



in

The Diocese of Liverpool

# **Annual Report**

and

# **Financial Statements**

for

**the Year Ended**

**31st December 2024**

**Vicar**

Reverend Andrew Colmer

42 Buttermere Road

Liverpool

L16 2NN

**Charity Registration No. 1128283**

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## **Annual report and introduction**

### **All Saints Church Childwall 2024**

I am pleased to introduce our Annual Report and Accounts for the year ended 31 December 2024. When I reflect on 2024 there is much to give thanks to God for.

Personally I am very grateful for the tremendous commitment of so many of our church members who serve God in so many different and varied ways in the life of His church. It truly is an example of the body of Christ with all its different parts working together for his Kingdom. It is really encouraging to see that we have church members of all ages and lots of young families with children who come to worship regularly.

I am enormously thankful to Barbara Critchley for her commitment and faithful ministry at All Saints Childwall as our Warden. I am grateful to God for the good working relationship that we have and the support and encouragement that she is to me. With the size of our church though we do need to have 2 Church Wardens.

Our Leadership team that preach and lead our services have been very committed and active during this last year, not just at All Saints but at other churches in our Deanery and beyond. I am very thankful for their commitment and support in ministry.

I am very thankful for the ministry of Adeyinka Olushonde our Curate at All Saints and his commitment to serving God with us. It is fantastic to have Bill Forster and Penny Maginn as Associate Ministers at All Saints. I am very grateful to them both for their preaching and teaching and ministry among us.

Our team of Readers are committed to the life of All Saints and their ministry enables us to sustain our 3 weekly services on Sundays and our midweek Communion service. They are also actively involved in taking Home Communions, pastoral visiting and small groups. I value their ministry enormously and over the years we have been really blessed at All Saints through our Reader's ministry. The challenge for us as a church going forward is that all of our Readers are of retirement age or older and we need more people to come forward to serve God in this important area of service.

Due to the generosity and commitment of our congregation enough money was given and pledged to employ a full time Youth worker on an initial 3 year contract.

John McCreadie started as our full time Youth worker in May 2024. He is leading our church youth work and is going into our 3 Church of England Secondary schools in the city. He has also led our Deanery Youth Confirmation classes and has just started a Youth Alpha. John is doing a fantastic job and has a real vision for the youth work at All Saints.

We are very thankful as a PCC for a number of legacies of varying amounts that have been received over this last year. It has been so encouraging to receive these legacies from church members who have been committed to All Saints Childwall over many years. Legacies are always very welcome and enable us as a church to sustain and develop areas of ministry.

The challenge for us as a church is that our regular income from church members only just covers our current ministry costs.

We are blessed at All Saints with so many generous and loyal servants of Christ and I thank every single person who has played their part over this last year.

## Reference and administrative information

All Saints' Church is located in the suburb of Childwall in the south of the city of Liverpool. It is part of the Diocese of Liverpool within the Church of England. The correspondence address is All Saints' Church, Childwall Abbey Road, Liverpool, L16 0JW.

PCC members who have served from 1 January 2024 until the date this report was approved are:

<i>Incumbent:</i>	Revd Andrew Colmer	Chairman
<i>Curate:</i>	Revd Adeyinka Olushonde	
<i>Wardens:</i>	Barbara Critchley	
<i>Deputy Wardens</i>	Mary Harrison	From APCM
	John McLoughin	From APCM
	Margaret Thwaite	
<i>Representatives on The Deanery Synod</i>	Garry Critchley	
	David Holland	
	Aiden Holmes	
	Viv Kerr	
	Norman Mason	
<i>Elected member:</i>	Mary Harrison	To APCM – re-elected
	Sarah Swensson	To APCM – re-elected
	Gary Vyse	To APCM
	Mike Creer	From APCM
	Julie Fadden	
	Delia Owen	
	Kathy Poole	
	Francis Thyer	To APCM
	Pam Baines	
	Adrian Carter	
	Diane Deacon	To October 2024
	Debbie Green	
	Carole Turner	
	Thomas Carter	From APCM
	Ed Franklin	From APCM
	Alun Owen	From APCM
	Sarah Swensson	From APCM
	Tracey Dawson-Spence	From APCM

### Bankers

#### Barclays

Leicester  
LE87 2BB

#### Central Board of Finance of the Church of England

One Angel Lane  
London  
EC4R 3AB

#### Independent Examiner

Claire Smith CA  
9 Park Mount  
Woolton  
Liverpool  
L25

#### Incumbent

Reverend Andrew Colmer  
42 Buttermere Road  
Liverpool  
L16 2NN

## **Structure, governance and management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and is a registered charity. The Charity Registration number is quoted on the front cover of this report.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC, mindful of its need for expertise in areas such as health and safety, disability discrimination, and Protection for All legislation, actively encourages members with the required skills to stand for election.

The PCC organises induction and training for all new members and avails itself of the training and expertise provided by the Resources Department of the Diocese of Liverpool.

### ***Standing Committee***

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It comprises the Vicar, Wardens, PCC Secretary and PCC Treasurer. The Standing Committee facilitates the agendas for PCC meetings.

The PCC has established systems to identify and mitigate the risks to which the PCC is exposed. These systems are periodically reviewed to ensure they meet the ongoing needs of the Church.

The PCC has several subcommittees namely Publicity, Nurture and Evangelism, World Mission, Pastoral, Stewardship & Finance and Development and Fabric.

## **Objectives and activities**

The Primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility, with the support of the Incumbent, the Reverend Andrew Colmer, in promoting the whole mission of the Church, evangelistic, pastoral, social and ecumenical, especially, but not exclusively, in the ecclesiastical parish. The PCC takes seriously its responsibility to enable in the whole life of this church both our love of God and our love of neighbour to be expressed appropriately.

When planning our activities for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit and in particular, the specific guidance to charities concerned with the advancement of religion.

This was achieved in 2024 in ways described in the Vicar's introduction and the Achievements and Performance section below.

The PCC is extremely grateful to the large number of people who engage in mission and ministry in a variety of ways to enable the work of the church to proceed.

## **Wardens Report 2024**

2024 was a year of great celebration within the Church. We welcomed John McCreadie as Youth Worker, working in the Church Secondary Schools and in the Parish. Our Curate Adeyinka Olushonde was ordained priest in All Saints by Bishop Geoff Pearson in October. Bishop Geoff also confirmed 10 adults and 14 young people from All Saints at a Deanery Confirmation Service in All Saints. Three great occasions for celebration, but as in any family we also mourned the loss of a number of our church family, who over the years had

devoted their time, talents and resources to the life of All Saints.

Following the grant of a faculty at the end of 2023 the War Memorial was moved into the Church. The Notice Boards in the porch made in the 1970's by a parishioner have been refurbished thanks to a donation from a member of the congregation. The interior church clock has also been restored at minimal cost to us thanks to the time and talents of a clock enthusiast who also helps with the Bells when we need extra ringers.

Once again, the generosity of the congregation has been in evidence with the fuel appeal, Easter Egg appeal, Harvest, toys at Christmas, Foodbank and donations to Shining Lights Baby Bank, Unfortunately, our week by week giving is not as generous and barely covers our outgoings.

The PCC decided in March not to join the Diocesan Fit for Mission initiative in our Deanery. We remain an active and supportive member of Liverpool South Deanery and continue to work with other churches, for example with Youth Confirmation preparation and sending Clergy and Readers to help out during periods of interregnum. Our significant Parish Share also supports the provision of Clergy in our deanery. The PCC also wrestled with the provision of refreshments between the Sunday morning services and the safeguarding of children in Rock club. Although a number of different ways were tried, none were satisfactory. The PCC decided to approach the Childwall Abbey Hotel as an alternative venue for refreshments. This has worked well and more people are staying for coffee than ever came over to the hall. We are grateful to the manager and his staff for their welcome (and the bacon rolls!) It is good to have a positive relationship with our nearest neighbour.

As with every year 2024 has raised challenges for us as a Church. How will we carry on the initiatives started by Adeyinka when he moves on? We may not be offered another curate.

John's contract is only for three years. Who will carry on the good work he has already done with our young people? Will we be able to afford another Youth Worker or continue to employ John? A Church the size of All Saints needs an administrator. Where will the money come from to pay for this?

The faith, work, generosity and dedication of previous generations have given us what we have today, It is our Christian duty to preserve what has been passed down to us, our building and our Evangelical heritage, and to provide for the future with the same level of commitment as our predecessors. Above all, we are called to play our part in spreading the message of Jesus and His love for all people. What part will you play in this calling?

I would particularly like to thank Mary, Margaret and John, my deputy Wardens, they are a real encouragement and enable the Church services to function as well as they do.

All churches are encouraged to have two Wardens and until recently All Saints had two Wardens and two deputies. This is necessary for All Saints to function effectively. I would not have been able to carry on as the only warden at All Saints without the encouragement and prayerful support I have received from many members of the congregation and the good working relationship Andrew and I have. I cannot carry on indefinitely in this role and the church needs and deserves fresh input. Is this a role that you would be willing to fulfil?

**Barbara Critchley**

## **Achievements and Performance**

### **Safeguarding**

All Saints' Childwall takes its duty and obligation to protect all extremely seriously. We have adopted the national Church of England robust procedures and guidelines. Find our latest

Safeguarding policy on our web page or displayed in the church and church hall. You can find out more about national policies at [www.churchofengland.org/safeguarding](http://www.churchofengland.org/safeguarding).

If you have any safeguarding concerns on issues on a safeguarding matter then you can find useful contact information at <https://liverpoolcofe.org/safeguarding-matters>

## **Work among Young People**

During my first year in post, I am delighted to talk about a few things that stick out. The first being the growth of our very own youth group 'Ignite' which started to run alongside the 6pm service in the church hall. From having an up and down start over summer with people being away etc. Ignite grew and grew until we outgrew our room and had to have the church service changed so that we could have use of the church hall.

I for one am very excited to see the shape of Ignite over the next season as we continue to grow and have the focus on sharing Jesus to young people. With our main mission to create a space that young people can call their own and look to build their own personal relationship with Jesus.

Also, growing just as fast as the Ignite Youth group is the schools work opportunities. Being granted access into schools, such as Childwall Primary School, and the three Church of England Schools in Liverpool South I am seeing so much amazing fruit for the Lord. From doing assemblies, drop-in lunch times, Christian Unions, films clubs and even leading RE lessons, it has been a great joy brining the Gospels into the school environment seeing young people with a faith go deeper and young people come to know Jesus for the first time.

## **Church Acre**

Two new members of the Church joined the project during 2024 with the aim of further integrating the church community with the well-established group of volunteers. The Acre has continued to provide opportunities for pupils at Childwall Abbey School to learn skills on a weekly basis which enhances future employability. A Thanksgiving Service was held in the Acre in October and was very well attended. There have been several achievements over the year including the construction of fencing to reduce vandalism, growth and harvesting of large amounts of vegetables and fruits for distribution in the community, clearance of a section of the wooded area to allow the running of a Forest School for children at half term, planning and commencement of construction of a large wooden decked area to allow seating with view over the area.

## **Small Groups**

There are already a number of groups that meet in people's homes, in the evenings, during the week, to read the Bible and pray together. Different ways were used to encourage members of the congregation who were not in a group to join. Advertising in the newsletter, introducing café culture between the services, where people could discuss the sermon with others and leaders could explain more about small groups and display boards which included photographs of small group members. A church survey also created some responses. All these initiatives resulted in some people joining existing groups. There appeared to be a need for a women's group, and we were pleased that several people came forward to run that group, which is growing in numbers.

## **The Parish Giving Scheme**

Regular giving through The Parish Giving Scheme (PGS) continued to grow throughout the year and we now have 84 members. This is the main source of our income and the prompt receipt of Gift Aid tax refund aids our cashflow. PGS is also being used for 'One off' gifts with the same benefit of automatic Gift Aid recovery. The main benefit in using The Parish Giving scheme is the elimination of all our administration work.

## **MyFundAccounting Online**

The use of this accounting package is now firmly established and from 6<sup>th</sup> April 2024, payroll was brought in-house using this package, with considerable cost saving.

## **Publicity**

*Website updated;* The Website had not been updated since before Covid. It is now up to date and is being maintained regularly. The main issue now is keeping track of organisation leaders' names when they change.

*Facebook page renewed and used.* The Facebook page is now being used by Church organisations publishing /and reporting on their events. The group now has 578 members so is a significant means of communicating with the congregation. The group is a closed group with all posts vetted before they appear. We keep receiving requests to advertise commercial services, events and people selling goods e.g.football tickets. We do not allow these to appear.

## **Pastoral Subcommittee**

The aim of the pastoral sub-committee is to promote opportunities to care for the church family especially those in need, people with a disability and new church members.

To date the following actions have been undertaken:

Baptism cards are sent on the anniversary of the baptism date for 3 years

- A new welcome booklet has been produced for newcomers to the church
- A booklet had been produced for advice and support groups covering a wide range of topics
- Training was organised for the church family on Domestic Abuse, Dementia Awareness and First Aid.
- A talk was organised from Local Solutions for the Pastoral Visiting Team
- Parents are supported with a meal service after the birth of a new baby
- There is also a 'meals on wheels' service for any members of the church family facing a crisis.
- Pastoral support is provided at the annual bereavement service
- Pastoral care for those with young families was reviewed
- An information sheet had been produced for parents with young children about church activities for children. This is on the notice boards and in the Quiet Room in church.
- A annual successful Bake Off was organised and attended by all ages. The standard of cakes was excellent.
- The group provided hospitality for the Tear Fund quiz.
- A dementia friendly church audit had been conducted and recommendations made

## **Financial review**

Our financial position throughout 2024 was stable and enabled us to meet all our commitments, including that of giving 10% of our Direct Giving to our Mission Partners.

Whilst our Direct Giving was insufficient to support our day-to-day expenditure, generous legacies from the estates of David Fryer (£2,000), Eileen Jones (£2,375) and Graham McCulloch (£66,223) enabled us to do so.



The challenge for 2025 is to raise the level of our Direct Giving to support our day-to-day expenditure. As the lives of older members come to an end, we lose significant income which is not replaced by the same level of planned, proportionate giving from newer members. A Stewardship Campaign is planned for early 2025 to challenge everyone to review their giving in the light of God's gifts to us.

In 1995, the PCC made pension provision for its employees via The Pension Trust which ensured that the PCC was not exposed to any financial liability. However, government legislation has since changed, and there is now an employer liability should the PCC no longer have any employees eligible to join the scheme. Advice from previous auditors is that this should be shown as a contingent liability in a note to the accounts. The contingent liability at 31st December 2022 was £6,782.

Surplus funds are invested in the Central Board of Finance of the Church of England Deposit Fund, and the historic endowment legacies are retained in the CBF Investment Fund.

The Charity Commission recommends that the PCC maintains a balance on unrestricted funds equal to between 3 and 6 months unrestricted expenditure, to cover emergency situations that may arise from time to time. The only free reserve is the General Fund, all other funds being either Designated for specific purposes or Restricted. The General Fund balance of £74,720 represents just over 4 months' unrestricted expenditure.

The PCC considers that the balances held by all its Branches are reasonable for their day-to-day operation.

The donations made to our Mission Partners:-

Tear Fund	£5,211.75
Christians against Poverty	£3,908.81
Release International	£3,908.81
<b>Total</b>	<b>£13,029.37</b>

Events and donations for restricted purposes raised the following: -

Tear Fund	£394.00
<b>Total</b>	<b>£394.00</b>

## Plans for future periods

### Youth Targets

As my first year in post is coming to an end, I can honestly say we're just getting started. We at All Saints Childwall have seen amazing young people growth over the past 12 months. And I am very excited to see what the Lord does in the year to come. Some of my main goals moving forward into the next phase will be running a Youth Alpha course for young people to establish more of what faith means to them. I will look to run the course with the basis of equipping young people to be able to take more of a leadership role on the next course.

Also, one of my goals is to build relations with other youth workers including youth churches to see about taking young people from All Saints to a Summer camp next year or the following year. But also, to take

young people to youth worship nights and other youth related events across the city.

## **Small Groups**

An evening is planned for January 2025 to celebrate and give thanks to the leaders of small groups, some who have been in this role for many years.

We are now focusing on launching a daytime group and have several people happy to lead this. Outreaching more to the congregation and local community to finding fresh ways of attracting more people to see the benefit of belonging to a small group remains our main aim, where people can discern together about what God is saying to them, with the hope that we can grow the disciples of the future.

## **Publicity**

*Notice Boards:* In 2025 it is planned to refurbish all the Notice Boards around the Church and at the Taggart Avenue triangle.

*Pop Up Banner:* It is hoped to design and produce a Pop-up Banner which can be used at events which we attend as a Church.

## **Church Acre**

Over the next year we plan to complete the decking, bring in mains electricity to enable lighting and provide power for cameras to enhance security, construct new beds for planting, repair or replace picnic tables- all of which should allow us to hold social and other events for the community and church members.

## **Stewardship**

Increase breadth and depth of our regular giving.

On Behalf of the PCC

**Andrew Colmer**

**21<sup>st</sup> May 2025**

## **INDEPENDENT EXAMINERS REPORT For the year ended 31 December 2024**

I report on the accounts of the PCC for the year ended 31 December 2024 which are set out on pages 10 to 14.

### **Respective responsibilities of Trustees and Examiner**

As the members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act) and you consider that the audit requirement of section 144(2) of the 2011 Act does not apply and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Report**

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 PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 6 March 2025

Claire Smith CA

9 Mount Park  
Liverpool, L25 6JW

## Sofa Separate Designated

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>						
Donations and legacies	245,090	13,300	830	-	259,220	200,002
Income from charitable activities	25,345	18,264	-	-	43,609	53,503
Other trading activities	-	-	-	-	-	-
Investments	13,477	3,339	21,674	-	38,491	31,665
Other income	-	-	-	-	-	-
<b>Total income</b>	<b>283,913</b>	<b>34,903</b>	<b>22,504</b>	<b>-</b>	<b>341,319</b>	<b>285,170</b>
<b>Payments</b>						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	213,767	39,024	13,080	-	265,871	239,214
Other expenditure	-	-	-	-	-	-
<b>Total expenditure</b>	<b>213,767</b>	<b>39,024</b>	<b>13,080</b>	<b>-</b>	<b>265,871</b>	<b>239,214</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>70,146</b>	<b>(4,122)</b>	<b>9,424</b>	<b>-</b>	<b>75,448</b>	<b>45,956</b>
<b>Transfers</b>						
Gross transfers between funds - in	9,077	37,572	15,092	88,428	150,168	37,741
Gross transfers between funds - out	(50,092)	(11,649)	-	(88,428)	(150,168)	(37,741)
Other recognised gains / losses	-	-	-	1,645	1,645	7,900
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>29,131</b>	<b>21,802</b>	<b>24,515</b>	<b>1,645</b>	<b>77,093</b>	<b>53,856</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>45,596</b>	<b>595,293</b>	<b>364,591</b>	<b>88,428</b>	<b>1,093,907</b>	<b>1,040,051</b>
<b>Total funds carried forward</b>	<b>74,728</b>	<b>617,094</b>	<b>389,106</b>	<b>90,073</b>	<b>1,171,000</b>	<b>1,093,907</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General Fund	74,728	-	-	-	74,728	45,596
<b>Designated</b>						
Branch Funds	-	28,097	-	-	28,097	33,827
Church Acre	-	2,602	-	-	2,602	-
Fabric Fund	-	38,261	-	-	38,261	2,110
Fixed Assets	-	527,141	-	-	527,141	527,141
Project Fund	-	20,994	-	-	20,994	32,215
<b>Restricted</b>						
Agency collection	-	-	-	-	-	-
Churchyard Fund	-	-	23,694	-	23,694	11,846
Organ Fund	-	-	10,291	-	10,291	9,752
Pension Reserves	-	-	-	-	-	-
Restoration And Development	-	-	355,121	-	355,121	342,993
<b>Endowment</b>						
Churchyard Fund	-	-	-	-	-	88,428
Fabric Fund	-	-	-	-	-	-
Graves Fund	-	-	-	90,073	90,073	-

## Balance Sheet (Separate funds)

					At 31/12/2024 £	At 31/12/2023 £
	General	Designated	Restricted	Endowment		
<b>Fixed assets</b>						
Tangible Assets	-	527,141	-	-	527,141	527,141
Investments	-	-	-	89,670	89,670	88,025
	-	527,141	-	89,670	616,811	615,166
<b>Current assets</b>						
Debtors	5,282	-	-	-	5,282	15,191
Cash At Bank And In Hand	70,571	89,953	389,106	403	550,033	463,550
	75,853	89,953	389,106	403	555,315	478,742
<b>Liabilities</b>						
Creditors: Amounts Falling Due In One Year	1,125	-	-	-	1,125	-
	1,125	-	-	-	1,125	-
<b>Net current assets less current liabilities</b>	74,728	89,953	389,106	403	554,190	478,742
<b>Total assets less current liabilities</b>	74,728	617,094	389,106	90,073	1,171,000	1,093,907
<b>Liabilities</b>	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	74,728	617,094	389,106	90,073	1,171,000	1,093,907
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	74,728	-	-	-	74,728	45,596
<b>Designated</b>						
Designated - Church Acre	-	2,602	-	-	2,602	-
Designated - Fabric Fund	-	38,261	-	-	38,261	2,110
Designated - Branch Funds	-	28,097	-	-	28,097	33,827
Designated - Project Fund	-	20,994	-	-	20,994	32,215
Designated - Fixed Assets	-	527,141	-	-	527,141	527,141
<b>Restricted</b>						
Restricted - Churchyard Fund	-	-	23,694	-	23,694	11,846
Restricted - Organ Fund	-	-	10,291	-	10,291	9,752
Restricted - Restoration And Development	-	-	355,121	-	355,121	342,993
<b>Endowment</b>						
Endowment - Churchyard Fund	-	-	-	-	-	88,428
Endowment - Graves Fund	-	-	-	90,073	90,073	-
<b>Fund Totals</b>	74,728	617,094	389,106	90,073	1,171,000	1,093,907

## NOTES TO THE FINANCIAL STATEMENTS

### ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, together with applicable accounting standards and the SORP.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

### Funds

*Endowment funds* are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (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 objects for which they were given. Any balance remaining unspent at the end of the 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.

*Unrestricted funds* are general funds which can be used for PCC ordinary purposes.

### Incoming Resources

Planned giving, collections and donations are recognised when received. 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. 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.

### Resources Expended

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.

### Fixed Assets

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993

Movable 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. Subsequently no individual item has cost more than £5,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

*Investments* are valued at market value at 31 December 2024.

In 1995, the PCC made pension provision for its employees via The Pension Trust which ensured that the PCC was not exposed to any financial liability. However, government legislation has since changed, and there is now an employer liability should the PCC no longer have any employees eligible to join the scheme. Advice from previous auditors is that this should be shown as a contingent liability in a note to the accounts. The contingent liability at 31st December 2022 was £6,782

Creditors are £1,125 to HMRC for Oct to Dec 2024 and will be taken by Direct Debit in January 2025

Debtors are £5,282 from HMRC for 2024 Gift Aid tax refund and is expected in January 2025.

## Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>RECEIPTS</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Parish Giving Scheme	100,405	-	-	-	100,405	86,696
0102 - Gift Aid - Bank (Standing Orders)	16,434	-	-	-	16,434	19,319
0110 - Gift Aid - Envelopes	829	-	-	-	829	2,269
0202 - Other planned giving - Bank (Standing Orders)	-	-	-	-	-	(115)
0301 - Loose plate collections (GASDS eligible)	12,631	-	-	-	12,631	14,154
0310 - Retiring collections	-	-	-	-	-	20
0320 - One-off Gift Aid donations (declaration on envelope)	2,224	3,000	335	-	5,559	1,187
0410 - Giving through church boxes	2,559	-	-	-	2,559	1,504
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	2,741	250	445	-	3,435	5,379
0420 - One-off Gift Aid donations	3,000	(1,750)	50	-	1,300	1,486
0450 - Special or specific appeals etc.	-	11,300	-	-	11,300	30,190
0601 - Tax recoverable on Gift Aid	29,670	-	-	-	29,670	31,414
0610 - GASDS Tax relief	4,000	-	-	-	4,000	-
0701 - Legacies	70,597	-	-	-	70,597	5,000
08A1 - Non-recurring one-off grants	-	500	-	-	500	1,500
Donations and legacies Totals	245,090	13,300	830	-	259,220	200,002
<b>Income from charitable activities</b>						
1101 - Parish fee for wedding or funeral	9,850	-	-	-	9,850	10,903
1230 - Church or Hall lettings - objectives	15,495	-	-	-	15,495	18,662
1290 - Branch organisations - receipts	-	18,264	-	-	18,264	23,938
Income from charitable activities Totals	25,345	18,264	-	-	43,609	53,503
<b>Investments</b>						
1001 - Dividends from shares	-	890	1,544	-	2,433	2,396
1020 - Bank and building society interest	35	-	-	-	35	1,228
1025 - CBF Deposit account interest	3,627	2,449	20,131	-	26,206	16,766
1030 - Rent from leased lands or buildings	9,816	-	-	-	9,816	11,275
Investments Totals	13,477	3,339	21,674	-	38,491	31,665
Receipts Grand totals	283,913	34,903	22,504	-	341,319	285,170

**PAYMENTS****Expenditure on charitable activities**

1801 - Giving to missionary societies	-	-	-	-	1,000
1830 - Giving to relief and development agencies	13,029	-	-	13,029	16,163
1910 - Deanery/Parish Share	127,004	-	-	127,004	127,007
2001 - Assistant staff costs (Lay/Youth Workers)	-	19,400	-	19,400	-
2055 - PAYE, NI & Pension - Parish Admin & Support	7,042	-	-	7,042	25,904
2101 - Clergy working expenses	1,618	-	-	1,618	1,128
2120 - Council tax (clergy housing)	4,631	-	-	4,631	3,139
2130 - Housing expenses (clergy)	4,302	-	-	4,302	210
2140 - Water rates (clergy housing)	1,834	-	-	1,834	1,175
2180 - Reader expenses and subscriptions	-	-	-	-	150
2185 - Assistant Staff costs (Ministry)	-	688	-	688	-
2201 - Parish mission and evangelism costs	-	-	-	-	29
2220 - Sunday School & Junior Church costs	726	-	-	726	-
2230 - Youth & Confirmation groups/organisations	663	(30)	-	633	5,703
2301 - Insurance premiums (church building)	4,621	-	-	4,621	4,490
2310 - Telephone (church building/parish office)	323	-	-	323	323
2320 - Organ / piano tuning and maintenance	426	-	-	426	426
2330 - Church building maintenance (routine)	2,432	-	-	2,432	1,201
2335 - Church equipment costs	-	289	-	289	-
2340 - Upkeep of services	508	-	-	508	311
2345 - Church consumable items	286	-	-	286	302
2350 - Upkeep of churchyard & grounds	-	-	6,445	6,445	9,121
2360 - Administration costs for parish	2,274	-	-	2,274	2,163
2362 - Banking charges	33	-	-	33	105
2401 - Church building - electric	3,970	-	-	3,970	2,047
2410 - Church building - gas	3,568	-	-	3,568	1,830
2420 - Church building - water	127	-	-	127	(1,161)
2530 - Hall/Other building - electricity	4,108	-	-	4,108	1,628
2540 - Hall/Other building - gas	3,000	-	-	3,000	1,932
2550 - Hall/Other building - insurance premiums	2,902	-	-	2,902	2,400
2560 - Hall/Other building - maintenance (routine)	2,226	-	-	2,226	1,615
2570 - Hall/Other building - telephone and broadband	1,483	-	-	1,483	1,438
2580 - Hall/Other building - water rates	488	-	-	488	430
2585 - Hall/Other building - consumables	676	-	-	676	-
2599 - Branch Organisation - payments	-	18,678	-	18,678	16,487
2820 - Hall/Other building major repairs - installation	-	-	688	688	-
2830 - Hall/Other building interior and exterior decoration	-	-	-	-	10,518
2840 - Other PCC property upkeep	425	-	-	425	-
2930 - New building Hall/Other	-	-	5,947	5,947	-
SHP1 - Net salary payment	13,579	-	-	13,579	-
SHP2 - Pension Payment	2,677	-	-	2,677	-
SHP4 - Paye Payment	2,784	-	-	2,784	-
Expenditure on charitable activities Totals	213,767	39,024	13,080	265,871	239,214
Payments Grand totals	213,767	39,024	13,080	265,871	239,214