



St Andrew's Malvern

*Partnering with God in the flourishing of our communities*

## **Trustees Annual Report 2024**

### **Annual Report of the Parochial Church Council**

**For the year 1<sup>st</sup> January to 31<sup>st</sup> December 2024**



Registered Charity Number: 1128973

Contact PCC Secretary: c/o St Andrew's Church, Churchdown Road, Malvern WR14 3JX

## 1. Introduction

*'The **Parochial Church Council** or PCC, is the executive body of a Church of England parish. It is constituted as a body corporate by the Church Representation Rules 2022 set out in Schedule 3 to the Synodical Government Measure 1969, and consists of the clergy and churchwardens of the parish, together with a number of representatives of the laity principally elected by the annual parochial church meeting of the parish. Its powers and duties are defined by certain Acts of Parliament and other legislation, principally the Parochial Church Councils (Powers) Measure 1956. It has the responsibility of co-operating with the incumbent (rector, vicar or priest) or priest in charge in promoting the mission of the Church in its parish.*

*Formally, the PCC is responsible for the financial affairs of the Church and the care and maintenance of the church fabric and its contents. These latter responsibilities are executed primarily by the churchwardens. It also has a voice in the forms of Service used by the church and may make representations to the bishop on matters affecting the welfare of the parish.'*

The Church Representation Rules (2020) detail local church governance arrangements and provide the framework under which PCCs and parishes operate to best serve ministry and mission in their contexts.

St Andrew's Church is situated in Poolbrook, Malvern. It is part of the Diocese of Worcester within the Church of England. In September 2014 St Andrew's became part of the United Benefice of the Chase Team Ministry which includes St Mary's Pickersleigh and All Saints Malvern Wells & Wyche. During 2024 the vision of The Chase Team fully working together as a United Benefice was finally realised.

The three parishes in The Chase Team each have their own Parochial Church Council. St Andrew's is a registered charity and the other two churches are excepted charities. The Chase Team has a Team Rector and a Vicar in The Chase Team. The Rector and the Vicar are remunerated through the Diocese of Worcester.

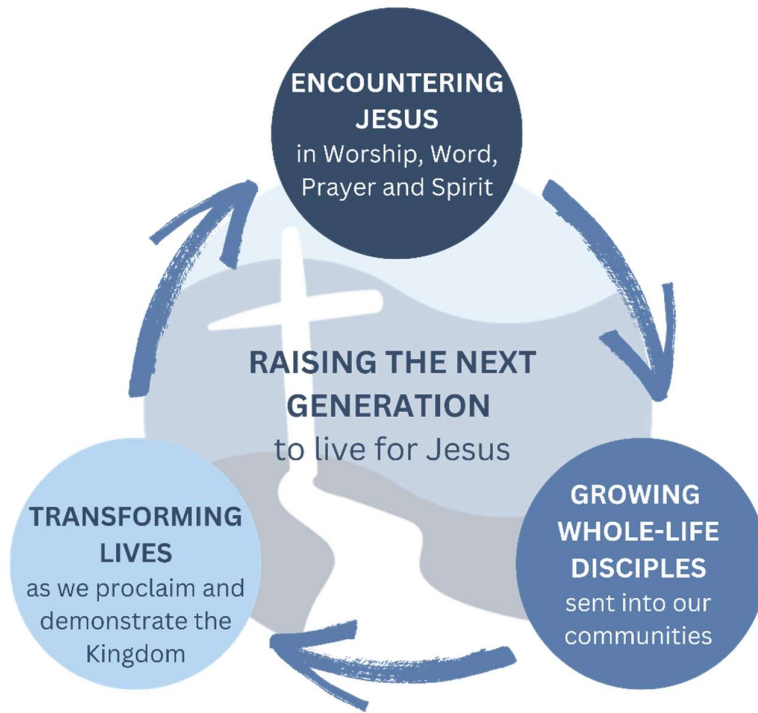
## 2. Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector and Vicar, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance and upkeep of the St Andrew's Church Centre complex.

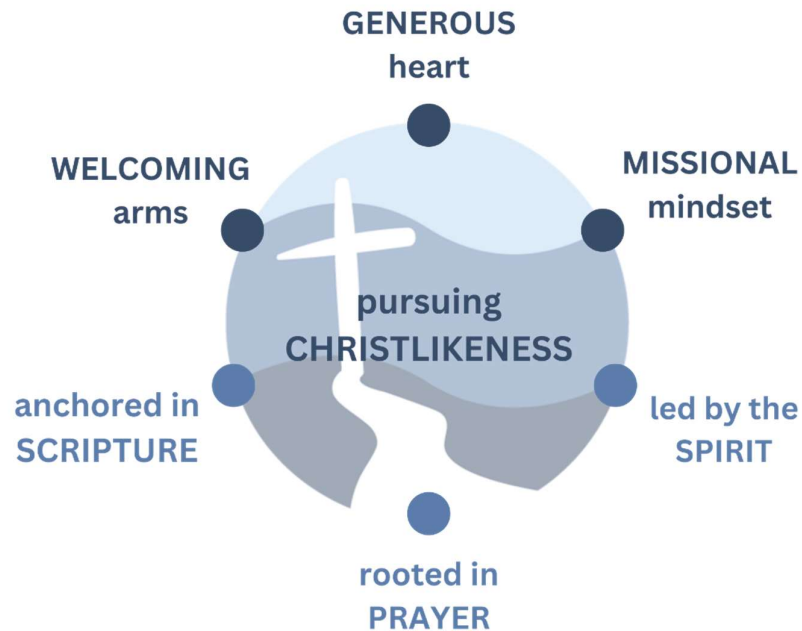
The three churches in the Chase Team work very closely together and share as much as possible, including joint mission statements to describe our core purpose:

- **Encountering Jesus** in Worship, Prayer, Word and Spirit.
- **Growing whole-life, life-long disciples** sent into our communities.
- **Seeing lives transformed and communities flourish** as we demonstrate and proclaim God's Kingdom.
- **Raising the next Generation** to live for Jesus.

This is illustrated on the following diagram and all under pinned by the strapline '*Partnering with God in the flourishing of our communities*'.



These are supported by the following values:



### 3. Objectives and Activities

When planning and undertaking activities for the year, the PCC have considered the Charity Commission's guidance on public benefit including the specific guidance for the advancement of religion. In particular we try to enable everyone to live out their faith as part of our community through:

- providing resources and facilities for public worship, pastoral care and spiritual development for both those living in the Parish and beyond.
- promoting the Christian religion and Christian values for the benefit of individuals and society as a whole.
- Missionary and outreach work.
- making the facilities of the Church Centre available to the wider community (rather like a village hall).

The local community directly benefits from a whole range of activities, services and events that St Andrew's provides. These include toddler groups, children's groups, youth groups, bereavement support, debt support, the Octagon Coffee Shop and provision of the occasional offices (funerals, weddings, baptisms).

The St Andrew's Church Centre is a fantastic community facility available for public hire at reasonable rates and is well used.

### 4. Achievements and Performance

2024 was very much a transition year for St Andrew's with some significant changes in leadership – both paid and unpaid roles. We successfully recruited our new Team Vicar Rev Emily Spencer who will work across all three churches in the Chase Team, and a new Youth Ministry Leader – Nathan Shipton- who started in April. We also appointed a new Operations Manager, Neil Attewell who began at the start of 2025.

The most significant event of 2024 was the Chase Team reforming, with St Mary's once again being brought into the team. This has opened up new opportunities to extend our area of influence and particularly to offer support to those already ministering in the Pickersleigh Parish.

The total number of our worshipping community dipped a little for the first time in nine years, due to a few members moving on (and a few transferring to All Saints), but numbers across all the congregations continue to be strong and we continue to see new people join us, both from transfer growth and those who are unchurched or de-churched.

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total Worshipping Community	160	201	244	261	263	297	326	332	377	356
0-17s Worshipping Community	43	55	63	69	66	71	84	75	103	95

Our 2024 Annual Review (prepared as part of The Chase Team) for the Annual Parochial Church Meetings (available at St Andrew's Church or from our web site [www.chaseteam.org/resources/annual-reviews/](http://www.chaseteam.org/resources/annual-reviews/)), gives a more detailed summary of many of our activities and achievements over the last year.

Some of the key features include:

- Continued growth of our different congregations.
- Regular children and young people's ministry including toddler groups, children and youth groups on a Sunday.
- A new midweek 'life group' for young people, based at All Saints.
- Increased involvement in our Church of England Primary Schools.
- A successful Alpha Course and ALIVE course.
- Several parenting courses offered at church and in the community, which has brought us into contact with new families.
- Several Evening Services where we had visiting national speakers which were open to people from other churches across Malvern and the Deanery joining us.
- Introduced 'Worship and Waiting' services at the evening Service once a term.
- Growth of our Early Bird Service and several parents exploring Christianity.
- Summer Holiday club for 60 children (our first Holiday Club since COVID).
- Supporting the work of our mission partners, both locally, nationally and internationally (including Church Mission Society, Church Army, Urban Neighbours of Hope, Josiah Ventures and Open Doors), donating over £22,300 to these organizations.
- Serving our community through occasional offices: funerals, weddings and baptisms.
- Supporting local people in financial difficulty through the Blessings Fund.
- Continuing to develop leadership structures, 'strategic teams' and 'congregational leadership teams' to lead in different areas of ministry.

## 5. Future Plans

We have sensed 2025 will be a 'year of sowing seeds' as we explore new areas of ministry to develop across our team of churches now that we have a full staff team in place.

The key areas for the coming year will therefore be:

- Continuing to develop our Youth Ministry to reach out into the community and schools, and partner with other churches in the town.
- Continuing to develop the Chase Team and developing new support for the Pickersleigh Community.
- Continuing to embed the new leadership structure and new staff to release others for ministry, particularly seeking to more effectively train and develop our leaders.
- Exploring new 'worshipping communities' – at the Octagon and with St Mary's, to reach those in our community for whom current services are not a good fit.
- Continued support and focus on 'frontline mission' and equipping people to be disciples in their Monday to Saturday lives.
- Continued involvement with our Church of England Schools including input into the



Christian Vision, Parenting Courses and assemblies and lessons.

## **6. Financial Review**

Total income from all sources for the year was £295,520, compared to £364,304 in 2023, representing a 19% decrease.

Expenditure in the year was £314,784, compared to £284,346 in 2023, representing a 11% increase.

The net effect of these results produced a £19,225 decrease in net resources over the year to £239,061 (£258,286 at 31 December 2023). Of this:

£1,757 (2023 - £1,718) is permanently endowed,

£45,364 (2023 - £88,439) is held for restricted use and

£13,715 (2023 - £13,298) is designated by the Church for specific purposes.

This leaves £178,225 (2023 - £154,831) as unrestricted funds which, after due allowance for tangible fixed assets, gives £170,139 (2023 - £153,029) as freely available reserves for use in the future charitable activities of the Church.

We are very grateful to all those who have (and continue) to give to the work and upkeep of our church and beyond.

## **7. Reserves and investment policy**

It is the policy of the Church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to at least three month's running costs (up to approximately £80,000). The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Funds balances held in excess of short to medium-term needs are invested with the CBF Church of England Deposit Fund. The endowment investment is held in a CBF Investment (Income) Fund. The church has no loans against these funds.

The Trustees have assessed the major risks to which the Church is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

## **8. Structure, governance and management**

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Annually, and well in advance of the Annual Parochial Church Council meeting, all members on the electoral roll of St Andrew's are invited to be nominated to sit or re-sit on the PCC for a 3-year period. If too many members are nominated, a simple vote is conducted at the Annual Parochial Church Council meeting.

The PCC locally manages St Andrew's Church building, the St Andrew's Church Centre and the grounds on behalf of the Diocese of Worcester. This includes short and long term maintenance and enhancement of the assets.

The administrative and support costs and clergy expenses for The Chase Team are shared between the three PCCs on the basis on the size of congregations and affordability. The clergy stipends are met by the Church Commissioners.

St Andrew's employs two part-time cleaners and jointly on behalf of The Chase Team, employs:

- An Operations Manager. To oversee and manage all of the practical, administrative and operational aspects of church life and play a vital role in supporting our leadership and congregations. This key post was vacant between late May 2024 and the end of year, with a new post holder starting in January 2025. During this period the duties were covered by volunteers from the congregation, the Personal Assistant to the Rector (see below) who stood in for the role for much of the time and an interim Office Manager (see below).
- A Personal Assistant to the Rector (part time for 9 months) through most of 2024 who took on additional hours and responsibility to cover for the Operations Manager.
- For four months we employed a part time Office Manager to continue to cover in the absence of an Operations Manager and who focused on communications.
- Our Office Administrator (part time) continued through 2024 and also provide support for the Church Centre including managing external bookings
- A Youth Ministry Leader. This important post was filled in April 2024 after a gap of a few years when a number of volunteers from the congregation stepped in to fill the gap.
- A Children and Families Ministry Leader (part time) and an Assistant Children and Families Ministry Leader (part time).

In addition, as the lead church for Christians Against Poverty (CAP) in the Malvern & Ledbury area we employ two part time staff as the CAP Debt Centre Manager and the CAP Debt Coach.

The PCC typically meets approximately seven times per year. Between meetings, any urgent day to day business of the PCC is undertaken by a Standing Committee consisting of Chair, Vice-Chair, Churchwardens, Parish Safeguarding Officer, Treasurer and Operations Manager. Any decisions taken by the Standing Committee are summarised at the subsequent PCC Meeting.

When appointed, new PCC members confirm their eligibility to be a Charity Trustee and are provided with an introduction to their role, typically including how the PCC operates, the importance of being a Charity Trustee and a Church financial introduction/overview.

The PCC has in place a high-level risk register to cover its overall responsibilities and will be reviewing this on a regular basis to ensure that it is addressing all aspects of its responsibilities, including those as Charity Trustees.

The PCC responds positively and implements all appropriate legislation linked with health and safety and disability. Examples include:

- A Health & Safety Policy is in place and reviewed annually, supported by an appropriate set of responsibilities, rules and risk assessments. This includes a fire risk assessment and appropriate test procedures, e.g. fire alarms, emergency lighting, gas and electrics.
- The new build provides level access to virtually all areas and provides fully compliant disabled facilities.

## 9. Safeguarding

The PCC has fulfilled its duty to comply with the House of Bishops' Safeguarding Policy and Practice Guidance.

During 2024, 34 members of the churches have completed DBS checks and 23 members have completed safeguarding training at various levels.

A few safeguarding concerns have arisen during the year, which have been addressed promptly by the Rector and the Parish Safeguarding Officer. Support and advice have been sought from the Diocese as appropriate.

The parishes are now compliant with all Church of England requirements. All required documents and procedures in place and good practice is being implemented.

## 10. Administrative Information

### Full Name:

The Parochial Church Council of the Ecclesiastical Parish of St Andrew Malvern.

### Charity Registration Number: 1128973.

The Church is an unincorporated charity constituted as detailed earlier in this report.

### Address

St. Andrew's Church, Churchdown Road, Malvern, WR14 3JX

### Secretary and Contact

Covered by the Operations Manager, c/o St. Andrew's Church, Churchdown Road, Malvern, WR14 3JX.



**Leadership**

Rector:	Revd Dave Bruce
Vicar in The Chase Team:	Revd Emily Spencer (from 6 <sup>th</sup> October 2024)
Retired Clergy:	Revd Nick Clarke Revd David Ritchie Revd Mark Slater Revd Helen Wilkinson Revd Jo Vickery (to 27 <sup>th</sup> March 2024)
Operations Manager	Neil Attewell (from 6 <sup>th</sup> January 2025) Liz Saunders (to 24 <sup>th</sup> May 2024)
Youth Ministry Leader:	Nathan Shipton (from 8 <sup>th</sup> April 2024)
Children and Families Ministry Leader:	Helen Attree
Assistant Children and Families Ministry Leader:	Ruth Wharton
Wardens:	Chris Mesley (to 21 <sup>st</sup> February 2024) Lis Whybrow (to 21 <sup>st</sup> February 2024) Steve Beldon (from 28 <sup>th</sup> April 2024) Carole Nicholls (from 28 <sup>th</sup> April 2024)
Locally Licensed Ministers:	Derham Cook Judith Keene Heather Williamson
Deanery Synod Representatives:	Jane Mortimore Carole Nicholls (to 28 <sup>th</sup> April 2024)

**Trustees (PCC Members)**

The trustees (PCC Members) who served during the year were:

Dave Bruce (Chair)  
Emily Spencer (Vicar from 6<sup>th</sup> October 2024)  
Derek Barnes (Vice Chair)  
Chris Mesley (Churchwarden to 21<sup>st</sup> February 2024)  
Lis Whybrow (Churchwarden to 21<sup>st</sup> February 2024)  
Steve Beldon (Churchwarden from 28<sup>th</sup> April 2024)  
Carole Nicholls (Churchwarden from 28<sup>th</sup> April 2024)  
Andy Lymer (Treasurer)  
Derham Cook  
Nick Fane  
Val Fane (Parish Safeguarding Officer)  
Roger Kennell (Co-opted from 6<sup>th</sup> June 2024)  
Sylvia Knott (from 28<sup>th</sup> April 2024)  
Anna Laidler  
Jin Mehta (from 28<sup>th</sup> April 2024)  
Tristan Mitchell

Jane Mortimore  
Carole Nicholls (to 28th April 2024)  
Ellie Noble (to 28th April 2024)  
Simon Noble (to 28th April 2024)  
Jennifer Oakley  
Beth Reed (to 28<sup>th</sup> April 2024)  
Colin Robbins  
Helen Simpson (from 28<sup>th</sup> April 2024)  
Heather Williamson  
Helen Wilkinson

## **11. Declaration:**

The Trustees (PCC) declare that they have approved this Trustees Annual Report at their meeting on the 20<sup>th</sup> March 2025. Signed on behalf of the PCC:

Revd Dave Bruce MA  
**Chair**

Dr Derek Barnes  
**Deputy Chair**

Charity Registration No. 1128973

**ST ANDREW'S CHURCH, MALVERN**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

# ST ANDREW'S CHURCH, MALVERN

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# ST ANDREW'S CHURCH, MALVERN

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF ST ANDREW'S CHURCH, MALVERN

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I report to the trustees on my examination of the financial statements of St Andrew's Church, Malvern (the Church) for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

As the trustees of the Church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Church's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

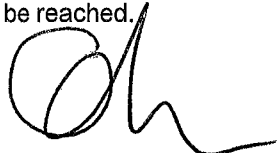
#### **Independent examiner's statement**

Since the Church's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 Church as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Elizabeth Needham ACA CTA (VAT)  
Kendall Wadley LLP

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Dated: 2 April 2025

# ST ANDREW'S CHURCH, MALVERN

## STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

### Current financial year

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
	Notes						
<b><u>Income and endowments from:</u></b>							
Grants and legacies	3	-	-	14,750	-	14,750	59,000
Voluntary income	4	197,535	641	22,087	-	220,263	255,399
Church activities	5	23,570	7,885	10,382	-	41,837	31,849
Investments	6	5,230	-	523	-	5,753	1,299
Other income	7	12,917	-	-	-	12,917	16,757
<b>Total income</b>		<b>239,252</b>	<b>8,526</b>	<b>47,742</b>	<b>-</b>	<b>295,520</b>	<b>364,304</b>
<b><u>Expenditure on:</u></b>							
Charitable activities	8	210,129	10,838	93,817	-	314,784	284,346
Net gains/(losses) on investments	11	-	-	-	39	39	148
<b>Net income/(expenditure) before transfers</b>		<b>29,123</b>	<b>(2,312)</b>	<b>(46,075)</b>	<b>39</b>	<b>(19,225)</b>	<b>80,106</b>
Gross transfers between funds	15	(5,729)	2,729	3,000	-	-	-
<b>Net movement in funds</b>		<b>23,394</b>	<b>417</b>	<b>(43,075)</b>	<b>39</b>	<b>(19,225)</b>	<b>80,106</b>
Fund balances at 1 January 2024		154,831	13,298	88,439	1,718	258,286	178,180
<b>Fund balances at 31 December 2024</b>		<b>178,225</b>	<b>13,715</b>	<b>45,364</b>	<b>1,757</b>	<b>239,061</b>	<b>258,286</b>

The statement of financial activities includes all gains and losses recognised in the year.



# ST ANDREW'S CHURCH, MALVERN

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Prior financial year

		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
	Notes					
<b>Income and endowments from:</b>						
Grants and legacies	3	-	8,000	51,000	-	59,000
Voluntary income	4	220,081	2,205	33,113	-	255,399
Church activities	5	24,837	5,632	1,380	-	31,849
Investments	6	1,066	-	233	-	1,299
Other incoming resources	7	16,757	-	-	-	16,757
<b>Total income</b>		<b>262,741</b>	<b>15,837</b>	<b>85,726</b>	<b>-</b>	<b>364,304</b>
<b>Expenditure on:</b>						
Charitable activities	8	203,739	12,922	67,685	-	284,346
Net gains/(losses) on investments	11	-	-	-	148	148
<b>Net incoming/(outgoing) resources before transfers</b>		<b>59,002</b>	<b>2,915</b>	<b>18,041</b>	<b>148</b>	<b>80,106</b>
Gross transfers between funds	15	(33,715)	-	33,715	-	-
<b>Net movement in funds</b>		<b>25,287</b>	<b>2,915</b>	<b>51,756</b>	<b>148</b>	<b>80,106</b>
Fund balances at 1 January 2023		129,544	10,383	36,683	1,570	178,180
<b>Fund balances at 31 December 2023</b>		<b>154,831</b>	<b>13,298</b>	<b>88,439</b>	<b>1,718</b>	<b>258,286</b>

The statement of financial activities includes all gains and losses recognised in the year.

# ST ANDREW'S CHURCH, MALVERN

## BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	16		8,086		1,802
Investments	17		1,757		1,718
			<u>9,843</u>		<u>3,520</u>
<b>Current assets</b>					
Debtors	18	7,237		4,652	
Cash at bank and in hand		238,626		259,913	
		<u>245,863</u>		<u>264,565</u>	
<b>Creditors: amounts falling due within one year</b>	19	(16,645)		(9,799)	
Net current assets			<u>229,218</u>		<u>254,766</u>
<b>Total assets less current liabilities</b>			<u><u>239,061</u></u>		<u><u>258,286</u></u>
<b>Capital funds</b>					
Endowment funds	21		1,757		1,718
<b>Income funds</b>					
General restricted funds		45,364		88,439	
	22		45,364		88,439
<u>Unrestricted funds</u>					
Designated funds	23	13,715		13,298	
General unrestricted funds		178,225		154,831	
			<u>191,940</u>		<u>168,129</u>
	24		<u><u>239,061</u></u>		<u><u>258,286</u></u>

The Trustees (PCC) declare that they have approved the Annual Financial Statements at their meeting on the 20<sup>th</sup> March 2025. Signed on behalf of the PCC:



Revd Dave Bruce MA  
Chair



Dr Derek Barnes  
Deputy Chair

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1 Accounting policies

#### Charity information

St Andrew's Church, Malvern is an unincorporated charity (charity number: 1128973) and its office is Churchdown Road, Malvern, WR14 3JX.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", having regard to the Church Representation Rules (last updated 2020) The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties about its ability to continue. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Church.

#### 1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the Church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Equipment used within the church premises (including the Church Centre and the Chase Team Office) is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Consecrated and benefice property is not included in the accounts by virtue of s96(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.

#### 1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

#### 1.7 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1 Accounting policies

(Continued)

#### 1.9 Financial instruments

The Church has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price. Financial liabilities classified as payable within one year are not amortised.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the Church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 3 Grants and legacies

	Restricted funds	Unrestricted funds	Restricted funds	Total
	2024 £	2023 £	2023 £	2023 £
Legacies receivable	-	8,000	-	8,000
Grant income	14,750	-	51,000	51,000
	<u>14,750</u>	<u>8,000</u>	<u>51,000</u>	<u>59,000</u>
<b>Legacies receivable</b>				
H.E Baxter legacy gift	-	8,000	-	8,000
	<u>-</u>	<u>8,000</u>	<u>-</u>	<u>8,000</u>
<b>Grants receivable for core activities</b>				
MHDC grant for CAP	8,750	-	10,000	10,000
Worcester Diocese re salaries	6,000	-	41,000	41,000
	<u>14,750</u>	<u>-</u>	<u>51,000</u>	<u>51,000</u>



# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

4 Voluntary income	Unrestricted funds		Unrestricted funds designated		Restricted funds		Total		Unrestricted funds general		Unrestricted funds designated		Restricted funds		Total	
	2024	£	2024	£	2024	£	2024	£	2023	£	2023	£	2023	£	2023	£
Planned offerings	162,224		-		15,148		177,372		181,486		-		14,558		196,044	
Other offerings	4,720		-		400		5,120		5,275		-		2,945		8,220	
Donations	907		641		3,350		4,898		1,694		2,205		13,000		16,899	
Gift aid	29,684		-		3,189		32,873		31,626		-		2,610		34,236	
Voluntary income	197,535		641		22,087		220,263		220,081		2,205		33,113		255,399	

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 5 Church activities

	Church activities 2024 £	Church activities 2023 £
Activities	11,197	5,543
Weddings and funerals	4,901	3,440
Miscellaneous income	40	60
Blessings fund	2,133	788
Church centre hiring	18,404	17,843
Octagon coffee shop	1,087	900
Bereavement cafe income	4,075	3,275
	<u>41,837</u>	<u>31,849</u>
Analysis by fund		
Unrestricted funds - general	23,570	24,837
Unrestricted funds- designated	7,885	5,632
Restricted funds	10,382	1,380
	<u>41,837</u>	<u>31,849</u>

### 6 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest receivable	<u>5,230</u>	<u>523</u>	<u>5,753</u>	<u>1,066</u>	<u>233</u>	<u>1,299</u>

### 7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
All Saints expenses share and other income	<u>12,917</u>	<u>16,757</u>

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 8 Charitable activities

	Church activities 2024 £	Church activities 2023 £
Staff costs	108,544	94,287
Depreciation and impairment	2,335	3,966
Ministry share	100,000	83,850
Church 'away' giving	23,484	17,359
Clergy expenses and service costs	6,785	8,026
Weddings and funerals (WDBF)	2,749	1,657
Office costs	11,016	5,354
Youth and childrens work	3,447	3,538
Mission and community	21,074	36,309
Buildings running and maintenance costs	18,048	10,049
Miscellaneous	1,997	2,353
Bereavement cafe expenditure	4,202	3,946
Octagon activities	2,626	2,055
Light and heat	7,190	10,427
	<u>313,497</u>	<u>283,176</u>
Share of support costs (see note 10)	597	480
Share of governance costs (see note 10)	690	690
	<u>314,784</u>	<u>284,346</u>
<b>Analysis by fund</b>		
Unrestricted funds - general	210,129	203,739
Unrestricted funds-designated	10,838	12,922
Restricted funds	93,817	67,685
	<u>314,784</u>	<u>284,346</u>

### 9 Trustees

Payments to PCC Members:

During the year, a Trustee Beth Reed was paid £8,795 for her role assisting with office administration. A Trustee Sylvia Knott was paid £712 for her role as a cleaner, and a further £493 for self employed work as a cleaner.

During the year, the church reimbursed £3,623 of expenses to one trustee relating to travel and subsistence, conference costs and telephone costs.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 10 Support costs

	Support costs	Governance costs	2024 Support costs	Governance costs	2023
	£	£	£	£	£
Accountancy	597	-	597	480	480
Independent examination fees	-	690	690	-	690
	<u>597</u>	<u>690</u>	<u>1,287</u>	<u>480</u>	<u>1,170</u>
Analysed between Charitable activities	<u>597</u>	<u>690</u>	<u>1,287</u>	<u>480</u>	<u>1,170</u>

### 11 Gains and losses on investments

	Endowment funds	Endowment funds
	2024	2023
	£	£
Gains/(losses) arising on:		
Revaluation of investments	<u>39</u>	<u>148</u>

### 12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 13 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Average number of employees	9	6

#### Employment costs

	2024 £	2023 £
Wages and salaries	107,070	93,073
Other pension costs	1,474	1,214
	108,544	94,287

2 employees (2023 - 2) are related to CAP activity. Total wages were £36,584 (2023 - £25,304) including £702 (2023 - £373) re pension costs.

3 employees (2023 - 2) are related to Youth and Children's work. Total wages were £39,702 (2023 - £27,246).

There were no employees whose annual remuneration was £60,000 or more.

### 14 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,474	1,214

The Church operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Church in an independently administered fund.

### 15 Transfers

The transfer from unrestricted to restricted funds in 2023 represents the amount needed to reflect the amounts held in bank accounts for CAP.

The £2,729 transfer from unrestricted to designated funds in 2024 represents amounts to cover deficits in some designated funds.

The £3,000 transfer from unrestricted to restricted in 2024 represents church funds donated to CAP in the year.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 16 Tangible fixed assets

	Hall Equipment £	Church Equipment £	Total £
<b>Cost</b>			
At 1 January 2024	20,336	14,446	34,782
Additions	-	8,619	8,619
At 31 December 2024	20,336	23,065	43,401
<b>Depreciation and impairment</b>			
At 1 January 2024	20,336	12,644	32,980
Depreciation charged in the year	-	2,335	2,335
At 31 December 2024	20,336	14,979	35,315
<b>Carrying amount</b>			
At 31 December 2024	-	8,086	8,086
At 31 December 2023	-	1,802	1,802

### 17 Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2024	1,718
Valuation changes	39
At 31 December 2024	1,757
<b>Carrying amount</b>	
At 31 December 2024	1,757
At 31 December 2023	1,718

### 18 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Trade debtors	6,040	4,652
Other debtors	562	-
Prepayments and accrued income	635	-
	7,237	4,652



# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 19 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		-	800
Deferred income	20	13,250	-
Trade creditors		120	729
Accruals		3,275	8,270
		<u>16,645</u>	<u>9,799</u>

### 20 Deferred income

	2024 £	2023 £
Arising from government grants	2,250	-
Arising from LEAF income relating to CAP	11,000	-
	<u>13,250</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>13,250</u>	<u>-</u>
Movements in the year:		
Deferred income at 1 January 2024	-	-
Resources deferred in the year	<u>13,250</u>	<u>-</u>
Deferred income at 31 December 2024	<u>13,250</u>	<u>-</u>

### 21 Endowment funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2024 £	Gains and losses £	At 31 December 2024 £
Permanent endowments	<u>1,718</u>	<u>39</u>	<u>1,757</u>

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 21 Endowment funds

(Continued)

Previous year:

At 1 January  
2023

Gains and  
losses

At 31  
December  
2023

£

£

£

Permanent endowments

1,570

148

1,718

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 31 December 2024
	£	£	£	£	£
CAP Malvern	39,538	40,242	(53,215)	3,000	29,565
Staffing costs	47,647	6,000	(39,702)	-	13,945
Youth Evangelism	1,254	1,500	(900)	-	1,854
	<u>88,439</u>	<u>47,742</u>	<u>(93,817)</u>	<u>3,000</u>	<u>45,364</u>
	Balance at 1 January 2023	Incoming resources	Resources expended	Transfers	Balance at 1 January 2024
	£	£	£	£	£
CAP Malvern	15,429	44,726	(54,332)	33,715	39,538
Staffing costs	20,000	41,000	(13,353)	-	47,647
Youth Evangelism	1,254	-	-	-	1,254
	<u>36,683</u>	<u>85,726</u>	<u>(67,685)</u>	<u>33,715</u>	<u>88,439</u>

#### Description of restricted funds

CAP Malvern - the local Christians Against Poverty operation in Malvern is organised under the legal oversight of St Andrew's church, although is supported in its costs and operation across a range of individuals, churches and grant awarding bodies in the Malvern and Ledbury (and to a limited degree, wider) areas. As such, and to show that funds provided for this are not used more widely for unrelated St Andrew's activity, we list all incoming and outgoing resources as a restricted fund.

Staffing costs - this relates to the management of resources kindly provided to us by the Diocese in support for some of the costs of some of our staff. We track these resources as a restrictive fund to ensure we can show how these funds have been correctly and fully allocated as required by this source.

Youth Evangelism - this fund relates to funds from several sources that were given to the church solely for youth related purposes. We have treated these collectively as restricted funds to ensure it is clear how these funds have been applied for, and only for, the purpose they were given to us.

# ST ANDREW'S CHURCH, MALVERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 23 Unrestricted funds - designated

These are unrestricted funds which are material to the Church's activities.

	Movement in funds				
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 31 December 2024
	£	£	£	£	£
Octagon activities	250	1,087	(2,626)	1,289	-
Defibrillator	(8)	40	-	-	32
Little Treasures	1,666	550	(898)	-	1,318
Capital Fund Projects	312	-	-	-	312
Blessings Fund	4,365	2,133	(2,445)	-	4,053
Special Collections	-	641	(665)	24	-
Bereavement Cafe	(1,287)	4,075	(4,204)	1,416	-
Towards net zero preparation	8,000	-	-	-	8,000
	<u>13,298</u>	<u>8,526</u>	<u>(10,838)</u>	<u>2,729</u>	<u>13,715</u>

	Balance at 1 January 2023	Incoming resources	Resources expended	Transfers	Balance at 1 January 2024
	£	£	£	£	£
Octagon activities	1,405	900	(2,055)	-	250
Defibrillator	161	60	(229)	-	(8)
Little Treasures	1,057	609	-	-	1,666
Capital Fund Projects	312	-	-	-	312
Blessings Fund	7,102	788	(3,525)	-	4,365
Special Collections	962	2,205	(3,167)	-	-
Bereavement Cafe	(616)	3,275	(3,946)	-	(1,287)
Towards net zero preparation	-	8,000	-	-	8,000
	<u>10,383</u>	<u>15,837</u>	<u>(12,922)</u>	<u>-</u>	<u>13,298</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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# **ST ANDREW'S CHURCH, MALVERN**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)** ***FOR THE YEAR ENDED 31 DECEMBER 2024***

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### **25 Related party transactions**

There were no disclosable related party transactions during the year (2023 - none).