

## **APCM 2026: St John's Community Church - Annual Reports for 2025**

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### **Electoral Roll Report**

The Electoral Roll is the Church of England's way of keeping track of a church's size and number of active members. We therefore aim to keep our Electoral Roll as up to date as possible in order to have an accurate idea as to the number of folks who would call St John's 'their' church. To do this, we regularly review those who have joined us, left, moved elsewhere or passed away. It understandably takes a while for new folks to feel ready to commit, and if they live outside of our parish, the rules state that they need to be attending worship with us for 6 months in order to qualify to join the Electoral Roll. This time last year, our Electoral Roll was 204 people – this year, it currently stands at 201 people, although we're hopeful that a good number of new people who've been attending will join the Electoral Roll in the coming months.

### **Fabric Report**

We've had a productive year in caring for the fabric, fixtures and fittings of our church building and grounds. Our caretaker, Nigel Procter, has worked hard to keep on top of maintenance & make improvements, while our cleaner Barry Mok, continues to keep our building clean on a weekly basis! We're grateful too for various other people who have helped with cleaning, tidying, maintenance, transport, electrical work etc, & to all those group members, hirers & church folks who keep our building & grounds in such good order.

Over the past year, main jobs of maintenance have included: responsive work to a few roof leaks after particularly heavy rain, gutter & drain clearing, painting of side rooms, slab cleaning, boiler services, some replacement light fittings, car park clearing & line painting, hedge, tree & grounds care/tidying, storage oversight, installation of new sanitary bins in each toilet, as well as the ongoing work to have solar panels fitted on the church roof. Alongside ongoing works from the Diocese, Nigel Procter & Marg & John Nicholls also worked hard to clean & ensure the Curate's house was ready for Laura & her family to move into this past summer. We also purchased ten new fabric chairs with arms in order to better cater for those with mobility needs.

### **Lichfield Deanery Synod Report**

We have four church representatives who have been elected to the Lichfield Deanery Synod - Elaine Betts, Annette Haywood, Marg Nicholls & Nigel Procter. The Deanery Synod held four meetings during the 2025 and other than receiving summary reports from the Diocesan Synod and general business, each meeting discussed a main topic:

**February 2025:** The meeting was held on Zoom, and included an interview with the new Bishop of Wolverhampton, Rt Revd Dr Tim Wambunya. Bishop Tim answered questions on his Christian faith,

the main challenges facing the Church of England, addressing the serious decline of church membership in the Diocese over the past ten years (40% decline over the last decade) , & what he is enjoying most about his role so far.

**June 2025:** The meeting was on the topic of 'Being a Generous Church', led by Rev Abbie Walsh and Rev Richard Westwood. Richard in particular shared on the work of local charity 'Burntwood Be A Friend', and on the 'Hands At Work' charity in southern Africa, with a generous, outward looking focus being encouraged for all churches.

**September 2025:** Chris Hack, the Diocesan Local Ministry and Learning Platform Officer, spoke about his role and the exciting opportunities it will bring for everyone in the diocese. Chris is in the process of establishing a Diocesan Hub, sharing information online and also face to face opportunities. All details will be on the Hub with Places of Welcome, hosting courses with opportunities for everyone, with workshops available, and these would be expanded next year.

**November 2025:** This final meeting of the year saw Helen Emery, the Whole Life Discipleship officer for the Diocese, give an excellent presentation on ways that we can encourage vocations, develop disciples and inspire evangelism. The hope and expectation is that all church members will be encouraged to develop relationships and explore their faith outside regular times of worship. Helen shared various resources and courses that are available. With Helen being a regular member of St John's, we're very grateful for her wisdom and involvement with us on a local basis too!

## **PCC Report**

Listed below are details of the PCC meetings which took place during 2024. The full PCC met **5** times during 2025. Committees and smaller meetings of various ministries met between PCC meetings, and their deliberations were received and discussed by the full PCC where necessary.

**PCC Meeting – January 2025:** Alongside reports from our church wardens, treasurer, staff, safeguarding officer, deanery synod representatives, electoral roll & news from the Burntwood Chase Team, particular items covered included a positive review of our Christmas season, a focus on how to comply with DBS requirements for those who have joined St John's from Hong Kong and are keen to be involved in various ministries, and a general review of the health and effectiveness of all the groups that we run at St John's. Overall, it was a very encouraging way to start our new year together.

**PCC Meeting – March 2025:** Alongside regular reports that are given each meeting (see January above for a list), we discussed and looked forward to the arrival of Laura Edwards as our new curate, decided on staff wage rises in line with inflation and living wage improvements, and discussed/decided on the charities we will support as part of our tithe commitments for the financial year ahead, with a 5% rise in our giving to them confirmed.

**PCC Meeting – June 2025:** As well as welcoming new PCC members following the APCM, and sharing all of the usual reports and updates (see above), our main focus was discussing the shape and direction for our new Mission Action Plan – a document the Diocese encourage us to put together as a PCC for a five-year plan for how we're hoping to develop our mission and ministry. After much helpful discussion, we decided that we'd aim to focus not on our actions but on our values as a church – who we want to be – in order to allow these to then shape what we want to do, in line with and measured by these values.

**PCC Meeting – September 2025:** Alongside regular reports, we received resignations from the PCC from Ellen Minton, Jack Minton and Mark Tennant as they have now left St John's, and we expressed our gratitude for their time with us. The PCC agreed to ask Sharon Broomhall and Mitch Chantler to be co-opted onto the PCC for the remainder of the PCC's year. Following up our previous meeting, we discussed a proposed set of Values that were offered – Humility, Integrity, Openness, Generosity, Inclusion and Kindness – and agreed to prayerfully decide on these at our next meeting. In addition, and in relation to holding a value of inclusion, we discussed joining Inclusive Church Network as a way of becoming more known as a church that was inclusive in aim and outlook. We agreed to seek feedback from the congregation in order to inform our final decision.

**PCC Meeting – November 2025:** Aswell as usual reports, & the sharing of upcoming plans for our Christmas season, we discussed the small amount of feedback we'd received regarding Inclusive Church Network and agreed to make a final decision on this at our next meeting in order to give maximum time for all views to be heard. We also agreed to adopt the six values discussed at our previous meeting, of Humility, Integrity, Openness, Generosity, Inclusion and Kindness, with the plan being to share these with the congregation through a Sunday series of talks in 2026. These values would then become a measure by which we can assess the appropriateness or otherwise of future decisions, and give focus to the direction we take as a PCC for our wider church and community.

All in all, it's been a varied & positive year for the PCC, with fruitful discussions, creative decisions, committed prayer & responsive plans put in place, & a year in which we've been very grateful to God for his faithful leading of our church.

*Marg Nicholls – PCC Secretary*

## **Treasurer's Report**

St John's Community Church, Chase Terrace & Boney Hay  
2025 Accounts Summary - Prepared by J. Haywood – Treasurer

### **Summary**

The 2025 finances have remained broadly stable, and the church continues to be in a financially secure position. However, for the first time in a few years we have spent a little more than we received, resulting in a small deficit of £4,948. Our total assets remain strong at £152,053.

Our income fell slightly to £146,685 (from £152,144 in 2024), primarily due to a lower gift aid reclaim and no grants being received in 2025. Expenditure increased modestly to £151,633, driven by a full year of our four employed roles, a small increase in the Diocesan common fund, and growth in our mission giving – also known as our tithe – where we support other charities and worthy causes.

We have healthy free (cash and savings) of £47,782, which represents approximately 3.5 months of our running costs. Overall, the church is in a sound position and the PCC is able to plan confidently for the year ahead.

	2025	2024
<b>Total Income</b>	£146,685	£152,144
<b>Total Expenditure</b>	£151,633	£146,963
<b>Net Surplus / (Deficit)</b>	(£4,948)	£5,181
<b>Total Assets</b>	£152,053	£157,001
of which: Restricted Funds	£104,271	£99,631
of which: Fixed Assets	£3,827	£4,908
of which: Free Reserves	£43,955	£52,462

*Our fixed assets are depreciating items such as sound equipment, IT equipment, and furniture, totalling £3,827 (down from £4,908 in 2024 due to normal depreciation). The church building is not an asset the church owns, it is owned by the Lichfield Diocese and therefore does not appear in the church accounts. See note on restricted funds under Account Summary below.*

### **Income & Expenditure 2025**

The majority of our income continues to come from people giving to the church. Regular giving, service collections, other giving, and fundraising — primarily our Christmas Fayre — together with the reclaimed tax from Gift Aid, make up around 74% of all our income. Thank you to everyone who gives. If you don't give regularly but would like to, please do speak to me or one of the wardens, or you'll find the paperwork in the foyer. If you're a taxpayer and eligible for Gift Aid, please fill in a form and let us know — it makes a real difference.

### **Income by category in 2025:**

- 1) Regular giving (Gift Aid + non-Gift Aid): £81,947
- 2) Gift Aid reclaim: £17,080
- 3) Church activities (room hire, groups, fees): £27,358
- 4) Investment income (bank interest): £5,460
- 5) Fundraising: £4,916
- 6) Other giving and donations: £9,924

Our income from room hire and community groups continues to grow slightly, reflecting how well-used the building is throughout the week. We received no grants in 2025 (£750 in 2024), and no legacies.

On the expenditure side, our largest costs are:

- 1) Diocesan common fund: £64,938 — this pays for things like clergy wages, housing, clergy pensions, and the training of future curates and ordinands. It increased by £1,847 compared to 2024.
- 2) Wages and pensions of paid staff: £40,860 — the church employs four part-time roles: parish administrator, caretaker, Little Friends co-ordinator, and cleaner. This was the first full year with all four roles in post.
- 3) Church operating costs: £15,989 — covering a wide range of day-to-day costs, from maintenance and repairs to cleaning materials. This is down £1,730 vs 2024.
- 4) Mission giving (tithe): £11,630 — our 10% giving to external charities and worthy causes, based on the prior year's income.
- 5) Church activities and running costs: £11,175 — up £3,749 on 2024 as we've invested in light and sound equipment, as well as seen higher costs and fewer donations for outreach such as the Christmas lunch.
- 6) Utilities: £7,041

### **Supporting Organisations**

St John's donates 10% of our previous year's income (excluding grants). This is mainly through regular charitable giving, ensuring charities can plan their income accordingly. As a PCC, we have always tried to give to charities working locally, nationally, and internationally.

In 2025, we gave £10,120 across eight organisations. A further £1,510 remains outstanding as a creditor at year end, bringing the full tithe commitment to £11,630.

Organisation	Area
Burntwood Be a Friend	Local
Play in the Parks	Local
Foodbank	Local
Pathway Project	County
Period Power	County
Youthnet	County
UCB Radio	National
Light for Children (Romania)	International
<b>Total</b>	

\* Individual amounts not disclosed here, please speak to me should you have any specific questions.

Locally, we supported Burntwood Be A Friend, Play in the Parks, and our local Foodbank.

At county level, we supported Pathway Project — a domestic and sexual abuse service supporting people in need across Lichfield and Tamworth — Period Power, who provide period products to vulnerable people across Staffordshire and the West Midlands and Youthnet, who work through schools and community projects to help children and young people flourish socially, emotionally, educationally, and spiritually

Nationally, we supported UCB Radio, a Christian broadcasting organisation. At an international level, we continued our long-standing support for Light for Children, a charity supporting young people and families in need in Romania, which has deep roots at St John's.

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### **Account Summary**

At 31 December 2025, our total assets stand at £152,053, compared to £157,001 at the end of 2024. The reduction of £4,948 reflects our small deficit for the year.

Our cash and bank balances break down as follows:

- 1) HSBC current account: £21,837
- 2) CCLA deposit account (unrestricted): £24,718
- 3) CCLA Ironstone Road account (restricted): £101,394
- 4) Diocesan IDS (interior decorating scheme) (restricted): £2,877

Of our total assets, £104,271 is in restricted funds. This money is ring-fenced and cannot be spent on general church expenses — it is held primarily for potential major capital work.

Our free (unrestricted) reserves stand at £43,983. This comfortably covers around 3.5 months of running costs and means the church is in a sound and stable financial position.

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### **Looking Ahead**

There are a number of items on the treasurer's radar as we move into 2026:

- 1) Balancing the books — looking at ways to generate additional funds or cut costs so that we do not continue to run at a deficit long term.
- 2) Energy and utilities — We will benefit from our solar panel installation, but it's unclear how the global instability affecting utilities will impact energy costs in the second half of 2026.

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If you have any further questions about the church finances, please do feel free to speak to me or Rev. Matt. We are contactable through the church office. Thank you.

The following pages contain copies of the church finance SOFA,  
Balance Sheet, Income & Expenditure reports

Financial Statements for the Year Ended 31st December 2025							
Statement of Financial Activities							
		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Incoming Resources</b>							
<b>Income and Endowments from:</b>							
Donations and Legacies	2a	108,951	-	-	-	108,951	116,164
Activities for Generating Funds	2b	4,916	-	-	-	4,916	5,315
Income from Investments	2c	1,070	-	4,390	-	5,460	4,650
Church Activities	2d	27,358	-	-	-	27,358	26,015
Other	2e	-	-	-	-	-	-
<b>Total</b>		<b>142,295</b>	<b>-</b>	<b>4,390</b>	<b>-</b>	<b>146,685</b>	<b>152,144</b>
<b>Resources Expended</b>							
<b>Expenditure on:</b>							
Raising Funds	3a	1,747	-	-	-	1,747	91
Church Activities	3b	149,886	-	-	-	149,886	146,872
Other	3c	-	-	-	-	-	-
<b>Total</b>		<b>151,633</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151,633</b>	<b>146,963</b>
<b>Net Income/(Expenditure) before investment</b>		<b>(9,338)</b>	<b>-</b>	<b>4,390</b>	<b>-</b>	<b>(4,948)</b>	<b>5,181</b>
Net gain/(losses) on investments	7(b) & 8(a)				-	-	
<b>Net Income/(Expenditure)</b>		<b>(9,338)</b>	<b>-</b>	<b>4,390</b>	<b>-</b>	<b>(4,948)</b>	<b>5,181</b>
Transfer between Funds	6	(250)		250		-	
<b>Net Movement in Funds</b>		<b>(9,588)</b>	<b>-</b>	<b>4,640</b>	<b>-</b>	<b>(4,948)</b>	<b>5,181</b>
<b>Total Funds brought forward</b>	<b>11</b>	<b>57,370</b>	<b>-</b>	<b>99,631</b>	<b>-</b>	<b>157,001</b>	<b>151,820</b>
<b>IDS Fund transferred in</b>				<b>-</b>		<b>-</b>	
<b>Total Funds carried forward</b>		<b>47,782</b>	<b>-</b>	<b>104,271</b>	<b>-</b>	<b>152,053</b>	<b>157,001</b>

**The PCC of St John's Community Church, Chase Terrace  
Financial Statements for the Year Ended 31st December 2025**

**Balance Sheet**

		<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>Fixed Assets</b>			
Tangible Assets	<b>7(a)</b>	3,827	4,908
Investment Assets	<b>7(b)</b>	-	-
<b>Total Fixed Assets</b>		<b>3,827</b>	<b>4,908</b>
<b>Current Assets</b>			
Current Investments	<b>8(a)</b>	-	-
Debtors and prepayments	<b>8(b)</b>	3,731	1,596
Cash at bank and in hand	<b>8(c)</b>	150,826	155,043
<b>Total Current Assets</b>		<b>154,557</b>	<b>156,639</b>
<b>Current Liabilities – due within 1 year</b>			
Creditors and accruals	<b>9(a)</b>	6,331	4,546
Diocesan Parish Share		-	-
Diocesan Loan		-	-
<b>Total Current Liabilities</b>		<b>6,331</b>	<b>4,546</b>
<b>Net Current Assets/(Liabilities)</b>		<b>148,226</b>	<b>152,093</b>
<b>Liabilities due after one year 9(b)</b>			
Creditors		-	-
Deferred Parish Share		-	-
Diocesan Loan		-	-
<b>Total Liabilities due after one year</b>		<b>-</b>	<b>-</b>
<b>Total Net Assets/(Liabilities)</b>		<b>152,053</b>	<b>157,001</b>
<b>Funds of the PCC</b>			
<b>Unrestricted Funds</b>			
General Fund		47,782	57,370
Designated Funds		-	-
<b>Restricted Funds</b>			
Endowment Funds		104,271	99,631
<b>Total Funds</b>		<b>152,053</b>	<b>157,001</b>

**The PCC of St John's Community Church, Chase Terrace**
**Financial Statements for the Year Ended 31st December 2025**

Finance Form Box Number			Unrestrict	Designate	Restricted	Endowment	Total	Total
			ed Funds	d Funds	Funds	Funds	Funds	Funds
			£	£	£	£	2025	2024
							£	£
	<b>INCOME AND ENDOWMENTS</b>	<b>2</b>						
	Donations and Legacies							
	<i>Voluntary Income</i>							
<b>1</b>	Tax efficient regular giving	<b>2a</b>	67,709	-	-	-	67,709	66,771
<b>1</b>	Other regular giving		14,238	-	-	-	14,238	13,837
<b>3</b>	Collections at services		4,924	-	-	-	4,924	5,115
<b>4</b>	All other giving and voluntary receipts including special appeals		5,000	-	-	-	5,000	5,848
<b>6</b>	Gift Aid Recoverable		17,080	-	-	-	17,080	23,843
<b>7</b>	Legacies		-	-	-	-	-	-
<b>8</b>	Grants (recurring and one-off)		-	-	-	-	-	750
			<b>108,951</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>108,951</b>	<b>116,164</b>
	<b>Charitable Activities</b>							
	<i>Activities for Generating Funds</i>	<b>2b</b>						
<b>3</b>	Summer Fete		-	-	-	-	-	-
<b>3</b>	Christmas Fair		4,916	-	-	-	4,916	5,315
<b>3</b>	Other Fundraising Activities			-	-	-	-	-
			<b>4,916</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,916</b>	<b>5,315</b>

		<b>INCOME AND ENDOWMENTS</b> <i>continued</i>					
		<b>Unrestrict ed Funds £</b>	<b>Designate d Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Funds 2025 £</b>	<b>Funds 2024 £</b>
	<b>Income from Investments</b>	<b>2c</b>					
<i>10</i>	Dividends	-	-	-	-	-	-
<i>10</i>	Bank Interest	1,070		4,390	-	5,460	4,650
		<b>1,070</b>	<b>-</b>	<b>4,390</b>	<b>-</b>	<b>5,460</b>	<b>4,650</b>
	<b>Income from Church Activities</b>	<b>2d</b>					
<i>11</i>	Statutory Fees (retained by PCC)	2,473	-	-	-	2,473	2,415
<i>12</i>	Church Hire	11,661	-	-	-	11,661	11,314
<i>12</i>	Group membership income	13,224	-	-	-	13,224	12,286
<i>12</i>	Bookstall	-	-	-	-	-	-
<i>12</i>	Parish Magazine	-	-	-	-	-	-
<i>12</i>	Other trading activities	-	-	-	-	-	-
		<b>27,358</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27,358</b>	<b>26,015</b>
	<b>Other Income</b>	<b>2e</b>					
<i>13</i>	Other	-	-	-	-	-	-
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>14</i>	<b>Total Income</b>	<b>142,295</b>	<b>-</b>	<b>4,390</b>	<b>-</b>	<b>146,685</b>	<b>152,144</b>

**The PCC of St John's Community Church, Chase Terrace**
**Financial Statements for the Year Ended 31st December 2025**

Finance Form Box Number		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
	<b>EXPENDITURE</b>	<b>3</b>					
	<b>Raising Funds</b>	<b>3a</b>					
	<i>Costs of Generating Funds</i>						
17	Stewardship Costs	-	-	-	-	-	-
17	Christmas Fayre	1,747	-	-	-	1,747	91
17	Coffee Morning Costs	-	-	-	-	-	-
		<b>1,747</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,747</b>	<b>91</b>
	<b>Charitable Activities</b>	<b>3b</b>					
	<i>Church Activities</i>						
18	Mission Giving and Donations	11,630	-	-	-	11,630	13,207
19	Diocesan Parish Share	64,938	-	-	-	64,938	63,091
20	Salaries and Wages	40,860	-	-	-	40,860	38,758
21	Clergy and Staff Expenses	341	-	-	-	341	449
	<i>Church Expenses</i>						
22	Church Expenses (Mission and Evangelism)	9,428	-	-	-	9,428	7,335
23	Church Running Expenses (incl Governance)	15,648	-	-	-	15,648	17,270
24	Church Utility Bills	7,041	-	-	-	7,041	6,762
25	Cost of Trading (Magazine, bookstall etc)	-	-	-	-	-	-
25	Church Hall Running Costs	-	-	-	-	-	-
	<i>Major Capital Expenditure</i>						
27	Major Repairs to the Church	-	-	-	-	-	-
28	Major Repairs to Church Hall	-	-	-	-	-	-
29	New Building Work	-	-	-	-	-	-
		<b>149,886</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>149,886</b>	<b>146,872</b>
99	<b>Other Expenditure</b>	<b>3c</b>					
	Other	-	-	-	-	-	-
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>C</b>	<b>Total Expenditure</b>	<b>151,633</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151,633</b>	<b>146,963</b>