

**ST ANNE'S-ON-SEA
UNITED REFORMED CHURCH**

**REVIEW AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**



**ST ANNE'S-ON-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

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**ST ANNE'S-ON-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025**

Elders

The Elders who served during the year to 30 April 2025 were:-

May Bishop
David Croall
Jacqueline Dell
Eileen Garfitt
Sheila Howarth
Peter Melvin
Dorothy Myers
Chris Phair
Joyce Phair

Partnership Ministers:	Rev Jim Williams Rev Janet Calderley
Church Secretary:	David Croall
Church Treasurer:	Elizabeth Fleming

Principal Address:

St George's Road
St Anne's-on-Sea
Lancashire
FY8 2AE

Email:	officesaurc@btinternet.com
Website:	www.stannesonseaurc.org.uk
Facebook:	Stannesurc

Bankers:	The Co-operative Bank PO Box 250 Delf House Southway Skelmersdale Lancashire WN8 6WT
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Investments:	Rowan Dartington Colston Tower Bristol BS1 4RD
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Professional Advisor:	Robert Miller Jones Regan Wealth Management Ltd. Newlands Estate 315 Chorley New Road Bolton BL1 5BP
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**REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)**

Accountants: John Potter & Harrison
Chartered Accountants
112/114 Whitegate Drive
Blackpool
FY3 9XH

Constitution

The church has a written Constitution, a copy of which is available on request, providing for all the following aspects of church life:

- The local and wider Church;
- Documents governing the processes and management of the Church;
- Property Trusts and Administration;
- Church Membership;
- Church Meetings;
- Church Leadership;
- Honorary Officers, Representatives and Committees;
- Employees and paid contractors;
- Holy Communion;
- Baptism;
- Church Policies;
- Closure and Dissolution.

ST ANNE'S-ON-SEA UNITED REFORMED CHURCH
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REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)

Welcome to the Annual Review and Elders' Report. The church's independently-examined accounts for the year can be found at the end of the Report.

Review of the Year

The year has seen the life of our church continue to develop and flourish. We have rejoiced once again both in our worship, and the ability to play a meaningful part in service, fellowship and outreach within the community.

The church accepted an invitation from NW Synod to become part of the 'Let's End Poverty' campaign, and a large banner spreading the message was displayed prominently in the church garden throughout much of the year.

The church hosted a well-attended open air Pentecost service in May, which was the concluding act of worship following the Pentecost Walk in Ashton Gardens.

Also in May we again hosted 'Thy Kingdom Come', becoming a small part of this global ecumenical prayer movement for the day. This featured prayer stations situated throughout the church, where people could come to pray.

In June we held a short service to dedicate the new bench in the Garden of Remembrance. This has been donated by the family of Lee Sawyer, in her memory, and the service was attended by her husband, Pete, and their children.

Once again the church was very involved with St Anne's Carnival and procession, joining with Churches Together for their award-winning walking float. Members also assisted with the stall in Ashton Gardens.

At Harvest Festival time a special coffee morning was arranged, with goods and produce being collected for donation to the Foodbank.

In October we once again hosted the Missional Partnership Awayday, at which representatives from most of our sister churches attended to share in a day of learning, fellowship and enjoyment. Also in October we had the pleasure of welcoming the Moderator of NW Synod, Rev Clare Downing, where she met with many members and friends of the church over tea and coffee. Clare also led our Sunday service in early November.

In November a Remembrance Walk was created in the church garden, and the Warm Space recommenced, where the community room is open every Wednesday for anyone to come and enjoy warmth, food and friendship. A new banner advertising the Warm Space is now displayed outside the hall, and flyers are also distributed throughout the town. Each year we see more and more people coming to take advantage of what we have to offer.

As always, we were involved with the service of Blessing the Crib in St Anne's Square in December, and some members also took part in the work of delivering thousands of Christmas cards to homes across the town. Our toy & gift service once again bore witness to the generosity of spirit within our church, resulting in a huge number of parcels and bags bursting with toys. These were taken to the Salvation Army in Blackpool for distribution among many deserving families.

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**REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)**

At the start of 2025 we were all delighted to share in the excitement of Chris Stewart's 100th birthday celebrations. The Mayor of Fylde and her Consort were honoured guests at the church service and the Jacob's Join which followed. January also saw the welcome re-commencement of a regular Bible Study group.

At Easter we had a moving Tenebrae service on Maundy Thursday, followed by a Seder meal in the hall. On Good Friday some members joined the procession of the cross through the town, with prayers being offered along the journey.

Throughout the year the following groups continued to play an important and joyful role as valued additions to our church family:

Choir
Sunday Club
Flower Team
Prayer Chain
Bible Study
Pastoral Care Team
Starfishes Toddler & Carer Club
Fundraising Team
Thursday and Saturday Coffee Mornings
Thursday Club
Messy Church
Craft Club
Warm Space

Members and friends also supported and contributed to the work of:

Commitment for Life
Christian Aid
The Leprosy Mission
Local ecumenical activities
World Day of Prayer
Fylde Foodbank
Salvation Army
The GLOVE Project for child amputees in The Gambia
Mission to Seafarers
Trinity Hospice/Brian House
Alzheimer's Society
Tools for Self Reliance
The United Reformed Church at Area, Synod and National levels

In carrying out all the church's essential administrative and legal duties, the Elders were ably supported by the many postholders and the unstinting volunteers from our Church family who have carried out our work and witness.

Some of those many activities are summarised in the reports below.

**ST ANNE'S-ON-SEA UNITED REFORMED CHURCH
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**REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)**

Worship

The Sunday and Thursday services have continued during the year, with no break in the commitment of designated leaders. We have been blessed once again with a variety of styles from the leaders, who are:- Andrew Barratt, Rev. Janet Calderley, Doug Clements, Rev. Peter Colwell, Elizabeth Fleming, Eileen Garfitt, Rev. Stuart Gay, Rev. Martin and Phyllis Graham, Pastor David Grimshaw, Stephanie Johnson, Rene Kendall, Linda Lunn, Margaret Russell, Liz Stone and Rev. Jim Williams.

Our appreciation also goes to those who enhance our worship with Bible readings at both our Sunday and Thursday Shopper's services, along with the special seasonal services which were held throughout the year -

The Carol Service, the Songs of Praise Service, and the Thursday Mini - Easter, Summer, Harvest and Carol Services.

Music and singing play an important part in our Sunday services. We thank the choir who lead the singing each Sunday under the expert guidance of Lisa Atherton, our musical director.

We are also indebted to Pat Allen-Frost, John Cooper and Margaret Pearson for playing the piano for our weekly Thursday Shopper's services.

Finally, we thank the members and friends who support both the Sunday Worship and Thursday services each and every week.

Mission and Outreach

Thanks go to our decreasing but generous supporters of The Leprosy Mission. A cheque for £1,372 was sent to TLM at the end of the year under review. We continued also to support Christian Aid with funds raised in Christian Aid Week 2024 totalling £615.

Safeguarding

Safeguarding may be expressed as 'the promotion of the safety and welfare of children and adults who are at risk of, or experiencing, harm, abuse or neglect in all forms'. At St Anne's URC we believe that abuse in any form is unacceptable, and inconsistent with a Christian way of living. Safeguarding is taken seriously at the church, where it is recognised that we all have a responsibility to help prevent any form of abuse and neglect and to ensure the wellbeing and pastoral care of those who are, or may be, at risk.

During the year two safeguarding concerns were identified. These were dealt with by the Safeguarding Co-ordinator with assistance as required from the relevant team at Synod, and it is believed that both matters have been properly and adequately addressed.

The church's Safeguarding Policy was reviewed and re-adopted in the summer, and appropriate training was accessed by volunteers and helpers throughout the year.

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REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)

Pastoral Care

During the past year, all involved in pastoral care have done their best to support everyone within our church family, whatever the nature of their difficulties. As our congregation gets older and more frail, as well as those who undertake pastoral visits, this is becoming more difficult. We have lost old friends, but have also welcomed new members. As we live in a retirement area these people are generally older, but that does not mean they are less committed. We are a welcoming, caring church and the outlook is positive.

Prayer

Our Prayer Chain remains open to receive requests for prayer for situations both within and beyond the church family.

Starfishes

Starfishes commenced its new year on the second week in September. We were very busy enrolling children on the first two Mondays and, having reached the number we feel is compatible with safety and comfort for everyone, we opened a waiting list the following week; reassuring parents or carers that we would contact them as soon as a vacancy occurred.

We followed our customary programme of activities with play time, song time and refreshment time, followed by story time with a biblical theme and a related craft activity. Our weekly Bible stories and associated crafts try to follow the lectionary reading, and often some parents/carers want to talk about the story.

New children, as well as those returning for a second year, were very happy with what was offered during the two hours, and the adults who accompanied each child expressed their thanks for the provision our church has made in providing good premises with a welcoming, warm and secure environment. We have maintained an average of forty children on our register who enjoyed a Christmas party, visited by Father Christmas with a sack of presents, and Easter activities. Our last session in July will include a party in the church garden.

All of this would not be possible without a team of volunteers who give up every Monday morning in term time to ensure things run smoothly and safely, together with our church which is willing to make its premises a welcoming place in our community.

Messy Church

Spring 2024 saw Messy Church covering themes from making a noise, to having a rocketing time in the Church garden. And with Spring came the first blossom on the 2 apple trees planted by Messy Church in 2021 to commemorate Her Late Majesty's Platinum Jubilee. Together with the Queen's Green Canopy tree planting initiative our 2 trees were part of 500,000 trees creating a lasting green legacy.

The Summer Carnival saw families and volunteers walking the route in VERY colourful attire for the Circus theme. Over the summer break we encouraged our families to participate in Citizen Science with the Big Butterfly Count and the FIT Count, by taking a stroll in the Church garden and logging what they see. The published results showed bees and butterflies were having a tough time and they needed our help.

REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)

Messy Church (continued)

Our return in September celebrated Harvest with crafts and the Bags 2 Grow. As the Harvest session coincided with the poor results of the Butterfly and Bee counts, a How To... Make a Cosy Bug Home video was made and posted on our Facebook page, featuring the Bug House in the Church garden.

In Autumn our themes were gratefulness and Remembrance. Our volunteers were also recognised for the work they do at Messy Church and the many other positions they volunteer for at the Church, at the Mayor of Fylde's Recognition Event for Volunteers hosted at the Town Hall, with May and Joyce representing St Anne's URC.

Advent was a time of crafting and anticipation. The New Year saw us explore the stories of Noah and Samson and some very creative crafts. It was also time for the 2025 Big Garden Bird Count, and our Church garden was on trend with the early findings being reported - small birds that can feed from birdfeeders were successful, such as sparrows and blue tits, but ground feeders, like thrushes were in danger. Messy Church created a habitat for snails to shelter in, a food source for thrushes, with an upturned broken terracotta pot.

Spring saw us celebrate Mothers and nurturing love, followed by Risen for the Easter theme.

All our activities have been warmly received by the families that attend. As always, a huge thank you to Rev Janet for her enthusiasm, crafting skills and the encyclopaedic knowledge that she brings to each session; and to the volunteers for the skills that they bring to the craft tables and the culinary skills that ensure each session is finished off with a delicious and nutritious meal enjoyed and savoured by the families and volunteers.

Sunday Club

Junior church is now run by Joanne. Pam comes through when there are any babies or toddlers, to supervise play activities and chat to the Mums. The junior church is attended regularly by three children and occasionally they are joined by a few more. They have a Bible story and prayers. This is followed by a colouring or craft activity connected to the story. We chat together about the message being conveyed and how it affects their lives today. The children also enjoy games like bingo connected to the Bible stories.

Thursday Club

There were no regular meetings of Thursday Club after Easter until the beginning of October 2024, but members and friends did meet informally for a get-together over afternoon tea at The Bedford Hotel in July 2024. This gathering was well supported and much enjoyed by those who attended.

Regular fortnightly meetings began again on 3 October 2024 and ran until 3 April 2025 with a break over the festive season. In total there were 13 meetings including the Annual General Meeting (AGM). The average attendance was 33 with as many as 40 at one meeting. At least half of those attending were people from the wider, local community.

The varied programme for 2024 – 2025 included an organ recital in the Church and a range of topics including local and oral history, bee-keeping, life as a dancer, women in non-stereotypical roles, the television programme 'The Sewing Bee', food, flowers, a celebration of Christmas and memories, when individuals spoke about items of special interest to them.

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(continued)**

Thursday Club (continued)

At the AGM it was agreed that a donation of £750 should be made to church funds. Also, a committee of seven was formed to plan the programme for 2025 - 2026.

Retiring Collections

Retiring collections were taken during the year for Christian Aid, Mission to Seafarers, Trinity Hospice/Brian House and The Leprosy Mission. Generous giving at these events, and throughout the year, realised much-needed support for these deserving causes.

Ecumenical Activities

The church continued to build on its support for the work of Churches Together in St Anne's. Representatives from the different churches in the town meet on a regular basis to discuss not only events and special times that occur on the church calendar, but also within the town. Arrangements are made for ways to celebrate these in a manner in which all churches can participate, and also the general public.

This year there was an excellent turnout for the Good Friday walk in procession to the Square, where we enjoyed a service with many townsfolk and visitors.

The Pentecost Walk proved very popular once again. Those taking part met in Ashton Gardens and walked through the park, singing as they went. Flyers were also handed out. They ended their walk at our church where there was a service held outside in glorious sunshine, drawing the attention of a good number of passers-by. This was followed by tea & coffee in the Hall where people had time to chat.

In May the church was the local hub for 'Thy Kingdom Come' – part of a global ecumenical prayer movement that invites Christians around the world to pray during the period from Ascension to Pentecost for more people to come to know Jesus Christ. Each year the movement unites more than a million Christians in prayer, in nearly 90% of countries worldwide, across 85 different denominations and traditions. Prayer stations were set up in our church, and tea and coffee were offered, providing a good opportunity for people to get together and talk.

We also took part in the St Anne's Carnival and procession, with Churches Together once again winning the Clifton Shield for our walking float. We also had a stall throughout the weekend in Ashton Gardens, with activities and information.

Our church was involved in the service of Blessing the Crib in St Anne's Square. Church members were then very active in supporting the work of Churches Together during December, when thousands of Christmas cards were delivered to homes across the town.

The Week of Prayer for Christian Unity in January saw a number of members and friends of the church attending the ecumenical service at the Drive Methodist Church.

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REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)

Maintenance and Use of Buildings

As explained in last year's Report, the Quinquennial Survey had identified the complete replacement of the roof to the church hall as an immediate priority. Following an extensive period of planning and consideration, the contract with a firm of specialists from Nottingham was signed, and work got underway in early April 2024. At the same time, some remedial work was also undertaken as required to misplaced slates on the church roof, along with replacement of the lead roof over the church vestibule.

The early stages of the work were dogged by poor weather, but once the rain and wind abated work continued at pace. The old slates were removed completely, and it was with some relief that we were able to confirm that the original roof timbers and supports were in good condition. In due course the entire roof was re-slatted and all indications are that it is now completely watertight – a state of affairs we have not enjoyed for many decades.

New insulation was installed throughout the hall and adjacent spaces, and the stained ceiling tiles in the hall were replaced. At the same time, the opportunity was taken to repair the hearing loop system in the hall, which had been inoperative for a number of years. Other work to renew and improve rainwater guttering and downpipes was also carried out as required. All work was finally signed off as complete in early October.

Other premises work throughout the year included:

- Repair to the car park wall, after a section was knocked down by a car – again!
- Repair of the most significant potholes in the car park.
- Fitting of new external electrical sockets to the front of the church.
-

The buildings and grounds have, of course, continued to require significant routine upkeep and maintenance throughout the year; whether brought about by damage (accidental or otherwise) or through simple wear and tear due to the passage of time.

Much time was taken throughout the year to investigate the possibility of improving the antiquated, inefficient heating system in the church. This involved visits from suppliers of such systems, and visits undertaken by Elders to other churches in Lancashire & Yorkshire to assess and compare the efficacy of the alternative systems. A grant application for assistance towards the cost was made to NW Synod, but unfortunately this was unsuccessful. In February an Extraordinary Meeting of Members was held, and there was unanimous agreement to proceed with the installation of a new infrared quartz halogen heating system. It is hoped that the new system will not only result in the church being a much warmer and more welcoming environment, but this will also serve to significantly reduce our carbon footprint whilst also lowering our energy bills.

Lettings of the hall, community room and church have been maintained at similar levels, and these represent both a welcome source of income and an opportunity for meaningful engagement with many sectors of the community.

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REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)

Fundraising

The Fundraising Team have had another busy, successful and enjoyable year with our events being well supported from our own parishioners, other Churches, friends and our paying public, who are frequently asking "When is your next event?" So – lots of interest and it's good to see new and familiar faces joining us at our events.

We commenced our year in May with a concert in the Church given by the Dream Team Singers from Cleveleys. This was a wonderful afternoon of music, songs, and poetry, which were well received by our appreciative audience. The singers perform at various venues, with monies given to charity. On this occasion they chose our local Foodbank to benefit from their concert with us.

In June we held one of our very popular Table Top Sales, featuring a full complement of tables – a busy and enjoyable day. Our popular Café was in full swing, keeping our shoppers and stall holders well fed and watered.

Our Book Fair was held in July, another busy day with lots of visitors browsing and picking up bargains along the way. In addition to the book sales there were also lots of jigsaws, DVDs & CDs. The café was kept very busy throughout.

Into August, and we held a special Fundraising Coffee Morning in aid of child amputees in Gambia. This came about as a special request from one of our visiting ministers who visits Gambia and these children on a fairly regular basis. It comes under the umbrella of The GLOVE Project, and we were very happy to help this project and the children.

During September we held a Harvest-themed Coffee Morning - once again well supported. On the Sunday after morning worship we held a Jacob's Join Lunch. Again it is good to meet up and chat, maybe with people we don't always see to chat to. Donations went to Water Aid.

Our Craft Fair in October again saw the hall full of tables with lots of beautiful Crafts to buy. These events are very popular indeed, and again our cafe was very busy.

In November we held our huge Christmas Fair, when the hall was full of lovely Christmassy goods to buy, plus a Christmas-themed raffle, Father Christmas paid us a visit, and we had some carol singers join us too. All in all, a great build up to the Festive Season. This all fitted in perfectly with the "switch on" of the town's Christmas Lights later in the day.

Our Christmas Concert in Church was in fact given by two Choirs – our own Church Choir plus The Wedgwood Singers. It was a wonderful afternoon of music – the Organ, Grand Piano and our Wurlitzer were used, with Lisa Atherton and Anne Shepherd leading the choirs. Following on the next week we held our Christmas Coffee Morning selling Christmassy Food with a few Christmassy Stalls for browsing or buying, plus a raffle.

Our first event of the new year was the Table Top Sale in February. Again it is a popular event, so it is great to see familiar faces coming to see us again. Also in February we held an Afternoon Tea with entertainment, at which our friend David Grimshaw entertained us all very well along with the sound man Daniel. It was a lovely winter's afternoon and a satisfying afternoon tea. Some friends were lucky enough to win raffle prizes.

March came around and we held another of our very popular Craft Fairs – once again a full hall of tables including our popular raffle table, and our cafe in full swing.

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**REVIEW AND ELDERS' REPORT
FOR THE YEAR ENDED 30 APRIL 2025
(continued)**

Fundraising (continued)

At Easter time we held an Easter-themed Coffee Morning, with raffle, plus Easter food in the cafe. At the end of April we had a Fashion Show, given by one of our local shops in the town. There were 12 models parading clothes on our catwalk to wear for the warmer days. The hall was again very full of ladies all eager to buy.

We are very lucky to have such a fantastic group who work tirelessly at these events. Unfortunately we have had to see one or two in the past year step down from helping due to ill health. We are grateful for all they have done to help us in the past.

Financial review

2024/25 has been the second of two exceptional years in which the church incurred significant expenditure as a result of the replacement of the hall roof and associated works. As with 2023/24, the financial figures therefore present an unusual picture as a consequence of additional expenditure and also realisation of funds to apply towards those expenses.

During the year to 30 April 2025 the Church's total income was £149,393, and expenditure totalled £188,467 – a deficit/overspend of £39,074. Once the extraordinary financial transactions in respect of the roof are removed, however, this indicates that the 'normal' financial affairs of the church during the year resulted in a surplus of £38,586. Some additional costs were incurred during the year – primarily a further rise in our M&M contribution, and increased expenses for premises upkeep. We were blessed, however, by the receipt of significant legacies from cherished members and friends of the church. This generosity, coupled with a sizeable repayment of over £7,000 for a historic Gift Aid claim, has resulted in the welcome operating surplus for this year.

- **Principal funding sources for the year under review**

Donations and gifts, some of which attract a tax benefit in the form of Gift Aid. The other primary sources of income are fundraising and lettings.

- **Investment policy**

Aside from retaining a prudent amount in reserve each year, the Church's funds are to be spent in the short term so there are no funds for long term investment. The exception is the McCappin restricted fund which can be spent only on repairs and renewals and, in essence, when no other funds are available; and any gift which can only be spent as authorised by the donor.

- **Reserves policy**

As the church relies principally on voluntary contributions which cannot be anticipated with any great degree of accuracy, the Church's policy on reserves needs to be flexible. The current policy on reserves states that the Elders will hold reserves which are sufficient to meet short-term liabilities, and place reserves in a range of accounts to generate income and growth.

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(continued)

Risk Management

Finances

The budget for each year is constructed after considering the risks associated with continuing to generate sufficient income and with the control of expenditure. For example, the trends in personal giving, lettings and fundraising are considered realistically and influenced by courses of action to maintain and increase income where possible. Expenditure is divided between costs incurred through everyday activities and costs deemed to be exceptional, for which provision is made by means of the planned use of reserves. The Church Members' Meeting is advised on financial arrangements, and significant final decisions (other than those properly delegated) always require the approval of the Members' Meeting.

Investments

The Church investments are overseen by the Elders and managed by a small group of representatives from the church congregation. They meet as required with the independent financial adviser and a representative of the investment group Rowan Dartington. Through financial reports, provided for their meetings from the group and the independent financial advisor, Elders consider the major financial risks to which the Church is exposed. They have established systems and procedures to manage those risks. The Church endeavours to invest safely and ethically.

Objectives for the year 2025-2026

The following objectives for the coming year were proposed at the May 2025 Members' meeting:

- To continue to maintain a vibrant, worshipping church and community hub in St Anne's as part of the Lancashire West Missional Partnership;
- To continue to build our ecumenical relationships;
- To raise awareness of ecological issues, acknowledging our Silver award as an eco-congregation;
- To engage in wider mission with other communities and in other countries.

Approved and signed on behalf of the Elders:

Church Secretary 

Date 25/7/25

ST ANNE'S-ON-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

STATEMENT OF ELDERS' RESPONSIBILITIES
FOR THE YEAR ENDED 30 APRIL 2025

Charity Law requires the Elders to prepare accounts that give a true and fair view of the state of the Church and of its income and expenditure for the financial year.

In doing so, the Elders are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.

The Elders are responsible for maintaining accounting records which disclose, with reasonable accuracy at any time, the financial position of the Church to enable them to ensure that the accounts comply with the Charities Act 2011, and the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO
THE ELDERS OF ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

We report on the financial statements of St Anne's-on-the-Sea United Reformed Church for the year ended 30 April 2025, which are set out on pages 17 to 23.

Responsibilities and basis of report

The Church Elders are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

We report in respect of our examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out our examination, we have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiners Statement

We have completed our examination, we confirm that no material matters have come to our attention in connection with the examination which gives us cause to believe that in, any material aspect:

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

We have no concerns and 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.



**John Potter & Harrison
Chartered Accountants
112/114 Whitegate Drive
Blackpool
FY3 9XH**

28.07.2025

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2025

		Unrestricted Funds		Restricted Funds	Year ended 30.4.25 Total Funds	Year ended 30.4.24 Total Funds
	Notes	General £	Roof Fund £	£	£	£
Receipts						
Receipts from generated funds:						
Investment income Manse Fund	2	-	-	-	-	1,861
Voluntary income:						
Personal giving	3	77,711	-	200	77,911	73,817
Donations	3	4,802	-	50	4,852	8,442
Legacies		24,635	-	-	24,635	-
Activities for generating funds:						
Fundraising	4	8,376	-	-	8,376	10,695
Lettings	4	12,359	-	-	12,359	11,330
Cornerstone/Vodafone		18,624	-	-	18,624	23,120
Other	4	2,636	-	-	2,636	5,919
Total Receipts		<u>149,143</u>	<u>-</u>	<u>250</u>	<u>149,393</u>	<u>135,184</u>
Payments						
Charitable activities	5	53,324	-	-	53,324	52,570
Governance costs	5	75,140	59,803	200	135,143	88,298
Total Payments		<u>128,464</u>	<u>59,803</u>	<u>200</u>	<u>188,467</u>	<u>140,868</u>
Net (Payments)/Receipts		<u>20,679</u>	<u>(59,803)</u>	<u>50</u>	<u>(39,074)</u>	<u>(5,684)</u>
Transfers		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Reconciliation of Funds		<u>20,679</u>	<u>(59,803)</u>	<u>50</u>	<u>(39,074)</u>	<u>(5,684)</u>
Total funds brought forward		<u>116,897</u>	<u>59,803</u>	<u>32,833</u>	<u>209,533</u>	<u>215,217</u>
Total funds carried forward		<u>137,576</u>	<u>-</u>	<u>32,883</u>	<u>170,459</u>	<u>209,533</u>

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 APRIL 2025

		Unrestricted Funds		Restricted Funds	Year ended 30.4.25 Total Funds	Year ended 30.4.24 Total Funds
	Notes	General £	Roof Fund £	£	£	£
Fixed Assets						
Investments	6	85,000	-	-	85,000	95,000
Total Fixed Assets		85,000	-	-	85,000	95,000
Current Assets						
Cash at bank	7	52,468	-	32,883	85,351	114,415
Cash in hand	8	108	-	-	108	118
Total Current Assets		52,576	-	32,883	85,459	114,533
Total Net Assets		137,576	-	32,883	170,459	209,533

The Funds of the Church:

Restricted Income Fund

- McCappin account	-	-	31,661	31,661	31,661
- Gift	-	-	1,222	1,222	1,172

Unrestricted Income Funds

- Telefonica 02	-	-	-	-	10,000
- General and bequest account	9	134,299	-	134,299	163,144
- Subsidiary accounts		3,277	-	3,277	3,556

Total Church Funds		137,576	-	32,883	170,459	209,533
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Approved by the Elders on 16 JULY 2025 and signed on their behalf by:-

Jane Plou Elder

M Bishop Elder

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025**

1. Accounting Policies

(a) Basis of Preparation

The financial statements have been prepared under the receipts and payments basis in accordance with, and permitted by, Section 145 of the Charities Act 2011.

(b) Funds Structure of Receipts

The Church receives funds from the following sources:

- donations, personal giving and related tax claims for donations under Gift Aid;
- fundraising net of any attributable cost;
- lettings, this relates to any income received from outside organisations who have used the facilities of the Church hall and annexe;
- legacies;
- investment income which relates to interest from bank deposits and income fund units.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. There are two restricted funds, a legacy from the Misses McCappin, which is restricted to expenditure on repairs and renewals, normally when there are no other funds available and gifts which are restricted to expenditure approved by the donor.

Unrestricted funds comprise those funds which the Elders are free to use for any purpose in furtherance of the Church's objectives. Unrestricted funds include designated funds where the Elders, at their discretion, have created a fund for a specific purpose.

(c) Payments

All expenditure is accounted for on an income and expenditure basis, inclusive of VAT which cannot be recovered, and has been classified under headings that aggregate all costs related to that category.

- Charitable activities: costs of the Church incurred in the delivery of its activities and services;
- Governance costs: costs associated with the general running of the Church as opposed to those costs associated with direct Church activities.

(d) Fixed asset investments

Investments are stated at historic cost.

(e) Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025
(continued)**

1. Accounting Policies (continued)

(f) Cash flow statement

The Church has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small charity.

2. Investment Income

	Year ended 30.4.25 Total £	Year ended 30.4.24 Total £
Manse fund interest	-	1,861

3. Receipts from Voluntary Income

	Year ended 30.4.25 £	Year ended 30.4.24 £
Personal giving - unrestricted		
Freewill envelopes	3,110	3,060
Offertory Gift Aid	3,200	2,180
Offertory Non-Gift Aid – Sunday offerings	10,058	11,096
Offertory – Standing orders and gifts	39,889	45,634
Tax recovery	21,454	11,847
	<u>77,711</u>	<u>73,817</u>
Personal giving – restricted		
Premises upkeep	200	-
Donations – unrestricted		
Thursday coffee	1,151	1,270
Sunday coffee	1,331	1,278
Thursday club	-	500
Weddings/Funerals/Baptisms	40	990
Bookshelf	55	45
Christmas cards	145	60
Commitment for life	-	-
Retiring collection	1,708	3,299
Organ upkeep	-	1,000
Other	372	-
	<u>4,802</u>	<u>8,442</u>

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025
(Continued)

3. Receipts from Voluntary Income (continued)

	Year ended 30.4.25 £	Year ended 30.4.24 £
Donations/Grant – restricted		
Specific donations – Garden	50	-
	<u>50</u>	<u>-</u>

4. Receipts from activities

	Year ended 30.4.25 £	Year ended 30.4.24 £
Fundraising		
Christmas Fair	1,472	1,593
Craft Fair	1,990	2,104
Table Top sales	1,547	2,904
Other events	3,367	4,094
	<u>8,376</u>	<u>10,695</u>
Lettings		
Hall	10,836	10,061
Community room	45	-
Food bank fuel	1,478	1,269
	<u>12,359</u>	<u>11,330</u>
Other		
Starfishes	1,413	1,342
Warm Hub	1,500	3,000
Subsidiary accounts movement	(277)	1,577
	<u>2,636</u>	<u>5,919</u>

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025
(Continued)

5. Payments	Year ended 30.4.25 £	Year ended 30.4.24 £
Charitable activities - unrestricted		
Ministry and mission	40,808	38,164
Pulpit supply	1,552	1,587
Minister training	-	-
Music in church	5,983	5,462
Instrument upkeep	105	1,224
Music licences	610	480
Correspondence	88	278
Messy church	110	163
Copier	117	-
Posters	464	633
Publications	536	331
Warm Hub	360	495
Retiring collections	1,463	3,299
Book of Remembrance	423	60
Other	455	109
Book allowance	250	250
	<u>53,324</u>	<u>52,535</u>
Charitable activities – restricted		
Posters	-	35
	<u>-</u>	<u>35</u>
Governance Costs - unrestricted		
Accountancy	900	900
Payroll charges	150	150
Bookkeeping	1,152	1,152
Water	1,097	1,121
Gas	8,084	7,103
Electricity	11,909	13,178
Insurance	9,847	9,855
Telephone	443	407
Premises upkeep	8,302	6,488
Asbestos removal	-	10,680
Hall roof	77,660	21,594
Cleaning/Caretaker	14,939	13,737
Garden	460	1,933
	<u>134,943</u>	<u>88,298</u>
Governance Costs – restricted		
Premises upkeep	200	-
	<u>200</u>	<u>-</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2025
(Continued)**

6. Fixed Asset Investments

	Year ended 30.4.25 Cost £	Year ended 30.4.24 Cost £
Quilter Cheviot – General and Telefonica	85,000	95,000

The net book cost of investments at the date of the accounts, and the market value is as follows:-

	Book Value £	Market Value £
General and Telefonica	85,000	123,183

7. Cash at Bank

	Year ended 30.4.25 £	Year ended 30.4.24 £
Co-operative Current Account	82,142	110,941
Thursday Club Account	2,199	1,435
Flower Account	797	667
St Annes Leprosy Mission Project	213	1,372
	<u>85,351</u>	<u>114,415</u>

8. Cash in Hand

	Year ended 30.4.25 £	Year ended 30.4.24 £
Petty Cash	40	36
Thursday Club	-	-
Flowers	68	82
St Annes Leprosy Mission Project	-	-
	<u>108</u>	<u>118</u>

9. General and bequest account

Included within these funds is a designated fund for minister training with a balance at 30 April 2025 of £565 (30 April 2024: £565).

