The Parochial Church Council of the Ecclesiastical Parish of Bowling St Stephen

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2025

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Stephen's Parochial Church Council during the year ended 31 December 2025. In line with the provisions of the Charities Act the Parochial Church Council is now registered as a charity in England and Wales (Charities Registration No: 1200044).

Administration Details

Incumbent	The Reverend Canon James Hinton 48 Newton Street Bradford BD5 7BH
Bankers	Cooperative Bank PO Box 250 Skelmersdale WN8 6WT HSBC plc Market Street Bradford BD1 1LW
Independent Examiner	Simon Dennis

Membership of the PCC/Trustees

Incumbent	The Reverend Canon James Hinton
Pioneer Minister	The Reverend Hannah Raitt
Churchwardens	Susan Ingham David Thirkill (died in office 16 August 2025)
Deanery Synod Representatives	Samantha Thirkill Luke Owens (resigned January 2025)
PCC Members	Dominik Fasung Sarah Hinton Louise Mann Hannah Owens Colin Wilcock Sarah Wilcock (11 May 2025)

Structure, Governance and Management

St Stephen's is a single Church of England benefice in the Bradford Deanery of the Diocese of Leeds, and its PCC has the responsibility of co-operating with the Vicar in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church and associated Church Hall of St Stephen's, West Bowling.

The PCC comprises:

- All ordained ministers beneficed or licensed to the parish.
- The Churchwardens, being actual communicants, whose names are on the electoral roll.
- Lay members of the general, diocesan and deanery synods whose names are on the electoral roll.
- Elected lay representatives.
- Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. A person qualified to be elected as a lay representative must be on the electoral roll of St Stephen's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements

comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the accounts and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Risk Management

The general finances of the church have received close attention and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

Objectives and Activities for the Public Benefit

Aims 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 St Stephen's. The PCC maintains an overview of worship throughout the parish and strives to assist in putting our faith into practice through prayer, scripture, music and sacrament.

When planning our activities for the year we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to practice their Christian faith as part of our parish community through:

- Worship and prayer; learning the Gospel; and developing their knowledge of and trust in Jesus.
- Provision of pastoral care for the people living in the parish.
- Missionary and outreach work.
- To facilitate this work, it is important that we maintain the fabric of St Stephen's church and the church hall.

Use of Volunteers and Safeguarding

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Stephen's Safeguarding Policy.

Safeguarding training is required in line with Diocesan and Church of England guidelines.

Vicar's Report

2025 marks the 165th year of St Stephen's Church bearing witness to the risen Lord Jesus Christ and being a centre of worship for West Bowling and beyond. During that time there

have been so many changes and challenges but our core purpose remains the same – Sharing the Good News of Jesus, Making disciples, Transforming our community.
Having a 165 year-old building presents its own challenges. We are grateful that we have a warm, dry and welcoming space which is well suited for our current context. Our building is used widely and variedly and needs constant maintaining and improving. We are grateful that this year we have been able to improve access and welcome to the building by the installation of a Draught Lobby. Thank you to many who have worked hard to raise funds, clean and maintain and ensure that St Stephen's remains a joy to be in and a gift to offer to our community.

But we are not just a building. We are a family together in Christ. We have been blessed with people joining this family even as we have said goodbye to those who have gone ahead of us, not least David who was such an active and beloved member and church warden of St Stephen's. Others have moved on due to changing personal circumstances and we have welcomed those who have moved in. St Stephen's continues to be a church which welcomes all sorts safely and to be a "Real Church of Real People for a Real World".

Communicating the Good News of Jesus in 2025 is not the same as it was in 1860! Whilst the message is the same ("*Jesus Christ is the same yesterday, today and forever*") we have to think afresh how we reach out. Having the support of our Urban Mission Pioneer along with a Mission Apprentice helps us to do this.

With a focus on the Parkside estate, in prayer and action, we have run Playbox and other community events throughout the year. And we have established a Missional Community to support and engage in mission on Parkside and in Faxfleet.

None of this happens in a vacuum or without cost. So, thank you to all who through their giving enable all of the above to take place. We are in a relatively positive position financially in that we have been able to afford the cost (with extra help) of a Mission Apprentice and we hope to have a part time administrator by the time of the APCM. But mostly we give thanks to God for generously providing for all our needs.

Future Plans

Looking ahead there are a couple of changes that have already happened in early 2026 – we have a mobile servery created to better serve the numerous groups and parishioners who use the church.

We have also recruited a part time administrator.

In 2026 we are anticipating becoming a single parish with St Matthew's – forming the Parish of Bankfoot and Bowling. There will still be two distinct worshipping centres and congregations but one PCC drawn from those congregations. We hope that this will help to carry the responsibility of leading with the ever-increasing number of tasks and requirements that being a church in 2026 requires.

In 2025, there were 50 church members on the Electoral roll, up from 44 in 2024, we hope that more of our regular attenders not yet on the roll will be added in 2026.

Financial Review

Total income for the year amounted to £168,474 (2024: £431,505) and total expenditure came to £167,660 (2024:£340,909). After revaluation of investments there was an overall surplus of £292 (2024: surplus of £90,932).

Most of the decrease in income and expenditure was due to finishing our major building renovations from last year. The church lobby project was our major building project in 2025, it had been planned for late 2024. This project and repairs to the church required the use of £8,743 of our restricted and designated funds for buildings.

The Eden project came to an end in February and the balance of designated funds will be used for a new missional project as well as support of our Parkside outreach initiative.

The unrestricted funds surplus in the year continues to be healthy at £4,394 (2024: £5,972).

The church uses its spare property capacity by renting unused time to other charities, groups and individuals. Rising utility and management costs reduced the available surplus for transfer to the designated building fund for future building repairs and maintenance. However, significant repair costs, plus deficits on the Lobby project required the PCC to draw down restricted building funds of £1,966 and designated funds of £19,916. This leaves a final building reserve of £8,709 (2024 £28,625).

In 2025 the PCC was able to increase the designated giving fund by £2,042(2024: £2,688). Of this 5% was given to Shine £1,271 (2024:£2,000) and £120 was given to Christian Aid. No other Grants and donations were made in 2025 from this fund (2024: £4,151), we are currently in the process of making further gifts in Q2 2026.

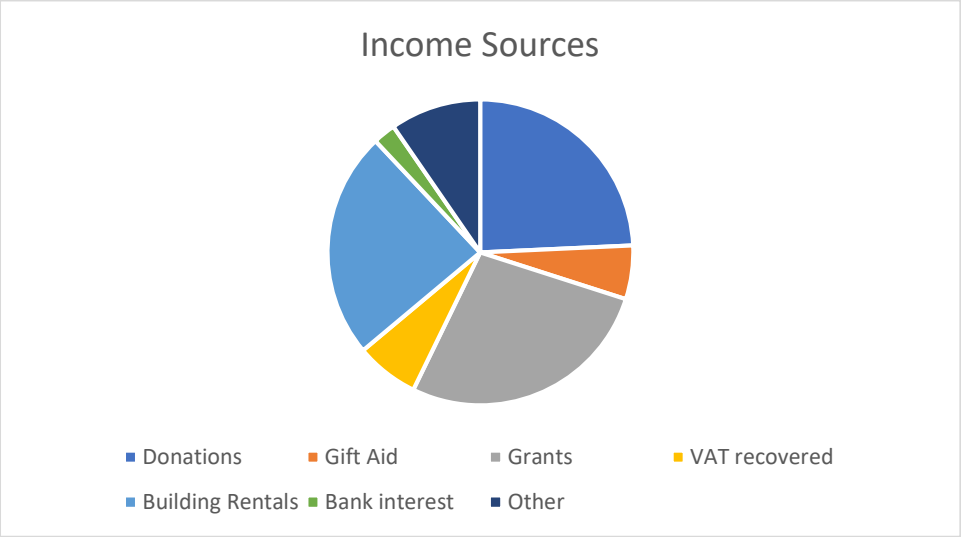
Specific Donations and Grants were made to other organisations and individuals from other relevant restricted funds, mainly around the alleviation of poverty and homelessness.

Reserves Policy

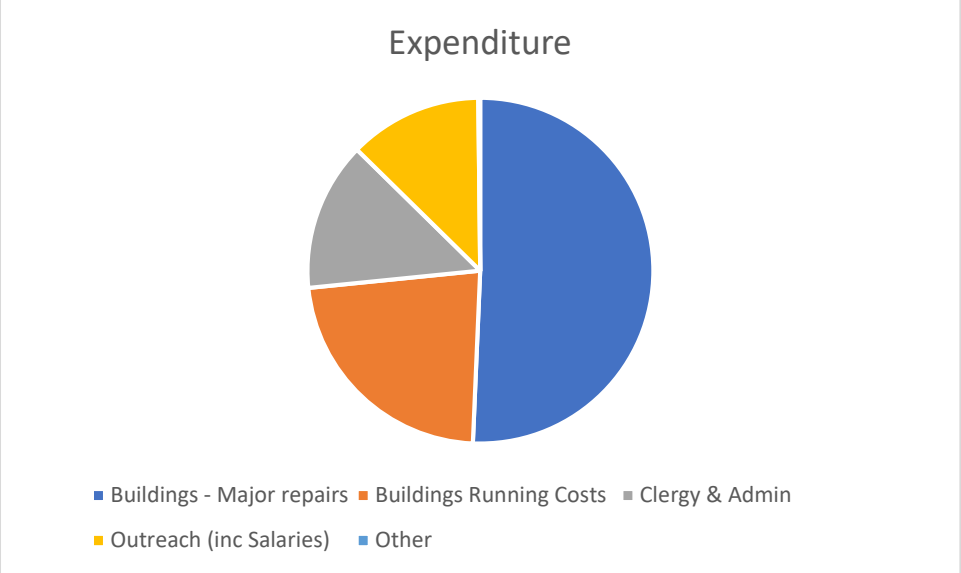
The PCC has a policy of retaining reserves amounting to 3 months normal operating costs to finance its planned activities and meet its future financial obligations. Based on current expenditure levels reserves of £20,000 are to be maintained. This policy is reviewed on an annual basis.

Our Finances in pictures

Our income comes from a number of different sources. As our building projects wind down, donations and building rentals will be our major sources of income.



This year half of our total expenditure was on major buildings work, primarily the lobby. Of our other costs, roughly 23% is on running our buildings, 14% on clergy and services and 12% on outreach.



The Parochial Church Council of the Ecclesiastical Parish of Bowling St Stephen

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2025

This Annual Report was approved by the members of the PCC at their meeting on the _____ 2026 and signed on their behalf by:

James Hinton (Incumbent) ..... Date .....

Colin Wilcock (Treasurer) ..... Date .....

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2025

Independent examiner's report to the Parochial Church Council of the Ecclesiastical Parish of Bowling St Stephen, Bradford (Registered Charity Number: 1200044)

I report to the members of the Parochial Church Council of the Ecclesiastical Parish of Bowling, St Stephen, Bradford (the trustees) on my examination of the accounts of the Parochial Church Council for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Parochial Church Council's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Parochial Church Council's gross income in 2024 exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am member of the Chartered Institute of Public Finance and Accountancy (CIPFA), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. 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.

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities

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

Signed:

Name: Simon Dennis
Applicable listed body: Chartered Institute of Public Finance and Accountancy
Address: 10 Dunbar Croft, Queensbury, Bradford, BD13 1QX

Date: 2026

Statement of Financial Activities

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Income and endowments from:						
Donations and legacies	3	32,414	8,750	66,540	**107,704**	**368,182**
Charitable activities	4	36,411	-	618	**37,029**	**37,744**
Other trading activities	5	4,190	-	-	**4,190**	**6,033**
Investments	6	4,022	-	105	**4,127**	**4,057**
Other	7	10,144	3,844	1,436	**15,424**	**15,489**
Total		**87,181**	**12,594**	**68,699**	**168,474**	**431,505**
Expenditure on:						
Raising funds		-	-	-	**-**	**875**
Charitable activities	8, 9	82,787	15,968	68,905	**167,660**	**340,034**
Other						
Total		**82,787**	**15,968**	**68,905**	**167,660**	**340,909**
Net gains/(losses) on investments	10	-	-	(522)	**(522)**	**336**
Net income/(expenditure)		**4,394**	**(3,374)**	**(728)**	**292**	**90,932**
Transfers between funds		8,372	(14,607)	6,235	**-**	**-**
Net movement in funds		**12,766**	**(17,981)**	**5,507**	**292**	**90,932**
Reconciliation of funds						
Total funds brought forward		88,157	40,791	193,003	**321,951**	**231,019**
Total funds carried forward		**100,923**	**22,809**	**198,511**	**322,243**	**321,951**

Statement of Financial Position

	Note	2025 £	2024 £
Fixed assets:			
Investments	10	14,194	14,716
Total fixed assets		**14,194**	**14,716**
Current assets:			
Debtors	11	4,792	15,174
Prepayments		-	140
Cash at bank and in hand		320,442	297,118
Total current assets		**325,234**	**312,432**
Liabilities:			
Creditors: Amounts falling due within one year	12	17,185	5,197
Total assets less current liabilities		**322,243**	**321,951**
Creditors: Amounts falling due after more than one year		-	-
Total net assets or liabilities		**322,243**	**321,951**
Total funds of the charity:			
Restricted funds	13	198,511	193,003
Designated funds	14	22,810	40,791
Unrestricted funds		100,922	88,157
Total charity funds		**322,243**	**321,951**

These accounts were approved by the members of the PCC at their meeting on the _____ 2026 and signed on their behalf by:

James Hinton (Incumbent) ..... Date .....

Colin Wilcock (Treasurer) ..... Date .....

Notes on the financial statements

1. Accounting basis

Basis of preparation and assessment of going concern

The accounts 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 have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income
All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- Collections are recognised when received by and on behalf of the PCC.
- Planned giving is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- Income tax recoverable on gift aid donations is recognised when the donation is received.
- Legacies: entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- Grants and donations are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- The Diocesan Parish Share is accounted for when due for payment.
- Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

c) Fund accounting

- Unrestricted Funds are the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the church
- Designated Funds are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- Restricted Funds represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Unrestricted Fund.

d) Fixed assets and depreciation
Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs. Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

e) Current assets
Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

f) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

g) Creditors
Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

h) Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

i) Pensions
Pension contributions are included in the accounts where payable.

j) Going Concern
The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Donations and legacies

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Regular Giving	23,902	-	880	**24,782**	**26,076**
One-off Giving	325	527	12,698	**13,550**	**168,199**
Giving Collections	1,197	1,010	391	**2,598**	**2,351**
Corporate Donations	-	-	-	**-**	**-**
Gift Aid	6,040	104	3,365	**9,509**	**7,815**
Grants	950	7,109	37,895	**45,954**	**130,302**
VAT Recovered	-	-	11,311	**11,311**	**33,439**
Total	**32,414**	**8,750**	**66,540**	**107,704**	**368,182**

4. Income from Charitable Activities

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Fees	75	-	-	**75**	**533**
Rent	36,336	-	-	**36,336**	**36,987**
Bank interest	-	-	618	**618**	**224**
Total	**36,411**	-	**618**	**37,029**	**37,744**

5. Income from Other trading activities

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Rent	4,190	-	-	**4,190**	**6,033**
Total	**4,190**	-	**-**	**4,190**	**6,033**

6. Income from Investments

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Bank Interest	4,022	-	-	**4,022**	**3,955**
Investment Income	-	-	105	**105**	**102**
Total	**4,022**	**-**	**105**	**4,127**	**4,057**

7. Other Income

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Insurance Claim	-	-	-	**-**	**-**
Other	10,144	3,844	1,436	**15,424**	**15,489**
Total	**10,144**	**3,844**	**1,436**	**15,424**	**15,489**

8. Expenditure on Charitable activities

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Architects & Consultants	3,664	-	5,309	**8,973**	**5,966**
Bad Debt Provision	296	-	-	**296**	**-**
Bank Charges	75	-	15	**90**	**327**
Building work & Materials	22,144	4,858	37,213	**64,215**	**193,252**
Clergy Expenses	919	-	-	**919**	**888**
Activity costs	1,862	1,828	53	**3,743**	**6,851**
General	21	-	141	**162**	**1,463**
Gifts	-	120	72	**192**	**5,164**
Grants & Donations given	-	1,271	2,176	**3,447**	**-**
Insurance	4,655	-	-	**4,655**	**4,517**
Internet/phone	638	19	-	**657**	**1,052**
Licences & Subscriptions	1,821	-	500	**2,321**	**2,561**
Outings/Activities	-	3,144	683	**3,827**	**7,057**
Outreach	-	-	1,904	**1,904**	**2,644**
Parish Share	14,969	-	-	**14,969**	**14,714**
Project Management	-	500	0	**500**	**4,500**
Rental Mgmt. & other costs	6,247	2,000	50	**8,297**	**5,625**
Repairs & Maintenance	4,306	-	36	**4,342**	**2,601**
Stationery/postage/advertising	207	-	0	**207**	**203**
Training	-	-	-	**-**	**135**
Travel	31	149	111	**291**	**187**
Utilities	20,792	-	-	**20,792**	**15,616**
VAT recovered on building works	-	-	11,311	**11,311**	**33,089**
Wages & Salaries	140	2,079	9,331	**11,550**	**31,622**
Total	**82,787**	**15,968**	**68,905**	**167,660**	**340,034**

9. Staff Costs

St Stephen's PCC employed three members of staff in 2025 (2024: 3).

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Salaries	140	2,079	9,013	**11,232**	**30,255**
National Insurance	-	-	-	**-**	**-**
Pension	-	-	318	**318**	**1,367**
Total	**140**	**2,079**	**9,331**	**11,550**	**31,622**

10. Investments

Investments have been valued at their market value on 31 December (1281 CIF Shares held with CCLA for Cowling, Sharman and Charlesworth Funds).

	2025 £	2024 £
Brought forward value	14,716	14,380
Revaluation	(522)	336
Carried forward value	**14,194**	**14,716**
Dividends	105	102
Interest	618	397
Total	**723**	**499**

11. Debtors

	2025 £	2024 £
Donations	-	12
Gift Aid	2,935	2,433
Grants	-	12,041
Activity Charges	434	-
Room Rentals	1,423	595
Weekend Away	-	93
Total Debtors	**4,792**	**15,174**

12. Creditors & Accruals

	2025 £	2024 £
HMRC	-	-
Trade creditors	2,999	4,974
Rent paid in advance	140	140
Holiday Pay accrued	-	-
Bad Debt Provision	296	83
Deferred Grant Income	13,750	-
Total Creditors	**17,185**	**5,197**

13. Restricted Funds

Restricted Funds 2025

	Balance B/fwd	Income £	Expenditure £	Investment Gain/(Loss) £	Transfers £	Balance C/fwd £
Building	1,966	-	-	-	(1,966)	-
Charlesworth Endowment	6,960	-	-	-	-	6,960
Children and Youth (incl Charlesworth)	488	540	1,844	(278)	1,094	-
Church Lobby Fund	1,896	43,249	53,877	-	8,743	11
Community House Fund	150,000	-	-	-	-	150,000
Cowling Temperance Sermon Endowment	254	-	-	(10)	-	244
Cowling Temperance Fund	267	42	-	-	-	309
Eden Project	2,961	4,248	5,659	-	(1,550)	-
Inn Churches	-	447	240	-	(207)	-
Minor One-off	-	355	-	-	-	355
Mission Apprentice	-	4,453	4,713	260	-	-
Office	7,000	13,750	-	-	-	20,750
Sharman Fund (Flowers)	6,185	201	179	(202)	-	6,005
Sick & Poor Fund (incl Cowling)	6,010	382	1,295	(32)	(139)	4,926
Vicar's Mission Fund	9,052	-	101	-	-	8,951
Total	**193,039**	**67,667**	**67,908**	**(522)**	**6,235**	**198,511**

Restricted Funds 2024

	Balance B/fwd	Income	Expenditure	Investment Gain/(Loss)	Transfers	Balance C/fwd
		£	£	£	£	£
Basement	-	-	3,745	-	3,745	-
Building	6,400	625	2,158	-	(2,900)	1,967
Charlesworth Endowment	-	-	-	-	6,960	6,960
Children and Youth	9,618	1,244	1,955	156	(8,536)	487
Christmas Appeal	725	12	737	-	-	-
Church Lobby Fund	-	20,914	19,018	-	-	1,896
Community House Fund	-	150,000	-	-	-	150,000
Cowling Temperance Sermon Endowment	516	-	-	6	(268)	254
Cowling Temperance Sermon	-	-	-	-	267	267
Eden Project	15,464	24,422	36,848	-	(77)	2,961
Hurst, Kitchen and Fearnley Memorial Fund	1,563	-	-	-	(1,563)	-
Inn Churches	339	599	99	-	839	-
InSync	2,737	79	2,893	-	77	-
Office	7,000	-	-	-	-	7,000
Sharman Fund (Flowers)	5,984	137	833	112	-	6,150
Sick & Poor Fund (incl Cowling)	6,093	-	8	62	(138)	6,009
South Window	-	-	7,667	-	7,667	-
Vicar's Mission Fund	9,051	-	-	-	1	9,052
West Window	-	141,911	206,823	-	64,912	-
Total	**65,490**	**339,943**	**282,074**	**336**	**69,308**	**193,003**

The restricted funds consist of:

- The Basement Fund is for the renovation of the basement of the church.
- The Building Fund is to support the building works in the church.
- The Children and Youth Fund is for work with children and youth in the church and community and includes the Charlesworth Endowment.
- The Church Lobby Fund is money raised for a draught lobby at the main church entrance.
- The Community House Fund is money given for the purchase of a house in the community.
- The Cowling Temperance Sermon - the proceeds of this fund are to be used to support preaching of an annual sermon on the evils of alcohol.
- The Eden Project Fund is to fund work in the community carried out by the Eden Project
- The Hurst, Kitchen and Fearnley Memorial Fund is for the maintenance of memorials.
- The Inn Churches Fund is to support the work of Inn Churches, particularly in relation to the homeless.

- The InSync Fund is for work with young people.
- The Minor One-off Fund is for small restricted funding for specific purposes.
- The Office Fund is for the renovation of the office in the church.
- The Sharman Endowment is to be used to provide flowers in church.
- Sick and Poor Fund is to be used to support the Sick and Poor of the Parish and includes the Cowling Endowment.
- The South Window fund was for repairs to the window in the South Transept.
- The Vicar's Mission Fund is to be used solely at the discretion of the Vicar.
- The West Window fund was for major repairs to the west window.

14. Designated Funds

Designated Funds 2025

	Balance B/fwd	Income	Expenditure	Investment Gain/(Loss)	Transfers	Balance C/fwd
	£	£	£	£	£	£
Building	28,625	-	-	-	(19,916)	8,709
Eden Project	10,000	-	44	-	(9,956)	-
Giving Away	1,584	-	1,391	-	2,042	2,235
InSync	-	-	19	-	19	-
Mission	-	-	-	-	9,641	9,641
Parkside Outreach	-	1,106	2,144	-	1,605	567
Weekend Away	581	4,372	3,295	-	-	1,658
Window	-	7,116	9,074	-	1,958	-
Total	**40,790**	**12,594**	**15,967**	**-**	**(14,607)**	**22,810**

Designated Funds 2024

	Balance B/fwd	Income	Expenditure	Investment Gain/(Loss)	Transfers	Balance C/fwd
	£	£	£	£	£	£
Building	14,450	-	-	-	14,176	28,626
Eden Project	-	-	-	-	10,000	10,000
Giving Away	3,047	-	4,151	-	2,688	1,584
Weekend Away	935	4,463	4,817	-	-	581
Window	64,912	-	-	-	(64,912)	-
Total	**83,344**	**4,463**	**8,968**	**-**	**(38,048)**	**40,791**

The designated funds consist of:

- The Building Fund is for repairs and maintenance of the church.
- The Eden Project Fund is to fund work in the community carried out by the Eden Project, which ceased in early 2025. The balance of designated funds has been transferred to the Mission Fund (see below)

- The Giving Away Fund is 10% of income received, reserved for gifts and donations to be made locally, nationally and internationally at the discretion of the PCC.
- The InSync Fund was a residual restricted activity, this is no longer funded from restricted incomer so the fund has closed.
- The Mission Fund is the balance of money from the Eden fund. It is being used primarily to support the Mission Apprentice.
- The Parkside Outreach Fund is restricted funding for mission activities in the Parkside area.
- The Weekend Away Fund is to provide funds for a church weekend away.
- The Window Fund is for repair to the West Window and was fully used in the year.

15. Related Party Transactions

Related Party	Trustees	Trustee Connection	Transactions
Bradford City Challenge Foundation (BCCF)	James Hinton	Trustee of BCCF	BCCF made restricted grants of: £750 (2024 £2,250) to the Eden Project. £3,000 for Lighting
Christopher Luke Owens	Hannah Owens	Husband employed by St Stephen's	Christopher Luke Owens was employed by St Stephen's as Eden Team Leader and in 2025 was paid £3,934 (2024 £28,711) in salary and on costs.
Shine West Bowling	James Hinton	Shine Trustee Wife employed as Charity Lead by Shine	In 2025 Shine paid £20,110 (2024 £20,000) rent. Shine made a donation of £13 towards the Lobby (2024 £Nil) Lettings Management Fees paid to Shine £830 (2024 £1,912) Property Management Fees paid to Shine £1,800 (2024 £1,800) Cleaning Fees £1,237 (2024 £802) Donations of £1,271 (2024 £Nil) were made to Shine. £950 Warm Spaces Grants were passed on to Shine to cover their costs (2024 £Nil).
Shine West Bowling (continued)	Sarah Hinton	Employed as Charity Lead by Shine Husband – Trustee of Shine	
	Louise Mann	Employed as Operations Manager by Shine	
	Sam Thirkill	Employed by Shine	
	David Thirkill	Wife employed by Shine	

St Stephen's School	James Hinton	Governor of St Stephen's School	In 2025 St Stephen's School paid £180 towards the costs of the "What's the story" presentation in church.
	Susan Ingham Colin Wilcock	Governor of St Stephen's School Governor of St Stephen's School to Sept 2025	
Stuart Thirkill	David Thirkill	Son employed by St Stephens	Stuart Thirkill was employed by St Stephen's as Mission Apprentice from September 2025 and was paid £4,712 (2024 £379 – as part time cleaner) in salary and on costs.
	Samantha Thirkill	Son employed by St Stephens	
St Matthew's School	Jimmy Hinton and Hannah Raitt	Clergy of both St Matthew's and St Stephen's churches	St Matthew's Church contributes 10% of Stuart Thirkill's salary and on costs, this was £450 (2024 £NIL).
David Thirkill	Samantha Thirkill	Trustee/wife of Trustee	David took on some of the out of hours Hall Management and was paid £20 (2024 £350)
Sarah Wilcock	PCC member from May 2025, as wife of PCC member Colin Wilcock before this date	Hall Management Fees	Sarah manages the church out of hours bookings and was paid £2,229 (2024 £3,687). Sarah was also paid £500 Project Management Fees (2023 £2,000) for her work on the West Window Project.
St Matthew's School	Hannah Raitt	School Governor	In 2025 St Matthew's School paid £45 towards the costs of the "What's the story" presentation in church.

The aggregate value of unrestricted donations made to the church by Trustees who served as PCC members during the year was £6,260 (2024: £6,120), and £1,610 (2024 £2,088) to restricted funds. This does not include tax reclaimed under the Gift Aid scheme on these donations.