training

I am able to report that I am (along with KB) now “Train the Trainer” trained. This will allow us to deliver safeguarding training in house moving forward. We now have job descriptions/ expectation outlines in place for both Lead CFW, Group leaders (Sunday sessions) & support staff which EH & MG have put together. We would like to arrange a social meeting for kids workers at some point in the near future to further build what we offer, ideally.

Prepared by Mandy Gilbert, April 2026

11. The Funeral Team

We are a team dedicated in offering help and support to the bereaved during each funeral service that takes place here at St Peters Church.

We arrive one hour beforehand to prepare the Church and to set out the required amount, of chairs to accommodate the number of mourners expected.

On their arrival, we form two lines one each side of the doors, and we bow our heads as the coffin passes by on entry and also on departure as a sign of respect.

During the service, we are available to offer any help or support should anyone need it.

We also carry out any special requests made by grieving families from the smallest gathering to the largest, providing they are within health and safety regulations, and we are always willing to do the best we can where we can to help make their difficult day as comfortable as possible while in our Church environment.

We are also ready to be listening ears for those who wish to share their memories of the deceased, and those who want to share their past connections with St Peter's Church, it is both a privilege and a pleasure for the funeral team to listen to their memories and stories.

It is also a privilege and a pleasure for us to help and support Revd Gareth, and Revd Emma, as they lead and comfort the bereaved through their most difficult and darkest hours.

The feedback received from families regarding the help, care, and support they received from St Peters is both rewarding and encouraging, as we continue to work together as St Peters funeral team.

Jean Caygill

12. Bible Study Group

Bible study is for one hour each Thursday morning in Church from 9.30am to 10.30am, although it can often go over time slightly sometimes when we find ourselves in deep conversation on particular subjects.

The Bible study is led by Revd Gareth and Revd Emma, and at the moment we are studying 1 Corinthians.

We begin each study with a prayer, read through the chapter listed, reflect on what we've read for a few minutes, and then we are encouraged to ask questions, share our thoughts and our own understanding of what we've read, and we also look at and consider the changes that have taken place between Bible history to the present day (the world, the church, and the people).

There can be moments during Bible study sometimes when something we have read can stir emotions and experiences in our own personal lives which can move us to want to share our stories or feelings with the rest of the group. When this happens, the group pauses to offer comfort, support, encouragement, and can sometimes lead to a pause for prayer in the most loving and meaningful way. And at the end of the Bible study, we always close in Prayer.

The Thursday morning Bible studies are not heavy or burdensome, they can sometimes be light-hearted and fun, sometimes challenging and thought provoking, but each study is very much God focused, teaching us something new about God, ourselves, and each other.

And it always leaves us with food for thought to take home with us to reflect upon and to pray about.

Jean Caygill.

13. Thursday Night Small Group

The small group meeting that grew out of the last Alpha Course run by St Peter's before Covid lockdown continued to meet until October 2025, when falling numbers and the personal circumstances of some members meant it was no longer practical or possible to do so. Up to then we had been using Penelope Wilcox' "Stand-alone Bible Studies for Small Groups" books, and had also studied the lives of some of the Celtic saints.

Thanks to everyone who participated in the small group over the years it met, and thanks especially to Angie & Pete for generously hosting it.

Anton Baker

14. Cleaning Team

Once a month a team of volunteers meet and clean the Church. This involves polishing woodwork and brasswork, dusting, litter picking and anything that we think needs tidying up in general.

The work is not difficult and we enjoy the task. It is much appreciated by members of the public when they visit for funerals or other events.

Barbara Murphy

15. Refreshments Team

A team of faithful workers keep our congregation hydrated every Sunday without fail. This is a very important ministry for those who have been worshipping at St Peter's for many years and for those who have walked through our big red doors for the first time. The team is flexible and work the rota for themselves, always ready to stand in for absences or give a helping hand when needed.

Grateful thanks.

Kate Gray

15. Deanery Synod

No report submitted for 2025 - 2026