

Annual Report for 2025
Parish of
Saint Michael The Archangel
with
Christ the King Rushall
(Charity No. 1211922)

ANNUAL REPORT
and
FINANCIAL STATEMENTS
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2025

**The Parochial Church Council of Rushall
Trustees' Annual Report for the year ended 31st December 2025**

Objectives and Activities

The Parochial Church Council of Rushall (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Colin Such, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of St Michael's and Christ the King, together with the church hall and decoration of the vicarage. The PCC also has to provide some assistance along with the local authority for the maintenance of the churchyard.

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 Rushall. 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 church 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 Rushall 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

Church Attendance- As at 31st December 2025

Electoral Roll - 100 parishioners

Resident - 65 Non Resident- 35

The average Sunday attendance is made up as follows:

	Over 16's	Under 16's
St. Michael's:	69	3
Christ the King :	4	0

These figures do not include online members.

	2021	2022	2023	2024	2025
Baptisms					
• Under 1 year	6	6	2	5	2
• Aged 1-12	1	3	5	4	0
• Aged 13+	0	3	0	4	0
Marriages					
• Marriages	10	7	5	4	1
• Blessings	0	0	0	0	0
Funerals					
• Service in Church	6	6	10	7	9
• Service at Crematorium	31	30	35	17	11
Confirmations	0	6	0	8	0

Financial Review (Robert Hubble)

Accounts are in the body of the report and they continue to show a healthy position despite the expensive repairs to the tower during the year.

Planned giving continued to show an increase as did our social event money (which is called regular gift days in the accounts). We also received a generous gift aided donation and a legacy. Church hall lettings also showed an increase. We were able to continue to claim back VAT on the repairs to the church, although that scheme is to cease in April 2026.

Expenditure looks terribly high but the repairs to the tower are included in that figure. All other figures are much as you would expect to see with nothing really out of the ordinary but just shows how much money is needed to keep the church going. The Parish Share remains the largest figure as always although it is not going to increase for 2026 and we did see a reduction a few years ago when a new formula for calculating it was adopted.

I believe a period of consolidation is needed to build up the reserves again before we embark on any more major projects,

Reserves Policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. 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 £111,571.

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 (Gill Clark)

The council complied with its 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).

Everything is running well concerning safeguarding here at St Michael's. We have a clear written policy detailing how to keep the vulnerable in our congregation safe, recognise, respond, report and refer concerns. We use and refer to the safeguarding dash board .

All PCC members and volunteers have full DBS checks every three years to ensure compliance and transparency. Online training is all available on line on the Lichfield diocese website.

Once again I offer my thanks to all .

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 takes full responsibility for fundraising and does 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.

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.

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.

Review of the Year (Denise Kemp)

The PCC met four times during 2025 with the September meeting cancelled due to no pressing issues. The average attendance of the meetings overall being approximately 76%. At St. Michael's we have maintained a good average attendance of 72 for our Sunday worship. We continue to stream our 10.30 Eucharist on Facebook and morning and evening prayer through Zoom for those who want that option.

With the support of all in our church we continue to work to maintain the standards that make us a Gold Eco Church.

In June we said goodbye to our curate of three years Rev. Peter Carmody-Heaton and wished him well as he moved on to pastures new. In the same month we held a church open day at St. Michael's. It was a tremendous success with many visitors from the local community. A talk was given by members of The Butts Local History Group which was very well received.

In July we welcomed Paula from Embrace the Middle East as a speaker in one of our Sunday services. It was good to hear more about the work that one of our charities is involved in and she stayed behind to chat and offered various items to buy.

In August we held our second pet service. This again was a success with 16 dogs and one guinea pig in attendance. Everyone was very well behaved. No fur flying, snapping or growling and the animals were also very good. Adrian Lunn, one of our choristers, started the Chad Foundations course in preparation for Reader Ministry Training so we wish him well as he progresses with that.

It is with sadness that we said goodbye to six stalwarts of our church community. We lost Frances Gordon, who worshiped at Christ the King, Ian Glen, a one time member of the PCC and Carol Winnall, who often worked her magic in the kitchen at Fayres and many social events. Vic Haines and Jeff Winnall, both served our church community as altar servers for many years. Vic left us in January and Jeff more recently in December. We also lost Chris Wright in June. A chorister and dear friend to all of us in choir. May they rest

in peace with our Lord.

Overall 2025 has been a good year for Rushall Parish with most services at St. Michael's well attended. We look forward to further growth in 2026.

Worship (Rev. Colin Such)

Worship is, of course, the purpose of the church. We endeavour to provide worship in person and in church throughout the week.

On Sundays we have three morning Eucharists, 8am and 10.30am at St. Michael's and 9am at Christ the King and an evening service at 6.30pm at St. Michael's. There is also on occasion a 12noon or 4pm service of Baptism though we have been very quiet with Baptisms this year.

The 10.30am service is streamed live on Facebook and the sermon is uploaded to our YouTube channel and our pages on "A Church Near You".

Throughout the week Morning and Evening Prayer are said on Zoom with a regular congregation for both and we have two midweek Eucharists at 9.30am, Tuesday at Christ the King and Thursday at St. Michael's. The biggest change in our worship this year was the departure of Rev Peter Carmody-Heaton, our curate, who shared the taking of the Eucharistic services with the vicar. Since his departure our two lay readers, Jan and Carol, both preach once a month at the 10.30am service and lead and preach at Evening Prayer once a month, for which the vicar is extremely grateful.

Schools (Rev. Colin Such)

Although we do not have a church school there are three schools in our parish; The Radleys Primary School, Rushall Primary and Elmwood Special School. The vicar

visits The Radleys School weekly in his role as chair of governors. Our visits to the other schools are by invitation only and these are limited.

Charity Giving (Robert Hubble)

We give thanks for the generosity of our congregations for continuing to support our regular charities and those in need due to unexpected world events. Charities we supported in 2025 are:

- Embrace the Middle East £1321
- Children's Society (Boxes) £146
- Children's Society (Christingle) £110
- Acorns Hospice £180
- PDSA (Pet Service) £50
- British Legion Poppy Wreath £20
- Collection on Remembrance Day £88

Total : £1915

Digital Church (Rev. Colin Such)

We continue to use technology as much as possible, although we are limited due to the lack of wi-fi in our church and hall. Morning and Evening Prayer were said daily using Zoom with a regular 5 and 6 members respectively.

The main Sunday service continued to be streamed live on Facebook via the vicar's mobile phone. Later

each Sunday the sermon was edited into a separate video and uploaded onto our YouTube channel with links on our website and page on "A Church Near You." Every now and then this system was interrupted by updates to the various apps which made downloading videos more difficult and a much lengthier process but these were resolved in time.

The website and 'A Church Near You' pages were updated at least once a week and the Facebook page received a post on several days each week. Notices sheets and the monthly magazine continued to be produced online with a few paper copies available in church and with links on all of our platforms and the use of QR codes in church and on notice boards. The notices and magazine are emailed to those who have requested us to do so.

Church Magazine (Rev. Colin Such)

The magazine continued to be produced monthly by the vicar and was available in printed form at the back of church and as a pdf document on our pages on the "A Church Near You" website; with links available on our Facebook page and via a QR code displayed at the back of church and on the noticeboard.

Many of the articles were obtained from "Parish Pump", a website to which we subscribe.

The vicar provided two articles each month and Ann Jones (Tower Captain) kindly contributed three articles each month.

Unfortunately despite many requests contributions from other church members are few.

Occasional Offices (Rev. Colin Such)

The occasional offices are baptisms, weddings and funerals, all of which are opportunities to share in the lives of people, many of whom are not regular churchgoers.

During 2025 all of the offices were considerably down in number. This may be due to the economic situation and people not wanting to spend money on weddings and baptism parties or it may be due to the church not being recognised as relevant to the lives of our parishioners, which is something the PCC is exploring. The decrease in the number of funerals is partly due to the increase in the number of "Direct Cremations", whereby the deceased are disposed of with no ceremony at which friends and relatives can attend.

Altar Servers (Rev. Colin Such)

It has been a year of change for our servers. In 2024 we had seen the number of servers reduce from 5 to 4; Diane, Jeff, Rosie and Elliott. This reduced further as Rosie retired as server and Elliott, due to new work commitments, whilst continuing to serve found fewer free Sundays on which he could fulfil his duties.

Antonio in the meantime returned to serving duties.

Jeff Winnall sadly passed away on Christmas Day evening after a short illness, leaving us with only a regular two servers (Diane and Antonio) with Elliott helping when available.

We were hopeful, however, that some new servers would appear in the new year

Robert Hubble continued to look after sanctuary supplies and arrange the washing of linen.

Our thanks go to all of our servers and their ministry.

Vocations (Rev. Colin Such)

Vocations to both lay and ordained ministry are an area that the diocese is seeking to grow in its strategy for the future. We in Rushall are very much taking our part in this.

Peter, our part time pioneer assistant level curate, completed his curacy and took on a new role in Diocese of Worcester.

Each of our two lay readers, Jan and Carol, preach at the 10.30 Sunday service and lead Sunday evening prayer once each month. A member of the choir began the "Chad Foundations" course with a view to

offering himself for training as a lay reader when completed.

The vicar continued in his role as an Assistant Diocesan Director of Ordinands and took care of six candidates.

Fabric (Bob Barnard)

In 2024 there were no major works carried out at St. Michaels. 2025 was different in that the repair work, envisaged in last year's report, was carried out on the South side of the Spire at a cost of £69,000. We funded this wholly from reserves. Hopefully this completes for the foreseeable future major external work at St. Michaels.

I can report that the further work carried out on the gulleys and gutters at the East of the church in late 2024 appears to have been successful in preventing rainwater entering the building and damaging the Wall Paintings. Some similar work was also needed to prevent water entering the Ladies Toilet in the Church Hall. This also appears to have been successful. Both these issues were caused by the increasingly heavy rain we are getting as climate change begins to affect our weather patterns.

There were numerous other small repairs and enhancements carried out at both churches in order to make our buildings as welcoming as possible to all users. Our thanks also go to all those who clean and tidy our churches to help make them places where we can worship in relative comfort and safety.

Pastoral Care (Bob Barnard)

As indicated in last year's report the Ministry Team (Vicar, Wardens, Lay Readers) took on responsibility for carrying out this important aspect of our service to our Church community. To assist with this we keep registers of regular attendees at our services so that if anyone is missing for a week or two we can try and contact them to see if there are any problems. We have 118 adults who come into this category so it is quite an onerous task to keep in touch with everyone. Thankfully we are helped in this task by all the informal friendship networks across our churches. This is a great strength and means that hopefully everyone feels part of a loving community. We must not forget those members of our Church who are housebound and if requested members of the team will visit and take Holy Communion to those people.

Care of the Churchyard (Bob Barnard)

In 2025 I am pleased to report that the Churchyard continued to be a place suitable for prayer and contemplation as well as a haven for wildlife. Our thanks go to Walsall Council's Grounds Maintenance team and those folk from our congregation who meet regularly to keep the Churchyard in good order in accordance with the approved plan. The new sign explaining to users how the churchyard is managed, mentioned in last year's report was erected in early 2025. The temporary "Dogs on leads" signs are still in place and will remain in place for the time being as we are still seeing dogs roaming the Churchyard causing annoyance to users and problems for the abundant wildlife.

One final point. The Dahlias around the Cenotaph were a wonderful addition to our floral displays. I wonder if they will make a welcome return in 2026.

The Glebe Centre (Bob Barnard)

Our support for this vital service continued throughout 2025. I was able to make monthly visits thanks to those in our community who provide the items they need. Basic food and drink commodities are their biggest need although they will accept new clothes and good quality second hand coats. Their clientele include those with drug and alcohol and mental health issues as well as those who are homeless and rough sleeping. The Council is responsible for finding homes for the homeless but the Glebe acts as a vital referral service. Please remember their work in your prayers.

Rushall Care Home (Carol Beckwith)

Services at Rushall Care Home continue to be held monthly and are well attended by residents. These services provide an important opportunity for worship, prayer, and the sharing of Holy Communion. They offer spiritual comfort, familiarity, and reassurance, particularly for those living with dementia. The services also create a welcoming space for conversation and connection.

Together with the Memory Café, this ministry offers a haven for those affected by dementia, and for anyone wishing to come, chat, and experience God's love in a safe, friendly, and caring atmosphere.

Memory Café (Carol Beckwith)

The Memory Café met ten times during 2025, offering varied and enjoyable activities.

In April Ian Botts came to talk to us about pub signposts and we also welcomed Sarah Thorpe, Dementia Friendly Church Co-ordinator. Cath Edwards from Lichfield Storytellers visited in July and returned in November with Christmas tales. Other highlights included making bird feeders, painting bird boxes, and musical entertainment from Helen and Teresa Revill.

Social Committee (Jan Firth)

The past year's social events have been remarkably successful, well supported and some of the events raised more funds than in previous years.

We held a successful skittles and fish and chip supper in March followed by the Spring fair, which was well supported and raised a good amount. For the first time this year we held an open day in June which was hugely successful drawing in lots of people from the community. We combined it with a strawberry tea. This event will be repeated in the Summer. In August we intended to have an outdoor bring and share event to replace the BBQ in the courtyard but due to the threat of rain it was held indoors. Entertainment was provided by members of the congregation, with a disco to finish the evening. We held a quiz in September and funds raised went towards Embrace the Middle East. We held a 'bring and share' Harvest supper at the start of October. Both events proved to be successful. We trialed a line dancing evening and that will be repeated this year. The following November we held our larger Christmas fair and were staggered by the number of people attending. A considerable amount was raised from this fair, and far exceeded our expectations.

Our final social event of the year was the Christmas Draw event. Again, this raised an excellent amount but wasn't attended as well as in previous years, and entertainment was provided by various members of the congregation. It proved to be a enjoyable and successful evening with plenty of draw prizes and much laughter.

Eco Church (Jan Firth)

Over the year we have maintained our gold status. We held 3 eco-working group meetings, and came up with some really good ideas for the year ahead.

We had a visiting speaker from Embrace the Middle East and have tried to secure on two occasions a visiting speaker from A Rocha.

We held the pet service for the second year running with a grand total of 16 dogs and a guinea pig. On the theme of nature we now have 3 hedgehog boxes. The congregation have been brilliant in supplying bird seed and fat balls and the wardens have ensured the featured are stocked up regularly.

The area around the cenotaph was particularly beautiful this year with many lovely flowers and plants, some pollinators to attract the bees. John from Shares Hill planted another 1000 spring bulbs.

The Sunday School engaged in the 'Count on Nature' week which was lovely to see and displayed pics of this at the open day.

We are constantly looking for ways to celebrate creation throughout the year and have a Ministry team that incorporates creation themes into the church services and sermons. Along with weekly intercessions for the environment. Our church vicar is very supportive and champions Eco Church in many different ways.

We have a sustainable flowers initiative; not using oasis but locally sourced flowers.

We recognise that our churchyard is one part of a wider green corridor and the nearby lime pits are all important habitats for wildlife and thus have sent letters of objection to the Council about the plans for building on the greenbelt.

We continue to be a church community mindful of waste and recycle what we can.

Music Report (Zahlia Lister)

Thank you to all members of the choir for their effort and support during the past year. We hold our choir practice on Thursday evenings at 6.45pm. This can be a challenge on dark, cold winter evenings but choir members are very loyal.

We were extremely saddened by the loss of Chris Wright in June last year. She was a greatly valued friend and chorister who had sung with us for many years. We were happy to be able to sing with her in the hospice and as a final thank you to Chris we sang at her funeral.

We continue to widen our repertoire of anthems that can be used in services and on special occasions, and also learn more modern hymns and songs from our "Sing Praise" books.

Tony continues to play the organ despite deteriorating eyesight but is determined to find ways of coping. He is blessed with an excellent musical memory so printed music is not always needed. Colin is very helpful by providing him with enlarged printed copies when necessary.

Bell Ringing (Ann Jones – Tower Captain)

Bell ringing at Rushall is progressing well and we are pleased to have two newly qualified ringers and three more in the process of learning with the much appreciated help from Sue Boyce and Gary Crutchley.

This year we have had three visiting bands and a fourth to visit in February when they will attempt to ring a full peal.

Ringling takes place before parish eucharist on Sunday mornings when sufficient ringers are available. Re

Deanery Synod (Wendy Manton)

The current members of Deanery Synod are Gill Clarke, Wendy Manton and Boris Worrall.

In February our meeting explored the Diocesan Strategic Development Plan and it was held at St Gabriel's Church, Fullbrook .

Our May meeting was held at Holy Ascension Church , Bloxwich. The focus of the evening was led by Lindsay Hall who spoke about Church Action on poverty.

The Deanery Synod summer Eucharist was held at St Paul's, The Crossing and the preacher was Mr Robert Mountford who is the West Midlands coordinator for the Church Together and ecumenical officer.

Following the summer break our September meeting was held at St Matthew's Church, Walsall and the topic was Neurodivergence . Boris reported back the outcomes of this meeting.

Our November meeting was a business only meeting as the Walsall Council Representative was unable to attend .Finally our year concluded with the Advent Reflection at St Thomas's Church , Aldridge.

Sunday School (Andrew Hardisty)

The Sunday school meets on Sunday at 10.30 for about 45mins and then joins the church for communion. During the notices we usually report back to the congregation about what we have been doing that week. We meet two to three times a month. We have a group WhatsApp that we use to keep everyone informed about which Sundays we meet, who is coming, sharing information and photos. New members of the Sunday school join the WhatsApp group. We always have a laugh! We use "Roots on the web" as the basis of our Bible studies.

Some of the things we did last year:

In February we made a river for John the Baptist.

In March we studied the themes "the good parent" and "Me"

In April, one of our themes was "who's smelly feet are these?" where the kids had their feet washed!

In June we did the "count for nature" where we spent a week documenting the nature in the churchyard (this was also part of our eco church commitment) and in July we were presented with a certificate for our "count for nature" work.

We have a break in August, but in September we celebrated World Peace Day by making badges and placards and marching down the aisle singing "all we are saying is give peace a chance" (the congregation joined in)!

October and November found us looking at mental health, fake news and online safety which resulted in some very useful conversation between kids and parents. And in December we had a party.

Each Sunday School is based on an Old, or New Testament reading. We try to relate this to their everyday lives and build a moral framework within which they can live their Christian lives.

Oh and did I mention, we have a lot of fun !!

Christ the King (Mike Blakemore)

During the year the 9.00am Sunday service and the 9.30am Tuesday service continued. The Tuesday morning service had the Drop In after the service with different people taking turns at making or buying cakes each week to go with the tea and coffee. Lent lunches were held between 12pm and 2pm on most of the Saturday's during Lent and will be held again during Lent next year.

The Saturday Lunch Drop Ins were held between 12pm and 2pm on the first Saturday of the month with the exception of August. Our thanks to Joan, Lottie, Cheryl and Simon for making the variety of soups for the Lunches.

The Willenhall Singers came to give us the first of two concerts during the year on Sunday 13th April at 4.00pm. This was very enjoyable and a little different with it being a Sunday afternoon rather than a Saturday evening.

On Saturday 1st November Robert Burns returned with a Concert featuring Emily Jones singing songs from the 1960's, 1970's, 1980's and Musicals. Emily Jones had previously sung at Christ the King almost a decade ago.

The Remembrance Sunday service on the 9th November by the Memorial Stone was well attended again this year with this year being the 80th Anniversary of the end of the Second World War. Several members of the community led and took part in the service.

At 4.00pm on Sunday 7th December Willenhall Singers returned and presented their Christmas Concert for us with Minced Pies and Mulled Wine for refreshments.

On Saturday 13th December we had our last lunch drop in of the year with a Christmas themed Lunch Drop In with mince pies.

We look forward to Pelsall Ladies Choir and the Willenhall Singers returning in 2026 to entertain us. We are also hoping Shelfield Male Voice Choir can come and give us a concert next year.

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity excepted from registration 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, a representative of the Readers, 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 meet 7 times a year. Given its responsibilities, the PCC has a number of sub committees, each dealing with a particular aspect of parish life which meet between full meetings of the PCC.

Standing Committee - This is the only committee required by law. It has power to transact business of the PCC between its meetings, subject to any directions given by the Council.

Finance Sub-Committee - Oversees the general financial dimension of the work of St Michael's and Christ the King by monitoring income and expenditure, budgeting and co-ordinating the annual review of the Christian Stewardship of money through planned giving.

Ministry Committee- Made up of clergy, lay ministers and church wardens overseeing all ministry related issues.

Social Events Committee - Co-ordinated by the Church Wardens, and is responsible for fund-raising.

Christ Church Committee - Was set up to discuss items of interest specific to Christ the King.

Fabric Committee: Established to research and make recommendations to the PCC regarding the orderly repair and maintenance of the Church property.

ECO Committee: To maintain our Gold Eco Church status and make recommendations to ensure our lowest carbon footprint.

Pastoral Care Group: Whilst there is no longer a formal committee for the coordination of the caring for the sick and the housebound the duty of pastoral care falls upon the vicar who in turn calls upon various members of the congregation to visit those in need as and when required.

Related Parties

Donations from Related Parties

Donations from related parties during the year totalled £8,300 (2024 £7,500). All these donations were received without conditions.

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC

Expenses paid to Trustees

No Trustee expenses have been incurred during the year.

Reference and Administrative details

The Church is situated in Leigh Road Walsall, WS4 2DS and is part of the Deanery of Walsall, in the Diocese of Lichfield. The correspondence address is the Vicarage, 10 Tetley Avenue Walsall WS4 2HE. Our website address is: <https://www.rushallparish.org/>

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

Ex Officio Members

- The Incumbent** The Reverend Colin Such (Chairman)
- Curate** The Reverend Peter Carmody-Heaton (left us in June 2025)
- Readers** Carol Beckwith
Jan Firth
- Churchwardens** Robert Barnard
Jan Firth
- Deanery Synod reps** Wendy Manton
Boris Worrall
Gill Clark (& Safeguarding)

- Elected Members** Rose Harris
Jessica Holmes (Since resigned)
Robert Hubble (Treasurer)
Denise Kemp (Secretary)
Elliot Owen
Caroline Green
Rosie Whitehouse

Names and addresses of advisers

- Bank** NatWest
33 Park Street, Walsall WS1 1ER
- Investment Managers** CCLA
Senator House, 85 Queen Victoria St, London EC4V 4ET
- Independent Examiner** Lichfield Diocesan Board of Finance
St Mary’s House, The Close Lichfield WS13 7LD

Approved by the PCC on 2026 and signed on its behalf by:

.....
Reverend Colin Such (Chairman)

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Independent Examiner's report to the trustees/members of The PCC of Rushall

I report on the accounts for the year ended 31st December 2023 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
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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:

For and on behalf of Lichfield Diocesan Board of Finance
St Marys House, The Close, Lichfield. WS13 7LD

The Parochial Church Council of Rushall

Financial Statements for the Year Ended 31st December 2025

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the Charities SORP (FRS 102).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members. There may be minor discrepancies in the totals as the pence are not being shown.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

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.

Income

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received

specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

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.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

RUSHALL PARISH CHURCH
Charity number 1211922
Statement of Financial Activities

RUSHALL PAROCHIAL CHURCH COUNCIL
Annual Accounts as at 31 December 2025

Statement of Assets and Liabilities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	73,402	-	2,616	-	76,018	61,115
Income from charitable activities	3,556	-	-	-	3,556	4,201
Other trading activities	12,953	-	-	-	12,953	12,152
Investments	1,399	-	-	614	2,013	1,863
Other income	-	-	-	-	-	-
Total income	91,310	-	2,616	614	94,540	79,331
Payments						
Raising funds	223	-	-	-	223	1,429
Expenditure on charitable activities	127,842	-	2,120	1,266	131,227	63,383
Other expenditure	401	-	410	-	811	897
Total expenditure	128,465	-	2,530	1,266	132,261	65,708
Net income / (expenditure) resources before transfer	(37,155)	-	86	(652)	(37,721)	13,623
Transfers						
Gross transfers between funds - in	605	-	-	-	605	40
Gross transfers between funds - out	-	-	(605)	-	(605)	(40)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	(883)	(883)	494
Net movement in funds	(36,550)	-	(519)	(1,535)	(38,604)	14,117
Reconciliation of funds						
Total funds brought forward	111,571	-	9,370	28,770	149,711	135,594
Total funds carried forward	75,021	-	8,851	27,234	111,107	149,711
Represented by						
Unrestricted						
General Fund	75,021	-	-	-	75,021	111,571
Restricted						
Bell Fund	-	-	2,700	-	2,700	2,573
Charitable Donations	-	-	24	-	24	605
Church Hall	-	-	50	-	50	10
Embrace The Middle East	-	-	15	-	15	-
Interior Decorating Scheme	-	-	5,364	-	5,364	5,364
Memory Cafe	-	-	698	-	698	818
Endowment						
Fenton Bequest	-	-	-	27,234	27,234	28,770

Balance Sheet

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
Investments	21,199	22,082
	<u>21,199</u>	<u>22,082</u>
Current assets		
Debtors	436	-
Cash At Bank And In Hand	88,951	127,095
	<u>89,387</u>	<u>127,095</u>
Liabilities		
Creditors: Amounts Falling Due In One Year	(521)	(534)
	<u>(521)</u>	<u>(534)</u>
Net current assets less current liabilities	<u>89,908</u>	<u>127,629</u>
Total assets less current liabilities	<u>111,107</u>	<u>149,711</u>
Liabilities	-	-
Total net assets less liabilities	<u>111,107</u>	<u>149,711</u>
Represented by		
Unrestricted		
Unrestricted - General Funds	75,021	111,571
Restricted		
Restricted - Bell Fund	2,700	2,573
Restricted - Charitable Donations	24	605
Restricted - Church Hall	50	10
Restricted - Embrace The Middle East	15	-
Restricted - Interior Decorating Scheme	5,364	5,364
Restricted - Memory Cafe	698	818
Endowment		
Endowment - Fenton Bequest	27,234	28,770
Fund Totals	<u>111,107</u>	<u>149,711</u>

Statement of Assets and Liabilities

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
CBF Investment Fund	-	-	-	21,199	21,199	22,082
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>21,199</u>	<u>21,199</u>	<u>22,082</u>
Current Asset - Cash At Bank And In Hand						
Nat West churchwarden	21,786	-	3,587	-	25,373	26,801
Nat West Churchyard	15,253	-	-	6,035	21,288	18,434
Nat West Deposit Account	30,376	-	-	-	30,376	28,081
Nat West Liquidity Manager	5,752	-	-	-	5,752	47,649
Centurion TSB Account	250	-	-	-	250	250
200 Club Lloyds Account	100	-	(100)	-	-	-
Interior Decorating Scheme	-	-	5,364	-	5,364	5,364
Church Cash in hand	44	-	-	-	44	14
Centurion Petty Cash	504	-	-	-	504	504
Total	<u>74,064</u>	<u>-</u>	<u>8,851</u>	<u>6,035</u>	<u>88,951</u>	<u>127,095</u>

Current Asset - Debtors

Accounts Receivable	436	-	-	-	436	-
Total	436	-	-	-	436	-

Liability - Creditors: Amounts Falling Due In One Year

Accounts Payable	(521)	-	-	-	(521)	(534)
Total	(521)	-	-	-	(521)	(534)

Net total assets	75,021	-	8,851	27,234	111,107	149,711
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Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Bell							
Restricted	2,573	155	28	-	-	-	2,700
Sub-totals	2,573	155	28	-	-	-	2,700
CECS							
Restricted	-	252	252	-	-	-	-
Sub-totals	-	252	252	-	-	-	-
Charity							
Restricted	605	723	699	(605)	-	-	24
Sub-totals	605	723	699	(605)	-	-	24
Fenton							
Endowment	28,770	614	1,266	-	(883)	-	27,234
Sub-totals	28,770	614	1,266	-	(883)	-	27,234
Hall							
Restricted	10	150	110	-	-	-	50
Sub-totals	10	150	110	-	-	-	50
IDS							
Restricted	5,364	-	-	-	-	-	5,364
Sub-totals	5,364	-	-	-	-	-	5,364
Memory Cafe							
Restricted	818	-	120	-	-	-	698
Sub-totals	818	-	120	-	-	-	698
Middle East							
Restricted	-	1,336	1,321	-	-	-	15
Sub-totals	-	1,336	1,321	-	-	-	15
General							
Unrestricted	111,571	91,310	128,465	605	-	-	75,021
Sub-totals	111,571	91,310	128,465	605	-	-	75,021
Totals	149,711	94,540	132,261	-	(883)	-	111,107

Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Donations and legacies						
Gift Aid - Bank	15,917	-	120	-	16,037	14,286
Gift Aid - Envelopes	12,185	-	-	-	12,185	13,204
Other planned giving	6,439	-	-	-	6,439	6,147
Loose plate collections	4,701	-	-	-	4,701	4,708
Loose plate - weddings and funerals	750	-	-	-	750	510
Regular gift days	6,836	-	364	-	7,200	6,080
Giving through wall safe	168	-	-	-	168	52
Giving through candle stand	203	-	-	-	203	235
One-off Gift Aid gifts	6,877	-	-	-	6,877	912
Donations appeals etc	650	-	1,947	-	2,597	2,990
Bell ringer income	-	-	155	-	155	132
Tax recoverable on Gift Aid	9,068	-	30	-	9,098	10,197
Legacies	2,000	-	-	-	2,000	1,500
Non-recurring one-off grants	7,567	-	-	-	7,567	165
Other funds generated	42	-	-	-	42	-
Donations and legacies Totals	73,402	-	2,616	-	76,018	61,115
Income from charitable activities						
Fees for weddings and funerals	3,556	-	-	-	3,556	4,201
Income from charitable activities Totals	3,556	-	-	-	3,556	4,201
Other trading activities						
Christ Church fundraising	1,135	-	-	-	1,135	1,647
200 Club Income	-	-	-	-	-	58
Bookstall sales - fund raising	-	-	-	-	-	65
Church hall lettings - fund raising	11,818	-	-	-	11,818	10,382
Other trading activities Totals	12,953	-	-	-	12,953	12,152
Investments						
Dividends	-	-	-	614	614	599
Bank and building society interest	1,399	-	-	-	1,399	1,264
Investments Totals	1,399	-	-	614	2,013	1,863
Other income						
Other Income	-	-	-	-	-	-
Other income Totals	-	-	-	-	-	-
Receipts Grand totals	91,310	-	2,616	614	94,540	79,331
PAYMENTS						
Raising funds						
Costs of stewardship	(139)	-	-	-	(139)	558
Costs of fetes & other events	363	-	-	-	363	290
200 Club Prizes	-	-	-	-	-	581
Raising funds Totals	223	-	-	-	223	1,429
Expenditure on charitable activities						
Giving to missionary societies	4	-	1,321	-	1,325	1,861
Home mission	25	-	541	-	565	630
Parish Share	42,608	-	-	-	42,608	41,774
Assistant staff costs	1,710	-	-	-	1,710	1,770
Working expenses of incumbent	957	-	-	-	957	582
Vicar's telephone	785	-	-	-	785	230
Church running - insurance	4,231	-	-	-	4,231	4,126
Organ / piano tuning	131	-	-	-	131	170

	2,248	-	-	-	2,248	3,123
Church maintenance						
Upkeep of services-altar breads	102	-	-	-	102	138
Upkeep of services- wine	296	-	-	-	296	302
Upkeep of services candles	443	-	-	-	443	577
Upkeep of services-other	71	-	-	-	71	210
Upkeep of churchyard	-	-	-	1,266	1,266	212
Administration	1,150	-	-	-	1,150	1,976
Photocopier	1,312	-	-	-	1,312	1,064
Visiting speakers / locums	-	-	120	-	120	-
Bell ringers exp	-	-	28	-	28	21
Church running - electric	2,557	-	-	-	2,557	1,424
Church running - gas	3,161	-	-	-	3,161	1,327
Hall running - electricity	1,004	-	110	-	1,114	725
Hall running - gas	-	-	-	-	-	13
Hall running - maintenance	1,641	-	-	-	1,641	137
Church major repairs	63,406	-	-	-	63,406	989
Expenditure on charitable activities Totals	127,842	-	2,120	1,266	131,227	63,383
Other expenditure						
Curate expenses	301	-	-	-	301	797
Lay reader training	100	-	-	-	100	-
Other Expenditure	-	-	410	-	410	100
Other expenditure Totals	401	-	410	-	811	897
Payments Grand totals	128,465	-	2,530	1,266	132,261	65,708

Approved by the Parochial Church Council on2026
and signed on its behalf by:

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Reverend Colin Such (Chairman)

