

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARK'S, LACHE-CUM-SALTNEY

England & Wales · Charity number 1130731

Details

Other names ST. MARK'S, LACHE-CUM-SALTNEY

Status Registered

Legal form Previously excepted

Registered 2009-07-24

Register [View on the Charity Commission register](#)

Contact

Address St. Mark's Church
St. Marks Road
Chester
CH4 8DE

Phone 01244675372

Email church.office@stmarkssaltney.org.uk

Website www.stmarkssaltney.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: We provide a range of projects for the community to access each day of the week. We engage with our local community project and provide a youth worker for the various activities - Sunday Kidz Klub; Parenting Group, Community Youth Clubs, midday groups for older people; lunch club; uniformed groups; drop-in cafe on Mondays, and exercise classes, etc.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cheshire West & Chester
- Flintshire

Finances

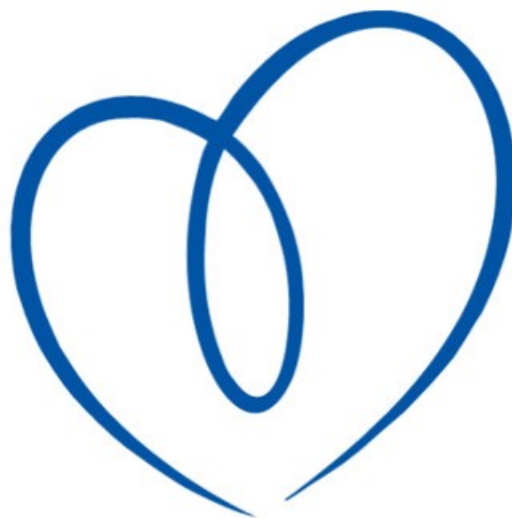
Period end	Income	Expenditure	Assets	Employees
2024-12-31	£293,261	£271,954	-	-
2023-12-31	£248,612	£209,993	-	-
2022-12-31	£192,441	£197,087	-	-
2021-12-31	£243,181	£179,355	-	-
2020-12-31	£148,197	£171,233	-	-

Trustees

Name	Role	Appointed
Rev HENRIETTA JOHNSTON	Chair	2011-08-26
Adam Orr		2025-05-18
Christine Mackay		2025-05-18
David Pitt		2020-10-18
Edward Paul Sperring		2024-04-28
Jack Alex Jackson		2023-05-14
Judy Evans		2020-10-18
Lindsey Anne LLOYD		2025-05-18
Lisa Chesters		2020-10-25
Michael Andrew Jones		2023-05-14
Rev Kathryn Jane Helen Elsmore		2024-06-30
Rev Simon Chesters		2015-04-26
Suzette Jane Crisp		2023-05-14

Accounts

ST MARK'S SALTNEY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024



St Mark's
Lache Saltney

ST MARK'S SALTNEY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Rev'd H Johnston	
	Ms C Mackay	(Appointed 18 May 2025)
	Mr A Orr	(Appointed 18 May 2025)
	Ms L A Lloyd	(Appointed 18 May 2025)
	Rev'd K Elsmore	(Appointed 30 June 2024)
	Mr E Sperring	(Appointed 28 April 2024)
	Mr M A Jones	
	Ms S J Crisp	
	Mr J A Jackson	
	Mr D Pitt	
	Ms J Evans	
	Rev'd S Chesters	
	Ms L Chesters	
Charity registration	England and Wales	1130731
Principal address	St Mark's Church 1 St Mark's Road Saltney Chester CH4 8DE	
Independent examiner	Nicolaus Jenkins FCA SJC Chartered Accountants St John's Chambers Love Street Chester CH1 1QY	

ST MARK'S SALTNEY

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ST MARK'S SALTNEY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The primary objective of the PCC is the proclamation of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. In accordance with the Parochial Church Council (Powers) Measure 1956, it is responsible for working with Revd Hennie Johnston as incumbent to 'promote in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The church's vision is to be a community that loves God and makes His love known. It encourages those in the congregation and community to come as they are, to connect with others, to journey into God's Word, and to do life together, in order to experience life in all its fullness.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Activities

The church's services and worship put faith into practice through prayer and scripture, music and sacrament, while a series of events throughout the year aims to witness to the love of God within the local community. In planning the church's activities, the PCC has been mindful of the Charity Commission's guidance on public benefit, and in particular, the guidance on 'charities for the advancement of religion'.

Achievements and performance

There were two defining projects through which the church's vision and mission were expressed during 2024, alongside a broad range of flourishing ministries:

- The **Debt Advice Centre (DAC)** receives referrals from a wide range of charities and agencies, provides free, confidential advice, and commits to walk alongside clients for as long as they require. The Centre opened 95 new files during 2024, and in October 2024 the PCC signed a 7-year lease on Hawthorn House, a Cheshire West and Chester (CWAC) Council-owned building in the heart of the local community, to act as the future base for this activity.
The DAC remains a ministry of St Mark's but has a separate operating account, which has been incorporated in these statements but a separate detailed statement is attached.
- The **Community Building Project (CBP)** was designed to create a visible hub facing into the local community, and during 2024 was granted planning permission from the Council and listed building consent for the works. Grant applications are ongoing, and the first phase of activity is scheduled for 2025.

Further information on these and other activities is provided in the Vicar's and Churchwardens' reports below.

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Vicar's Report



Last year I left you this verse above from Joshua to hold on to throughout 2024 as a challenge and an encouragement. I suggested that when we are about our Father's business, it is not always easy, and we can find ourselves being attacked by the evil one.

As I look back on 2024 the year that I was meant to have a 3 month sabbatical I can say that personally I felt very under attack. As most of you will know, but not all, I was due to have a sabbatical from after Easter to the end of June when Kathryn was getting ordained Deacon as our new curate. I was exhausted and so looking forward to having some space to read, to go on a retreat at St. Beuno's, walk St. Oswald's Way in Northumberland, and holiday in the South of France and Portugal. Sadly 4 days into my break in the South of France, staying in an apartment kindly offered by a couple at St. Mark's, I heard that Bella my dog had been hit by a car and broken both her back legs! That was the end of my sabbatical – no retreat, no pilgrimage, not much reading, as I nursed her back to health over the next 12 weeks. I certainly needed to be strong and courageous when all around me felt like it was falling apart, and that I was standing on shifting sand rather than solid ground! There was only one way to look and that was forward, and God was gracious, kind, and generous, as was the family of St. Mark's for which I am very appreciative – thank you.

I write this report therefore aware that though my sabbatical was aborted I was not present for some weeks having to give Bella much of my attention. Also, my youngest brother was diagnosed with cancer, and I lost 3 very close friends. I could have felt very discouraged last year, and I did at times, but I did feel God was with me.

I know last year was not easy for a number of people in the family of St. Mark's, and we also lost loved members of the congregation. But I hope these verses may have helped you in the challenging times, and been of some encouragement? As I look back generally in 2024, we as a church received God's blessings and challenges as one would expect when going about our Father's business.



Prayer has to remain our priority at St. Mark's and last year ASK and our Wednesday prayer meeting were and continue to be well attended. Our Prayer Meeting on the third Saturday from 8 am to 12 pm, incorporating a new prophetic prayer group meeting between 11 and 12 noon, started enthusiastically. However, if we really do believe that prayer must be our priority, then as your Vicar, I am saddened that the enthusiasm did not last, and we now only have a few prayer warriors that attend. If you are reading this report, can I ask you to seriously consider whether a) you believe prayer to be what God is asking of us, 'Ask, Seek, Knock, and it will be given to you – how much more will your Father in heaven give good things to those who ask him! (Matt 7. v 7-11) and b) if He is then pray whether the Holy Spirit may be encouraging you to attend this monthly prayer meeting – even just for 30 mins. I would love to resurrect the Prophetic Prayer group again this year. I believe God wants to do a new thing and this is the time!

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Life Groups continue to offer some a place of fellowship, bible study, prayer and outreach. Personally, I believe they are an important part of our DNA at St. Mark's and would love to encourage those of you who are not in one to think about joining one. If you want further information speak to the Revd Liz Mills or myself.



Worship is central to our life, ministry and mission. We continue to have two 9 am services a month, and 10.30 am every Sunday including All Age, Holy Communion and Café Church. Our Thursday 11 am Holy Communion 3 times a month is still appreciated, as is our monthly 7 pm service. Last autumn we used John Mark Comer's book to preach from 'Practicing the Way' looking at being with Jesus, becoming like Him, and doing as he did. I hope and pray this was helpful teaching and want to encourage us to continue to think about what it means to be an apprentice of Jesus as we travel into 2025.

We have been piloting the worship band being in the chancel in 2024, and it has now been decided that they will stay there. Thank you to all who give their time to preaching, leading, interceding and reading in our services; to Andy and all who lead and play in the band, and weekly serve as they lead us into the presence of God in praise and worship, and thanks to Nigel, Christine and Alice on the laptop, and Dave and Ed on the sound-desk – we really do appreciate all that you do to enable our Sunday Worship to be an honouring and fragrant praise to God.



Refresh Breakfast is a meeting we have twice a year where all those who oversee, lead or facilitate a ministry in St. Mark's or reaching out in the community come together for a time of refreshment as we share and pray for one another and the ministries. We have so many that are extending our tent pegs over our community with the love of Jesus for which I am so thankful. I cannot mention them all, but you know who you are who attend Refresh and may you know God's blessing on you and the ministries good and faithful servants.

Debt Advice Centre: I do need to mention this outreach specifically as last year Nigel Speirs negotiated with the local council the agreement to lease Hawthorn House in Hawthorn Road, Lache, with the PCC as trustees. I am thrilled to report that in February 2025 they moved in, and we continue to pray for all those they are helping to be free from the burden of debt and seeing lives transformed – praise God.

Children and Youth Work continue to bless our children and young people. Last year Nikki, our Children and family worker, sadly left after many years having been such a wonderful friend and teacher to many. Under her leadership the baby and toddler group was started and continues to flourish with Emma having stepped up at the end of last year to continue the good work. Unfortunately, at the end of last year we were not in a financial position to advertise for someone to replace Nikki, and I must thank Alice, and her wonderful team who have also stepped up to continue to provide teaching for the children at our Sunday services – thank you all so much. I am praying that we will be able to advertise sometime during 2025.

School Assemblies – last year Nikki and I continued to do assemblies in Lache Primary every other week, and Nikki did the same in Saltney Ferry. Cat continues to look after our young people with excellent teaching, pastoral care and fellowship. So much of her work is unseen but I know the parents and youth really appreciate all that she is doing, so do take time on a Sunday to stop and ask her about her work and thank her! Thank you Cat!!

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Community Building Project. As I look back on 2023 and 2022 reports I see pictures of the Community Building Project and am hesitant to repeat what I have said in each report. I can confirm that last year we did get approval for planning permission from the local council; as well as given a general okay from the Diocese. We have begun to apply for grants and Sarah Griffiths has done a magnificent job on that front. Grant applications take a huge amount of time and energy, and Sarah has worked diligently on our behalf, and continues to do so. Lisa who is overseeing the project has been incredibly patient and diligent as have the rest of the project team for which I am truly thankful. Please continue to pray as we seek God's wisdom and will for this project. Hopefully some work will start in the spring when the pre-school group move out of the hall. Watch this space and PRAY!

Events. Last year an event team was started overseen by Sue Crisp, Christine, Margaret Lavender and Margaret Grice, and they arranged several different excellent events to raise money for the church, Community building project, and to reach out to the local community. Those of you who have attended any of them will know how successful they have been. Can I encourage you to continue to support them by attending, if you are able, those being arranged for 2025. Thank you team.

Love Lache. We were able to host this event again last year, though the lay out was slightly different due to the work the local council had done to improve the playground area. Again, it was much appreciated by the local Lache community. We are hoping to do Love Lache in 2025, but it may look slightly different because of our financial situation at St. Mark's.

I know there will be areas that I have not mentioned in this report, but I believe God is on the move, and it has been wonderful to welcome new members last year into the family of St. Mark's. Are we ready for more of what God has in store for us? I believe the Spring rain is coming to soften the hard winter soil, and God is going to do a new thing – do we not see it?



Lastly some more thank yous. Last year we welcomed Kathryn Elsmore onto the staff team as our new curate and I want to thank all of our wonderful staff team who work hard whether it be clergy roles, administrative, finance, cleaning, children and young people, and so much more that is not on your job description roles! Good and faithful servants.

Thank you to Sue Crisp who joined Dave Pitt last year as Church Warden, and as we said goodbye to Kofi after serving his term. I valued your support, prayer and friendship last year especially with all that went on after Bella's accident and thank you for all that you do behind the scenes and upfront as you fulfil your duties. Thank you for your prayerful hearts and steadfast faith in the challenges and blessings of this role.

Thanks to the Leadership team and PCC for their commitment and support last year as we continue to seek God's vision of extending the site of our tent (Isaiah 54 v 2&3); and also as we listened to God's voice especially with regard to our financial giving.

I want to thank Rose Johnson as our Parish Safeguarding Officer, and Kathryn de Beger who assists her with this role. It is not an easy one in the culture that we find ourselves re safeguarding, especially in the Church of England, so if you are informed by them that you need a DBS or need to do specific safeguarding training please be accommodating and make this training a priority. We want to be a church where everyone feels safe and can come and worship and be part of the church family – but this can only happen if we are all safely trained and equipped. Many thanks.

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Finally, a thank you to the family of St. Mark's. Last year it was lovely to welcome new people, and to baptise new members of the congregation as well. You all bring your different gifts, skills and experience, which God has given to each one of you, and we all should be using them to build the Body of Christ up, and to extend His Kingdom here on earth as it is in Heaven. If you are not already serving God either in Church or on your front lines during the week, why don't you have the courage to ask the Holy Spirit where He might be asking you to serve God with the unique gifts he has given you in 2025.

Having had an excellent week at New Wine Leadership Conference where the theme was 'The Time is Now' – I believe that God is saying those same words to us at St. Mark's. To be honest I am not sure what that might look like but for 2025 I leave you with these verses from Isaiah 43.



Blessings,
Hennie
Vicar

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Churchwardens' Report

To say it's been a tumultuous year at St Mark's would be an understatement, but we remain enthralled at the dedication, tenacity and love St Mark's church family has expressed in both difficult and rewarding times.

Breaking difficult news is never easy, but the front of can-do attitudes and kind-heartedness has truly touched us and been a real support during a difficult period. The church's finances have notably taken up a good amount of our attention, as is right, and we've been so encouraged by the church's encouragement, goodwill and concern, so we thank you, the family of St Mark's, for your patience and faithfulness. We've navigated the rough waters of finance as best as we've been enabled, and thanks must go to Christine, Cathryn and to Sue for their tireless efforts to simplify, articulate and fortify the church's finances. Although we're not yet out of the woods, we noticed the beginnings of change in the numbers and pray that that change will grow and develop under God's leadership and gentle challenging.

We pray, still, for a children's and families' worker to be a possibility. The children aren't just the future church, they're very much the current church as well, and so much of the church's core ministries – it's daily life – depend on the right person being in the role at the right time, which is obviously God's time. We hope that someone can be appointed very soon.

A difficult decision was made that Love Lache would likely not go ahead this year because of the finance situation. We pray with faith that as finances revive something may be possible.

The work of the Debt Advice Centre remains a powerful ministry of the church, and we're delighted that they've been able to relocate to their own premises in Hawthorn House where the work of God in people's lives gets taken literally further into the community of the Lache. Thank you to Nigel and his team for their awesome work in this field.

The Baby & Toddler group continues to thrive, organised by Emma and a remarkable team of volunteers. It's a beautiful thing to be able to see local parents and children welcomed warmly into the church building each week and given a safe space in which to be.

The worship team's position in the chancel has decided to be retained, and so we look forward to the growth of this ministry as the team moves forward into the next church year and everything that holds for them as they continue to daily lead us into the presence of God.

We'd like to thank the wonderful group of family representatives who make up the church's PCC. As we've said, we've had truly difficult times to navigate but these leaders' prayers, discernment and commitment to the church have helped us collectively navigate some difficult times (and sometimes difficult meetings!). If you've not thought about being part of the PCC before or haven't been part of it for some time, we'd lovingly encourage you to pray about it and seek God's guidance on whether He might be leading you to serve. It isn't much or often but the decisions the PCC make are the important ones. Don't rule yourself out!

The staff team are the lifeblood of the church's daily ministries, and we want to wholeheartedly thank and applaud the entire team who perform the hardest work behind the scenes. We could never take your efforts for granted because we reap the rewards of them every week, especially during the last year when worries and concerns have heightened with the changing finances. Special thanks go to the fantastic team of clergy at St Mark's who work so tirelessly in the church, the church's parish and noticeably further afield to further God's kingdom extending in this land. You are a group of people we find it a true pleasure to work with and our prayers and blessings stay with you as you continue to fulfil the mandates God has given you.

As the wardens of St Mark's we want to make particular mention of Hennie, our wonderful vicar, who balances the life of St Mark's with a gruelling workload across Chester and into Cheshire in her additional roles as rural dean and chaplain at the racecourse. We honour you for carrying the vision and values of St Mark's boldly and not always over the easiest terrain, but with the passion and God given resilience that always drives you. We pray for His continued peace and protection over you.

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

From Sue: As Dave has stepped down as Church Warden, I would like to express my appreciation for the way he has encouraged and inspired me in my first year. His quiet, calm demeanour and servant heart has been a huge blessing to me and has been the perfect balance to my pragmatic and 'do it now' approach. I know he has blessed many of you too and will continue to do so in his lesser, but just as important role as part time drummer! Thank you, Dave, for all your hard work. Looking further into 2025 our prayers are that the church's finances continue to recover and in increased measure, particularly so we can appoint a children's and families' worker as soon as possible. With all our love, thanks and prayers,

Sue and Dave
Churchwardens

Church Membership

Membership as per the electoral roll stands at 106 (2023:168).

Financial review

The finance team consists of a treasurer (Christine Mackay) and an assistant treasurer (Cathryn Jones). The team aims to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2024 income was generated internally from giving, church fees and rental of the Church Hall. Included in the accounts is income and expenditure in respect of the Debt Advice Centre. From the Statement of financial activity it can be seen that total income is £293,261 which includes the debt advice centre of £70,834. Total net giving from congregations during the year was £130,911 (2023: £124,735).

Income in relation to church activities in 2024 was £ 17,248 (2023: £13,157).

Total expenditure was £ 271,954 Including Debt Advice Centre of £71,194 (2023: £209,992). The largest single item of expense excluding payroll was the Parish Share which was £61,423 (2023: £58,188).

The budget for 2024 was agreed at the PCC meeting in March 2024.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. 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 charity'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.

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.

Appointment of PCC members is in accordance with the Church Representation Rules. The PCC at St Mark's consists of the vicar, curate (applicable for part of 2024 only), other clergy licensed to the parish, churchwardens, Deanery Synod representatives and members elected by those on the electoral roll. The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including the church's finances and the buildings for which it is responsible. It is supported with respect to the latter by a Fabric Team.

Six scheduled meetings were held in 2024, all in person, and the Annual Parochial Church Meeting (APCM) took place on 28 April. Two additional meetings were held on 17 June and 26 September 2024, the first to consider the lease for Hawthorn House, a Cheshire West and Chester Council-owned building in the parish, and the second to discuss the church's financial position.

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees who served during the year and up to the date of signature of the financial statements were:

Rev'd H Johnston

Ms C Mackay

(Appointed 18 May 2025)

Mr A Orr

(Appointed 18 May 2025)

Ms L A Lloyd

(Appointed 18 May 2025)

Rev'd K Elsmore

(Appointed 30 June 2024)

Mr E Sperring

(Appointed 28 April 2024)

Mr M A Jones

Ms S J Crisp

Mr J A Jackson

Mr D Pitt

Ms J Evans

Rev'd S Chesters

Ms L Chesters

Recruitment and appointment of trustees

The method of recruitment and appointment of trustees is detailed under the heading structure, governance and management.

None of the trustees has any beneficial interest in the charity.

Parochial Church Council's Responsibilities

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

ST MARK'S SALTNEY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Organisational structure

PCC membership as at 31 December 2024:

Vicar	Rev'd Hennie Johnston
Assistant minister	Rev'd Simon Chesters
Associate minister	Rev'd Liz Mills
Wardens	Mrs Sue Crisp Mr David Pitt
Deanery Synod representatives	Mr Mike Jones Mrs Sarah Griffiths
Elected Members	Mrs Liz Chesters Mrs Judy Evans Mrs Pam Harris Mr Jack Jackson Mr Adam Orr Mr Matthew Poynton Mr Edward Sperring
Safeguarding Officer	Mrs Rose Johnson
Secretary	Dr Caroline Robson
Electoral Roll Officers	Mr Mike Jones and Mrs Cathryn Jones
Treasurer	Mrs Christine Mackay
The following members of the congregation served on PCC for part of 2024, but were not in place at year end:	
Curate	Rev'd Kathryn Elsmore (from July 2024)
Elected member	Mrs Jeanette Gilmartin (to APCM, April 2024) Dr Caroline Robson (to APCM, April 2024)

The trustees' report was approved by the Board of Trustees.

Hennie Johnston

Rev'd H Johnston
Vicar

26 January 2026

ST MARK'S SALTNEY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MARK'S SALTNEY

I report to the trustees on my examination of the financial statements of St Mark's Saltney (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity 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 charity'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 charity'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.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 charity 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.

N S Jenkins

Nicolaus Jenkins FCA

SJC Chartered Accountants
St John's Chambers
Love Street
Chester
CH1 1QY
26 January 2026

ST MARK'S SALTNEY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds general	Unrestricted funds Designated	Restricted funds	Endowment funds	Total	Unrestricted funds general As restated	Unrestricted funds Designated	Restricted funds	Endowment funds	Total
	Notes	2024 £	2024 £	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £	2023 £	2023 £
Income from:											
Donations and legacies	3	184,688	-	80,756	-	265,444	125,498	-	79,670	-	205,168
Charitable activities	4	4,684	-	-	-	4,684	5,611	-	-	-	5,611
Other trading activities	5	12,564	-	(43)	-	12,521	11,155	-	114	-	11,269
Investments	6	9,040	-	1,572	-	10,612	5,732	-	832	-	6,564
Total income		<u>210,976</u>	<u>-</u>	<u>82,285</u>	<u>-</u>	<u>293,261</u>	<u>147,996</u>	<u>-</u>	<u>80,616</u>	<u>-</u>	<u>228,612</u>
Expenditure on:											
Raising funds	7	516	-	2,533	-	3,049	-	-	2,490	-	2,490
Charitable activities	8	171,277	-	97,628	-	268,905	171,105	-	36,399	-	207,504
Total expenditure		<u>171,793</u>	<u>-</u>	<u>100,161</u>	<u>-</u>	<u>271,954</u>	<u>171,105</u>	<u>-</u>	<u>38,889</u>	<u>-</u>	<u>209,994</u>
Net gains/(losses) on investments	12	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,406</u>	<u>7,406</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net income/(expenditure)		39,183	-	(17,876)	7,406	28,713	(23,109)	-	41,727	-	18,618
Transfers between funds		(187,244)	(8,550)	195,794	-	-	1,795	-	(1,795)	-	-
Net movement in funds	9	(148,061)	(8,550)	177,918	7,406	28,713	(21,314)	-	39,932	-	18,618
Reconciliation of funds:											

ST MARK'S SALTNEY

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Fund balances at 1 January 2024	256,058	8,550	74,994	17,150	356,752	277,372	8,550	35,062	17,150	338,134
Fund balances at 31 December 2024	107,997	-	252,912	24,556	385,465	256,058	8,550	74,994	17,150	356,752

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST MARK'S SALTNEY

BALANCE SHEET

AS AT 31 DECEMBER 2024

		2024		2023 as restated	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	14		9,134		252,886
Investments	15		24,556		17,150
			<u>33,690</u>		<u>270,036</u>
Current assets					
Debtors	16	4,300		2,884	
Cash at bank and in hand		349,051		217,968	
		<u>353,351</u>		<u>220,852</u>	
Creditors: amounts falling due within one year	18	(1,576)		(134,136)	
		<u></u>		<u></u>	
Net current assets			351,775		86,716
			<u></u>		<u></u>
Total assets less current liabilities			385,465		356,752
			<u><u></u></u>		<u><u></u></u>
The funds of the charity					
Endowment funds	19		24,556		17,150
Restricted income funds	20		252,912		74,994
Unrestricted funds - general	22		107,997		256,058
Unrestricted funds - Designated	21		-		8,550
			<u>385,465</u>		<u>356,752</u>
			<u><u></u></u>		<u><u></u></u>

The financial statements were approved by the trustees on 26 January 2026

Hennie Johnston

Rev'd H Johnston
Vicar

ST MARK'S SALTNEY

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

1 Accounting policies

Charity information

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.

Appointment of PCC members is in accordance with the Church Representation Rules. The PCC at St Mark's consists of the vicar, curate (applicable for part of 2024 only), other clergy licensed to the parish, churchwardens, Deanery Synod representatives and members elected by those on the electoral roll. The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including the church's finances and the buildings for which it is responsible. It is supported with respect to the latter by a Fabric Team.

Six scheduled meetings were held in 2024, all in person, and the Annual Parochial Church Meeting (APCM) took place on 28 April. Two additional meetings were held on 17 June and 26 September 2024, the first to consider the lease for Hawthorn House, a Cheshire West and Chester Council-owned building in the parish, and the second to discuss the church's financial position.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities 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 charity. 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 charity has adequate resources to continue in operational existence for the foreseeable future. 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 and PCC in furtherance of their charitable objectives.

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. Designated funds are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

ST MARK'S SALTNEY

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

1 Accounting policies

(Continued)

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. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.

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

1.4 Income

Income is recognised when the charity 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 charity 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.

Legacies are recognised on receipt or otherwise if the charity 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.

1.5 Expenditure

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.

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.

1.6 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.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not depreciated
Equipment	20% Straight line

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.

1.7 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.

ST MARK'S SALTNEY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.8 Impairment of fixed assets

At each reporting end date, the charity 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).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity 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 charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. 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 unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.11 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 charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST MARK'S SALTNEY

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

2 Critical accounting estimates and judgements

In the application of the charity'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.

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds as restated	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations and gifts	172,148	29,945	202,093	125,498	79,670	205,168
Grants	12,540	50,811	63,351	-	-	-
	<u>184,688</u>	<u>80,756</u>	<u>265,444</u>	<u>125,498</u>	<u>79,670</u>	<u>205,168</u>

4 Income from charitable activities

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Other income		
Weddings and funerals	<u>4,684</u>	<u>5,611</u>

5 Income from other trading activities

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Other income	<u>12,564</u>	<u>(43)</u>	<u>12,521</u>	<u>11,155</u>	<u>114</u>	<u>11,269</u>

ST MARK'S SALTNEY

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

6 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest and dividends	9,040	1,572	10,612	5,732	832	6,564

7 Expenditure on raising funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising and publicity						
Other fundraising costs	516	2,533	3,049	-	2,490	2,490

8 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
Direct costs		
Depreciation and impairment	5,330	-
Charitable activities	231,273	184,007
Church activities	18,557	19,774
Assigned fees - Weddings & Funerals	2,485	3,723
Donations to societies etc	11,260	-
	268,905	207,504
Analysis by fund		
Unrestricted funds - general	171,277	171,105
Restricted funds	97,628	36,399
	268,905	207,504

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,200	150
Depreciation of owned tangible fixed assets	5,330	-

ST MARK'S SALTNEY

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

10 Trustees

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax, water and telephone charges:

Rev'd Hennie Johnston: £4,604 (2023: £3,847).

Rev'd Hana Amner: £nil (2023: £1,905).

11 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
9	6
=====	=====

The above number of employees includes the Debt Advice Centre.

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

12 Gains and losses on investments

	Endowment funds 2024 £	Endowment funds 2023 £
Gains/(losses) arising on:		
Revaluation of investments	7,406	-
	=====	=====

13 Taxation

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

ST MARK'S SALTNEY

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

14 Tangible fixed assets

	Freehold land and buildings	Equipment	Total
	£	£	£
Cost			
At 1 January 2024	249,839	3,047	252,886
Additions	-	11,417	11,417
Disposals	(249,839)	-	(249,839)
At 31 December 2024	-	14,464	14,464
Depreciation and impairment			
Depreciation charged in the year	-	5,330	5,330
At 31 December 2024	-	5,330	5,330
Carrying amount			
At 31 December 2024	-	9,134	9,134
At 31 December 2023	249,839	3,047	252,886

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church 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 assets costing less than £1,000 are not capitalised but written off when incurred.

No cost information is available for the Vicar's house as it is deemed the property of the diocese. The curate's house was sold in March 2024 for the sum of £270,000.

15 Fixed asset investments

	Programme related investments £
Cost or valuation	
At 1 January 2024 & 31 December 2024	17,150
Carrying amount	
At 31 December 2024	17,150
At 31 December 2023	17,150

ST MARK'S SALTNEY

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

16 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	1,698	305
Prepayments and accrued income	2,602	2,579
	<u>4,300</u>	<u>2,884</u>

17 Loans and overdrafts

	2024 £	2023 £
Mortgage	-	127,151
Payable within one year	-	127,151

The above loan related to a mortgage on the freehold property 19 Capeland Close, and was secured on that property. The property was sold, and the mortgage repaid on 22 March 2024.

18 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Mortgage	17	-	127,151
Other creditors		1,576	6,985
		<u>1,576</u>	<u>134,136</u>

19 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the below endowment funds can be used in accordance with the donors stipulations. In this case, the income must be used for training purposes.

	At 1 January 2024 £	Gains and losses £	At 31 December 2024 £
Permanent endowments	<u>17,150</u>	<u>7,406</u>	<u>24,556</u>

ST MARK'S SALTNEY

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

19 Endowment funds

(Continued)

Previous year:	At 1 January 2023	Gains and losses	At 31 December 2023
	£	£	£
Permanent endowments			
	17,150	-	17,150

20 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.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Church Building	22,229	2,257	(17,556)	202,240	209,170
Debt Advice Centre	39,256	70,834	(71,194)	4,846	43,742
Everything Art	1,669	441	(866)	(1,244)	-
Living Room	1,050	-	-	(1,050)	-
Project	563	-	-	(563)	-
Bib	256	-	-	(256)	-
Uga	541	-	-	(541)	-
Fun Day - Love Lache	260	1,500	(2,580)	820	-
Sound system	(4,411)	-	-	4,411	-
Ed Resv	(4,967)	335	(519)	5,151	-
Children & family work	7,642	4,474	(1,676)	(10,440)	-
Org	(2,000)	-	-	2,000	-
Flow	44	83	(241)	114	-
Fmr	248	-	-	(248)	-
Saturday Fellowship	(1,463)	-	(351)	1,814	-
CCC	(4)	-	-	4	-
YGL	14,182	-	(1,540)	(12,642)	-
Youth Work	(101)	1,722	(1,229)	(392)	-
Worship Group	-	639	(2,409)	1,770	-
	74,994	82,285	(100,161)	195,794	252,912

ST MARK'S SALTNEY

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

20 Restricted funds

(Continued)

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Church building	16,216	6,013	-	-	22,229
Debt Advice Centre	15,754	61,703	(36,406)	(1,795)	39,256
Eart	-	1,669	-	-	1,669
Living Room	1,050	-	-	-	1,050
Project	563	-	-	-	563
Bib	256	-	-	-	256
Uga	541	-	-	-	541
FnDy	749	-	(489)	-	260
Sound system	(4,411)	-	-	-	(4,411)
Ed Resv	(3,787)	-	(1,180)	-	(4,967)
Child	299	7,343	-	-	7,642
Org	(2,000)	-	-	-	(2,000)
Flow	44	-	-	-	44
Fmr	248	-	-	-	248
Saturday Fellowship	(750)	-	(713)	-	(1,463)
CCC	(4)	-	-	-	(4)
YGL	10,294	3,888	-	-	14,182
Youth	-	-	(101)	-	(101)
	<u>35,062</u>	<u>80,616</u>	<u>(38,889)</u>	<u>(1,795)</u>	<u>74,994</u>

ST MARK'S SALTNEY

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

21 Unrestricted funds - Designated

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

	At 1 January 2024	Transfers	At 31 December 2024
	£	£	£
Policy Running Reserve	21,900	(21,900)	-
Church building fund	(13,350)	13,350	-
	<u>8,550</u>	<u>(8,550)</u>	<u>-</u>
Previous year:	At 1 January 2023	Transfers	At 31 December 2023
	£	£	£
Policy Running Reserve	21,900	-	21,900
Church building fund	(13,350)	-	(13,350)
	<u>8,550</u>	<u>-</u>	<u>8,550</u>

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds (as restated)	<u>256,058</u>	<u>210,976</u>	<u>(171,793)</u>	<u>(187,244)</u>	<u>107,997</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
		as restated			as restated
	£	£	£	£	£
General funds	<u>277,372</u>	<u>147,996</u>	<u>(171,105)</u>	<u>1,795</u>	<u>256,058</u>

ST MARK'S SALTNEY

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

23 Analysis of net assets between funds

	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024:					
Tangible assets	9,134	-	-	-	9,134
Investments	-	-	-	24,556	24,556
Current assets/(liabilities)	98,863	-	252,912	-	351,775
	<u>107,997</u>	<u>-</u>	<u>252,912</u>	<u>24,556</u>	<u>385,465</u>
	Unrestricted funds general as restated 2023 £	Unrestricted funds Designated 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total as restated 2023 £
At 31 December 2023:					
Tangible assets	252,886	-	-	-	252,886
Investments	-	-	-	17,150	17,150
Current assets/(liabilities)	3,172	8,550	74,994	-	86,716
	<u>256,058</u>	<u>8,550</u>	<u>74,994</u>	<u>17,150</u>	<u>356,752</u>

24 Related party transactions

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

<i>Trustee/family member</i>	<i>£ Description</i>
Rev'd Hennie Johnston	£1,721 incurred expenses

25 Prior year adjustment

During the year, the Trustees identified an error in the prior year financial statements relating to the misposting of a transaction. As a result, total bank and cash balances were overstated by £20,000. The Trustees have corrected this error resulting in a reduction to income and net income/(expenditure) of £20,000 and a reduction to cash at bank and in hand and unrestricted funds of £20,000.

ST MARK'S SALTNEY

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

26 Debt Advice Centre

Accounts for the year to 31 December 2024

	£	£
<u>Income:</u>		
Grants received		58,311
Other donations		4,513
HSF		4,000
Acts		3,059
Interest received		<u>951</u>
		70,834
<u>Expenditure:</u>		
Salaries and pensions	55,209	
Hugg	5,690	
Social media	2,880	
Office costs	2,285	
Training	900	
Client support	1,758	
Acts	1,238	
Hawthorn house	80	
Insurance	472	
HSF	424	
DoW fund	259	
		71,195
Excess expenditure over income		<u><u>(361)</u></u>
Balance held per last years accounts (page 20)		39,256
Corrected by transfer from unrestricted		<u>4,847</u>
Corrected opening balance		44,103
Excess income over expenditure		(361)
Closing balance (note 20)		<u><u>43,742</u></u>

Accounts



Annual Report and Financial Statements

for the year ended 31st December 2023

The Parochial Church Council of the Ecclesiastical Parish of Chester, St
Mark's Lache-cum-Saltney
Registered Charity Number: 1130731

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Annual Report

Aim and Objectives

The Parochial Church Council (PCC) of St Mark's Lache-cum-Saltney presents its Annual Report and Financial Statements for the year ended 31 December 2023.

The primary objective of the PCC is the proclamation of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. In accordance with the Parochial Church Council (Powers) Measure 1956, it is responsible for working with Revd Hennie Johnston as incumbent to 'promote in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The church's vision is to be a community that loves God and makes His love known. It encourages those in the congregation and community to come as they are, to connect with others, to journey into God's Word, and to do life together, in order to experience life in all its fullness.

Activities

The church's services and worship put faith into practice through prayer and scripture, music and sacrament, while a series of events throughout the year aims to witness to the love of God within the local community. In planning the church's activities, the PCC has been mindful of the Charity Commission's guidance on public benefit, and in particular, the guidance on 'charities for the advancement of religion'.

Six focus areas were identified for 2023:

- Prayer and prophecy
- Life Groups;
- Children and youth work;
- Welcome and hospitality;
- Communications;
- The Faith Building Project.

Further information relating to activity in these and other areas is provided in the Vicar and Churchwarden reports which follow.

Vicar's Report



"Rejoice always, pray without
ceasing, give thanks in all
circumstances; for this is the
will of God in Christ Jesus for
you. Do not quench the Spirit.
Do not despise prophecies, but
test everything; hold fast what
is good."

1 Thessalonians 5:16-21 (ESV)

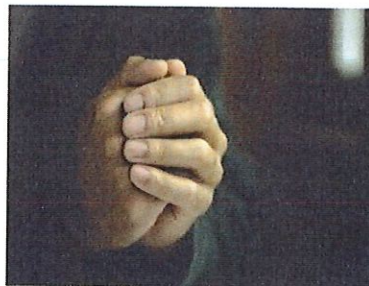
Last year I finished with this verse from 1 Thessalonians 5. v 16-21 and as I look back over 2023, I think we have much to give thanks for. Every year as I sit down and begin to write this annual report, I am blessed with the sight of daffodils beginning to flower as I look out through my study window, a sign that Spring is on the way. What a wet winter we have had, and yet in many countries across the world they pray day after day without ceasing for the gift of rain!

As I write this year we are also in the period of Lent, with Easter being so early, and I am reminded that it was the Holy Spirit that drove Jesus out into the wilderness, the same Holy Spirit that came down upon Him at His baptism, to prepare Him for those 40 days and 40 nights tempted by Satan. We must not quench the Spirit who leads us into all truth, and helps us to walk the way of Jesus, rather than being led astray by the temptations of the world we live in.

'Rejoice always, pray without ceasing, give thanks in all circumstances: for this is the will of God in Christ Jesus for you'.

We know that prayer must be the foundation on which we do all things, for this is the will of God. Last year we did not have a time of 24hr prayer but sometimes God has other ideas, and what we did instead was have a time of prayer on a Saturday from 8 am to 2 pm. Out of this has come a monthly time of prayer on the 3rd Saturday of the month from 8 am to 12 pm, incorporating the new prophetic prayer group meeting between 11 am and 12 noon, and an opportunity for people to come and receive prayer ministry as well.

'Do not despise prophecies, but test everything: hold fast to what is good'



ASK Prayer group on Monday morning, and the Wednesday morning prayer group continue to meet to intercede, and are well attended with people having powerful encounters with God.

Our Parish weekend away last autumn was another time of powerful prayer and worship as we specifically chose to focus on worshipping God in song and prayer rather than having a guest speaker. Jonty and Mirkku were excellent, both experienced in the gifts of prophetic worship, and led us, together with our own wonderful music group in extended times of sung worship and prophetic prayer.

We also had some different workshops which were much appreciated by those who attended. I want to give thanks for the weekend, to all who made it such a memorable event, and pray that we will continue to put into action all that we learnt and experienced from that time at Cloverly.

We rejoice and give thanks in the continuing work of the Debt Advice Centre last year, and extending the site of our tent as they move into Hawthorn House, in the centre of the Lache Estate, later this Spring.

Last year the PCC agreed to sell the curate's house after Hana moved on to Dodleston, and I pray that the sale may have gone through by the time you read this report.

The Faith Building Project continues to need our unceasing prayer, as we slowly move forward with the next phase. I want to thank Nigel and Chris especially for their commitment and patience. At the end of last year Nigel decided to stand down as Project Manager, due to the expansion of the DAC, and I am delighted that Lisa Sawyers has agreed to step into this role for the next phase of the project. She brings much experience, and knows the architect well, so please pray for her and the new team, as they take on the next phase of the project.

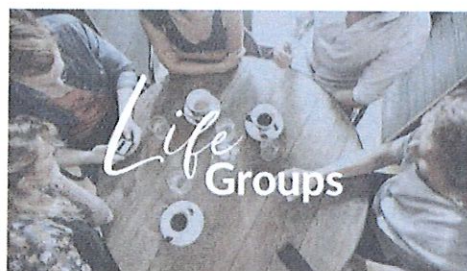


I want to thank God for all the ministries that are going on at St. Mark's both in the Church, Centre, and out in the local community, and do take time to read their reports as well to inform yourselves of God's work in this parish. Thank you to all those who lead and facilitate these ministries as well.

However, I do want to highlight the need for a larger team to help Nikki on Sunday mornings with the Kids club. Very generously last year a donation was offered to support Nikki, for just one year, to facilitate the children's work on Sundays, but this will cease at the beginning of September this year. The reality is that if we do not have others stepping up to help with Sunday kids club, then this may well have to cease too. God said to Joshua as he was about to take up a new role, and lead the Israelites, into a new land (a pretty scary thing to do), *'to be strong and courageous: do not be frightened, because God will be with Him wherever he goes'*. I know stepping into a new ministry, especially perhaps children ministry, can feel overwhelming, but God will honour your

decision, equip you, and be with you. Please pray and see whether God is asking you to join Nikki in this wonderful and important ministry, however scary it may feel!

Last year we held an Alpha Course which was one of the best ever, and I am thrilled to say that it is now an energised Life Group, with others having joined it as well. Liz continues to oversee Life Groups, thank you Liz, but with more people wanting to join we need more people who would be willing to facilitate groups, and more groups ready to welcome new people. Please pray.



Last year we were also able to run Love Lache again, which is so much appreciated by the local Lache Community, again a huge thank you to all who enable it to happen, and last year a big thanks to Maggie and Christine for doing so much behind the scenes. Praise God too that there were no serious incidents – God's protection was over us.

Another exciting thing that happened last year, and part of our extending our tent, was outsourcing our website to a company in London called Gemstone, enabling us now to have a clear and accessible website. Our Facebook page is now updated, and we are now available on Instagram – this is all part of our desire to improve our communications. Another area of church life to give thanks for as Emma Jackson takes on oversight of our Facebook/Instagram.

Our Sunday and Thursday services are being blessed by God, with new people joining us, and Café Church flourishing and easily accessible to those new to Church. Thank you to all who lead (music and services), preach, read/prayers, IT/Sound, welcome and help with refreshments. Each part you play is much appreciated, and seen by your Father in Heaven.

Last year we said goodbye to Hana as she took up the post as part time Rector at Dodleston and Higher Kinnerton, and as School Chaplain at Bishop's High School. We also said good-bye to Karen as my PA, and Christine as Parish Secretary. We welcomed Liz as she was licensed Assistant Minister to St. Mark's by Bishop Mark early last year, and welcomed Cat as our new Youth Worker, and Petra as my new PA in April last year. When people leave and join, team dynamics naturally change, but it has been a joy getting to know Cat and Petra over this past year, and having Liz join the team as well.

Thank you staff team, you are all amazing as you bring to your particular roles the different gifts that God has given you, and to the team as a whole. I have much appreciated your support, wisdom, friendship and much needed prayer during this last year!

I want to thank the Leadership team and PCC for their commitment and support as we work together and discern God's voice, will and way. We have had some big items on our Agendas

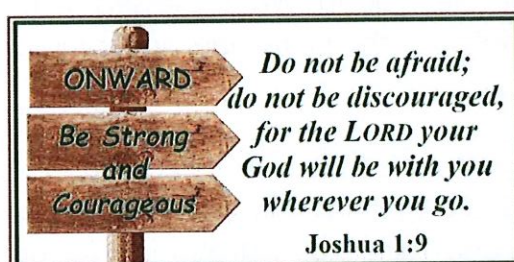
this past year, including our financial situation. Let's continue to pray without ceasing and seek God's wisdom.

Thanks to Dave and Kofi for being our Church Wardens this year, as they have navigated some quite challenging areas of church life both pastorally, spiritually, practically and financially. In all that they have done it has been done with love, grace and prayer. I have appreciated their support, wisdom, prayer and friendship through times of tears, and also laughter. Thank you.

I also want to thank Rose Johnson, our Parish Safeguarding Officer, and Kathryn de Beger, who has stepped up to help assist her. They have been very busy in 2023 with DBSs, encouraging those who need to, to access safeguarding training, and helping me and others with safeguarding issues – not always an easy task – but always exercised with love and grace. Thank you both.

Finally, thank you to all who are part of the family of God at St. Mark's, and who daily serve Him in so many different ways; obediently using the gifts He has given you to build His Kingdom in this parish, and help to continue to extend the site of our heavenly tent across our local community. I know it isn't always easy, and often we forget that when we are about our Father's business, then we will also find ourselves being attacked by the evil one.

I therefore leave you this passage from Joshua to hold on to throughout 2024 as a challenge and an encouragement.



Churchwardens' Report

It's been another exciting year at St Mark's, and one of tangible change as well.

Finance is regularly a source of concern for some, particularly in the current global climate, but, again, we've encountered the grace of God at work throughout the ministry and mission of St Mark's, and we have faith that His goodness will continue to sustain us. We keep praying for the church's finances, which, although not as healthy as we'd prefer them to be, are God's finances, and continue to treat them as such. We thank the whole church family for what you already give, and encourage us all to keep holding our finances before God in prayer, submitting our lives to His will.

The Faith Building Project continues to progress through various legal stages, now spearheaded by Lisa who is tenaciously helping drive this key project forward. Although there's some disappointment with what a slow pace this fundamental part of God's plan for our church has

been until recently, we continue to believe and see afresh His will and power at work in this complex but essential stage in the project.

Following on from our weekend away at Cloverley Hall the church came back to Saltney with a fresh outpouring of worship, reflected in our giving and recent utilising of a high-spec acoustic drum kit, now in its third week of use. This powerful addition to the tools of worship we have is continuing to drive forward the changes at St Mark's: with sound-proofing the drums will solidify the sound and quality of our worship offering each week, and is something we're already continuing to extend our tent with by hosting the New Wine service in March 2024. They'll also make a noticeable difference to the music when we use them at Love Lache this summer!

We'd like to thank the entire staff team at St Mark's who have worked tirelessly for another year to see God's plan unfold in our church and community. Thank you to Nikki, Cat, Maggie, Christine, Kathryn (as Training Ordinand) and Petra for all your dedication this year!

Our thanks go out to the incredible team of clergy we're so blessed to have at St Mark's: Simon, Liz, Wendy and John Stanley, you lead, encourage and inspire so faithfully and we love you for it!

Special thanks, of course, to our wonderful Vicar, Hennie. Thank you for another year of sacrifice and service to St Mark's Church, the communities of Lache and Saltney, and to the wider diocese of Chester in the multitude of roles you fill. We're blessed to have worked alongside you as Wardens this year and to experience the incredible adventure of faith-filled service alongside you.

This has been Kofi's last year out of four serving as a Warden at St Mark's. Kofi goes on to spearhead Love Lache, a position God has truly called him to and which he's already fulfilling with great tenacity, courage and faith. Kofi will also join in supporting Lisa with the building project. Thank you, Kofi, for everything you sacrificed and put into St Mark's over an awesome four terms; you progress to this next chapter with all our support, love and blessings! We look forward to welcoming in a new Churchwarden, in due course.

A final word of gratitude to the congregation of St Mark's who have been confident, courageous, and steadfast in another year of seeing the tent expand! May God's grace meet you in the next year, whatever lies ahead, and His love sustain us all as we run this race together.

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.

Appointment of PCC members is in accordance with the Church Representation Rules. The PCC at St Mark's consists of the vicar, curate (applicable for part only of 2023), other clergy licensed to the parish, churchwardens, Deanery Synod representatives and members elected by those on the Electoral Roll. The PCC is responsible for making decisions on all matters of general concern

and importance to the parish, including the church's finances and the buildings for which it is responsible. It is supported with respect the latter by a Fabric Team.

Six scheduled meetings were held in 2023, all in person, and the Annual Parochial Church Meeting (APCM) took place on 14 May 2023.

Administrative information

PCC membership as at 31 December 2023:

Vicar	Rev'd Hennie Johnston
Assistant minister	Rev'd Simon Chesters
Associate minister	Rev'd Liz Mills
Wardens	Mr Kofi Kyei Mr David Pitt
Deanery Synod representatives	Mr Mike Jones Mrs Sarah Griffiths
Elected Members	Mrs Liz Chesters Mrs Sue Crisp Mrs Judy Evans Mrs Jeanette Gilmartin Mrs Pam Harris Mr Jack Jackson Mr Adam Orr Dr Caroline Robson
Safeguarding Officer	Mrs Rose Johnson
Secretary	Dr Caroline Robson
Electoral Roll Secretary	Mr Mike Jones
Treasurer	Mrs Christine Mackay

The following members of the congregation served on PCC for part of 2023, but were not in place at year end:

Curate	Rev'd Hana Amner (to summer 2023)
Elected member	Mr Gareth Griffiths (to APCM, May 2023)
Co-opted PCC members	Mrs Katie Marshall (to APCM, May 2023) Mrs Kathryn Elsmore (Jun to Dec 2023)



Deanery Synod representatives:

Mrs Kathryn Elsmore (to APCM, May 2023)
Mr Richard de Beger (to APCM, May 2023)
Mrs Karen Fallon (to APCM, May 2023)

Principal Address

St Mark's Church
St Marks Road, Saltney,
Chester, CH4 8DE

Financial Statements

Parochial Church Council's Responsibilities

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

On behalf of the PCC

.....

Rev'd Simon Chesters
(Assistant Minister)

April 2024

Financial Review of the year

The finance team consists of a treasurer (Christine Mackay) and an assistant treasurer (Cathryn Jones). The team aims to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2023 income was generated internally from giving, church fees and rental of the Church Hall. Total net giving from congregations during the year was £124,735 (2022: £114,004).

Income in relation to church activities in 2023 was £13,157 (2022: £10,960).

Expenditure was £209,992 (2022: £197,087). The largest item of expense was the Parish Share which was £58,188 (2022: £51,697).

The budget for 2023 was agreed at the PCC meeting in March 2023.

Accounting Policies

Accounting convention

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards and Statement of Recommended Practice (SORP) 2015.

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, to which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body or 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. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.
- **Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. **Designated funds** are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

Income

Planned giving collections and donations are recognised when received. Tax refunds are recognised on a monthly basis.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The Diocesan Parish Share is accounted for when due.

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

Fixed Assets

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

Disclosures

The PCC is a public benefit entity. The SORP requires various disclosures which are included here.

Trustee benefits

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax and water and telephone charges:

Rev'd Hennie Johnston: £3,847 (2022: £3,630).

Rev'd Hana Amner: £1,905 (2022: £2,750).

In 2023, the total cost to the PCC of these items was £12,952. This includes loan interest.

Transactions with related parties

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

<i>Trustee/family member</i>	<i>£ Description</i>
Rev'd Hennie Johnston	£1,288 incurred expenses
Rev'd Hana Amner	£831.39 incurred expenses

Employee costs and benefits

The SORP requires disclosure of the average number of employees, numbers earning above £60,000, and the split between gross salaries, national insurance, and pension costs.

The number of employees in 2023 was 6. None earned over £60,000. The cost breakdown was as follows:

Description

Total salary costs £70,983 (2022: £44,322).
Includes employer's pension costs and payroll agency costs.

Financial service fees

The SORP requires disclosure of audit or independent examination fees. For 2023, the independent examiner's fee was £150.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church 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 £1,000 so all such expenditure has been written off when incurred.

No cost information is available for the Vicar's house as it is deemed the property of the diocese. The curate's house was sold in March 2024 for the sum of £270,000.

All investments are valued at market value at 31st December 2023.

Reserves Policy

The PCC have agreed on a reserves policy which will be reviewed every six months.

The reserves policy at the end of 2023 was set as follows: Confirmation that the financial resources of the PCC meet present and future needs.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	145,497.75	79,670.30	-	225,168.05	174,217.21
Income from charitable activities	5,611.00	-	-	5,611.00	6,548.00
Other trading activities	11,155.37	114.20	-	11,269.57	9,946.53
Investments	5,732.21	831.83	-	6,564.04	1,730.15
Other income	-	-	-	-	-
Total income	167,996.33	80,616.33	-	248,612.66	192,441.89
Expenditure on:					
Raising funds	-	2,489.58	-	2,489.58	2,050.59
Expenditure on charitable activities	147,874.31	36,131.51	-	184,005.82	156,435.41
Parish share	-	-	-	-	-
Church activities	19,507.20	267.00	-	19,774.20	34,498.23
Outward donations	-	-	-	-	500.00
Assigned fees	3,723.35	-	-	3,723.35	3,603.63
Other expenditure	-	-	-	-	-
Total expenditure	171,104.86	38,888.09	-	209,992.95	197,087.86
Net income / (expenditure) resources before transfer	(3,108.53)	41,728.24	-	38,619.71	(4,645.97)
Transfers					
Gross transfers between funds - in	1,794.87	-	-	1,794.87	2,404.12
Gross transfers between funds - out	-	(1,794.87)	-	(1,794.87)	(2,404.12)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(1,313.66)	39,933.37	-	38,619.71	(4,645.97)
Total funds brought forward	285,921.51	35,061.63	17,149.71	338,132.85	342,778.82
Total funds carried forward	284,607.85	74,995.00	17,149.71	376,752.56	338,132.85

Balance Sheet (Separate funds)

					At 31/12/2023 £	At 31/12/2022 £
	General	Designated	Restricted	Endowment		
Fixed assets						
Tangible Assets	252,886.33	-	-	-	252,886.33	252,886.33
Programme related investments	-	-	-	17,149.71	17,149.71	17,149.71
	252,886.33	-	-	17,149.71	270,036.04	270,036.04
Current assets						
Debtors	2,039.42	-	844.70	-	2,884.12	1,697.97
Cash At Bank And In Hand	150,829.47	8,549.99	78,588.96	-	237,968.42	204,819.70
	152,868.89	8,549.99	79,433.66	-	240,852.54	206,517.67
Liabilities						
Creditors: Amounts Falling Due In One Year	2,546.82	-	4,438.66	-	6,985.48	7,605.52
	2,546.82	-	4,438.66	-	6,985.48	7,605.52
Net current assets less current liabilities	150,322.07	8,549.99	74,995.00	-	233,867.06	198,912.15
Total assets less current liabilities	403,208.40	8,549.99	74,995.00	17,149.71	503,903.10	468,948.19
Liabilities						
Creditors: Amounts falling due after more than one year	127,150.54	-	-	-	127,150.54	130,815.34
	127,150.54	-	-	-	127,150.54	130,815.34
Total net assets less liabilities	276,057.86	8,549.99	74,995.00	17,149.71	376,752.56	338,132.85
Represented by						
Unrestricted						
Unrestricted - General Fund	276,057.86	-	-	-	276,057.86	277,371.52
Designated						
Designated - Policy running reserve	-	21,900.00	-	-	21,900.00	21,900.00
Designated - Church building fund (des)	-	(13,350.01)	-	-	(13,350.01)	(13,350.01)

Restricted

Restricted - Debt Advice Centre	-	-	39,256.03	-	39,256.03	15,753.36
Restricted - Everything Art	-	-	1,669.12	-	1,669.12	-
Restricted - Living Room	-	-	1,050.00	-	1,050.00	1,050.00
Restricted - Projector	-	-	562.50	-	562.50	562.50
Restricted - Uganda trip bursary	-	-	541.12	-	541.12	541.12
Restricted - Love Lache	-	-	259.63	-	259.63	749.21
Restricted - Sound System Fund	-	-	(4,410.87)	-	(4,410.87)	(4,410.87)
Restricted - Organ fund	-	-	(2,000.00)	-	(2,000.00)	(2,000.00)
Restricted - Firm Roots	-	-	247.78	-	247.78	247.78
Restricted - Saturday Fellowship	-	-	(1,462.96)	-	(1,462.96)	(750.06)
Restricted - Child Contact Centre	-	-	(4.25)	-	(4.25)	(4.25)
Restricted - Youth Group Lache	-	-	14,182.33	-	14,182.33	10,293.92
Restricted - Flower fund	-	-	44.34	-	44.34	44.34
Restricted - Education Trust Fund - Revenue	-	-	(4,966.62)	-	(4,966.62)	(3,787.10)
Restricted - Children and Family Outreach	-	-	7,642.10	-	7,642.10	299.27
Restricted - Youth Work Fund - Youth	-	-	(100.97)	-	(100.97)	-
Restricted - Church building fund (res)	-	-	22,229.52	-	22,229.52	16,216.21
Restricted - Bibles fund	-	-	256.20	-	256.20	256.20

Endowment

Endowment - Education Trust Fund - Capital	-	-	-	17,149.71	17,149.71	17,149.71
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Fund Totals	276,057.86	8,549.99	74,995.00	17,149.71	376,752.56	338,132.85
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Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Programme related investments						
A210: Investment - Education Trust Fund	-	-	-	17,149.71	17,149.71	17,149.71
Total	-	-	-	17,149.71	17,149.71	17,149.71
Fixed Asset - Tangible Assets						
A102: Property - 19 Capeland Close	249,839.00	-	-	-	249,839.00	249,839.00
A300: Computer equipment	3,047.33	-	-	-	3,047.33	3,047.33
Total	252,886.33	-	-	-	252,886.33	252,886.33
Current Asset - Cash At Bank And In Hand						
B100: Cash - Lloyds current	(54,833.65)	31,227.59	23,606.06	-	-	-
B105: Cash - CCLA deposit account	104,056.21	-	-	-	104,056.21	104,056.21
B120: Cash - CAF	31,257.23	(22,440.98)	(8,677.06)	-	139.19	9,526.54
B121: Cash - CAF Gold	66,873.95	-	22,124.98	-	88,998.93	89,771.80
B122: CAF - Cash Debt Advice Centre	0.20	-	43,308.74	-	43,308.94	-
B130: Cash - Prepaid cards	3,396.02	(236.62)	(1,815.92)	-	1,343.48	1,343.48
B140: Cash - Paypal account	43.77	-	-	-	43.77	43.77
C100: Cash float - petty cash	5.74	-	-	-	5.74	5.74
C110: Cash float - flowers	-	-	26.46	-	26.46	26.46
C120: Cash float - Cafe	30.00	-	-	-	30.00	30.00
C140: Cash float - Saturday Fellowship	-	-	15.70	-	15.70	15.70
Total	150,829.47	8,549.99	78,588.96	-	237,968.42	204,819.70
Current Asset - Debtors						
D100: Prepayments	2,464.32	-	114.20	-	2,578.52	2,411.88
D200: Gift Aid Receivable	1,182.52	-	730.50	-	1,913.02	(6.49)
D403: Leaders Client Acct	(1,607.42)	-	-	-	(1,607.42)	(1,607.42)
Z05: Accounts Receivable	-	-	-	-	-	900.00
Total	2,039.42	-	844.70	-	2,884.12	1,697.97
Liability - Agency Accounts						
6699: Agency collections	-	-	2,255.76	-	2,255.76	1,850.03
Total	-	-	2,255.76	-	2,255.76	1,850.03

Liability - Creditors: Amounts falling due after more than one year

L501: Mortgage on 19 Capeland Close	127,150.54	-	-	-	127,150.54	130,815.34
Total	127,150.54	-	-	-	127,150.54	130,815.34

Liability - Creditors: Amounts Falling Due In One Year

L100: 2014 Accruals	-	-	-	-	-	3,000.00
Z04: Accounts Payable	2,546.82	-	2,182.90	-	4,729.72	2,755.49
Total	2,546.82	-	2,182.90	-	4,729.72	5,755.49

Net total assets	276,057.86	8,549.99	74,995.00	17,149.71	376,752.56	338,132.85
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Represented by

General (Unrestricted)	276,057.86	-	-	-	276,057.86	277,371.52
Designated - D221-ChBld	-	(13,350.01)	-	-	(13,350.01)	(13,350.01)
Designated - D400-Resv	-	21,900.00	-	-	21,900.00	21,900.00
Restricted - ChBld	-	-	22,229.52	-	22,229.52	16,216.21
Restricted - DAC	-	-	39,256.03	-	39,256.03	15,753.36
Restricted - Eart	-	-	1,669.12	-	1,669.12	-
Restricted - LivingRoom	-	-	1,050.00	-	1,050.00	1,050.00
Restricted - P226-Prj	-	-	562.50	-	562.50	562.50
Restricted - P240-Bib	-	-	256.20	-	256.20	256.20
Restricted - P350-Uga	-	-	541.12	-	541.12	541.12
Restricted - P370-FnDy	-	-	259.63	-	259.63	749.21
Restricted - SoundSystem	-	-	(4,410.87)	-	(4,410.87)	(4,410.87)
Restricted - X200-EdRev	-	-	(4,966.62)	-	(4,966.62)	(3,787.10)
Restricted - X210-Child	-	-	7,642.10	-	7,642.10	299.27
Restricted - X215-Youth	-	-	(100.97)	-	(100.97)	-
Restricted - X222-Org	-	-	(2,000.00)	-	(2,000.00)	(2,000.00)
Restricted - X290-Flow	-	-	44.34	-	44.34	44.34
Restricted - X330-FmR	-	-	247.78	-	247.78	247.78
Restricted - X331-SatF	-	-	(1,462.96)	-	(1,462.96)	(750.06)
Restricted - X340-CCC	-	-	(4.25)	-	(4.25)	(4.25)
Restricted - YGL	-	-	14,182.33	-	14,182.33	10,293.92
Endowment - X300-EdCap	-	-	-	17,149.71	17,149.71	17,149.71
Total	276,057.86	8,549.99	74,995.00	17,149.71	376,752.56	338,132.85



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees	The PCC of the Ecclesiastical Parish of Chester, St Mark's Lache-cum-Saltney		
On accounts for the year ended	31 December 2023	Charity no (if any)	1130731
Set out on pages	1 and 2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: Frank Linford **Date:** 15 April 2024

Name: Frank Linford

Relevant professional qualification(s) or body (if any):

Institute of Internal Auditors (UK and Ireland)

Address:

1 Strawberry Green

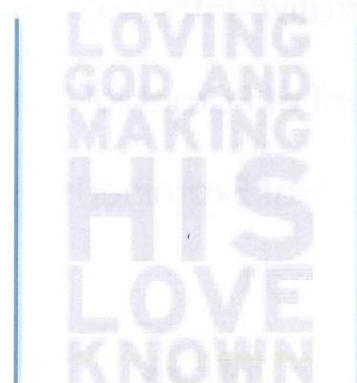
Ellesmere Port

CH66 2TX



Section B	Disclosure
Give here brief details of any items that the examiner wishes to disclose.	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
	None

Accounts



Financial Statements for the year ended 31st December 2022

The Parochial Church Council of the Ecclesiastical Parish of
Chester, St Mark's Lache-cum-Saltney
Registered Charity Number: 1130731

Contents:

Administrative Information

Statement of Parochial Church Council's Responsibilities

Independent Examiner's Report

Annual Report

Accounting Policies

Disclosures

PCC Secretary's Report

Church Warden's Report

Vicar's Report

Statement of Financial Activities

Balance sheet

Analysis of income and expenditure

Administrative Information

In post at 31 December:

Vicar	Rev'd Hennie Johnston
Assistant minister	Rev'd Simon Chesters
Associate minister	Rev'd Liz Mills
Curate	Rev'd Hana Amner
Wardens	Mr Kofi Kyei Mr David Pitt
Deanery Synod representatives	Mr Richard de Beger Mrs Karen Fallon Mrs Kathryn Elsmore Mrs Sarah Griffiths
Elected Members	Mr Gareth Griffiths Mrs Liz Chesters Mrs Judy Evans Dr Caroline Robson Pam Harris Adam Orr Jeanette Gilmartin
Safeguarding Co-Ordinator	Mrs Rose Jonson
Secretary	Mrs Karen Fallon
Electoral Roll Secretary	Mr Mike Jones
Treasurer	Mrs Christine Mackay
Principal Address	St Mark's Church St Marks Road, Saltney, Chester, CH4 8DE

Statement of Parochial Church Council's Responsibilities

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

On behalf of the PCC

.....Rev'd Hennie Johnston
(Vicar)

..... 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name

The Ecclesiastical Parish of Chester, St Marks, Lache-cum-Saltney

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

1130731

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

I 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Frank Linford

Date:

20/03/2023

Name:

Frank Linford

**Relevant professional
qualification(s) or body
(if any):**

Institute of Internal Auditors (UK and Ireland)

Address:

1 Strawberry Green

Ellesmere Port

Cheshire CH66 2TX

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

Annual Report

Background

St Mark's Lache-cum-Saltney Parochial Church Council has the responsibility of co-operating with the Vicar and Curate in promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities of our church building and the site of the former St Matthew's church.

Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules.

During the year the following served as members:

Vicar	Rev'd Hennie Johnston
Assistant minister	Rev'd Simon Chesters
Associate minister	Rev'd Liz Mills
Curate	Rev'd Hana Amner
Wardens	Mr Kofi Kyei Mr David Pitt
Deanery Synod representatives	Mr Richard de Beger Mrs Karen Fallon Mrs Kathryn Elsmore Mrs Sarah Griffiths
Elected Members	Mr Gareth Griffiths Mrs Liz Chesters Mrs Judy Evans Dr Caroline Robson
Safeguarding Co-Ordinator	Mrs Rose Jonson
Secretary	Mrs Karen Fallon
Electoral Roll Secretary	Mr Mike Jones
Treasurer	Mrs Christine Mackay

Accounting Policies

Financial Statements

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards and Statement of Recommended Practice (SORP) 2015.

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, to which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body or 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. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.

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

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. **Designated funds** are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

Income

Planned giving collections and donations are recognised when received. Tax refunds are recognised on a monthly basis.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The Diocesan Parish Share is accounted for when due.

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

Fixed Assets

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

Church Membership

Membership of the electoral roll stands at 165 (2021:152).

Financial Review of the year

The finance team consists of two members, a treasurer (Christine Mackay) and an assistant treasurer (Cathryn Jones). The team aim to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2022 income was generated internally from giving, church fees and rental of the Church Hall. Total net giving from congregations during the year was £114,004

Income in relation to church activities in 2022 was £10,960

Expenditure was £197,087 (2021 £179,355). The largest item of expense was the Parish Share which was £51,697 (2021 £55,154).

During the year £16,750 (2021 £12,280) was set aside within the expenditure for outward giving. These funds are allocated by the Mission Committee and are given in order to bless what God is doing beyond our ministries, but in line with our values and goals. This money has been able to bless a number of projects in 2022.

Disclosures

The PCC is a public benefit entity. The SORP requires various disclosures which are included here.

Trustee benefits

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax and water and telephone charges:

Revd Hennie Johnston £3,630

Revd Hana Helvadjian £2,750

In 2022 the total cost to the PCC of these items was £9954. This includes loan interest.

Transactions with related parties

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

Trustee / family member	£	Description
Revd Hennie Johnston	£ 712	Incurred expenses
Revd Hana Helvadjian	£ 150	Incurred expenses

Employee costs & benefits

The SORP requires disclosure of the average number of employees, numbers earning above £60,000, and the split between gross salaries, national insurance, and pension costs.

The number of employees in 2022 was 5. None earned over £60,000. The cost breakdown was as follows.

Description

Total salary costs	£44322	Includes employer's pension costs And payroll agency costs
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Financial service fees

The SORP requires disclosure of audit or independent examination fees. For 2022 the independent examiner's fee was £150.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church 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 £1,000 so all such expenditure has been written off when incurred.

No cost information is available for the Vicar's house as it is deemed the property of the diocese.

The curate's house was purchased in 1987 and has been recognised at its recent valuation of £250,000.

All investments are valued at market value at 31st December 2022.

Reserves Policy

The PCC have agreed on a reserves policy which will be reviewed every six months.

The reserves policy at the end of 2022 was set as follows:

Confirmation that the financial resources of the PCC meet present and future needs.

PCC Secretary's Report for the year 2022

The aim and purpose of St. Mark's Parochial Church Council (PCC) is to support the incumbent, Reverend Hennie Johnston, and the Leadership Team to fulfil the purpose and vision of our church. The PCC members are the trustees of the St Mark's Church which is also a registered charity, which includes being legally responsible for finances, maintaining the fabric of the building, health and safety and the safeguarding of children and vulnerable adults.

The PCC meets six times a year, usually bi-monthly. The Leadership Team usually meets on the alternate months. The smaller Standing Committee only meets when there is urgent business and did not need to meet formally in 2022. However, the clergy and church wardens do meet on a monthly basis to discuss all aspects of church life.

PCC Business

As part of every PCC meeting a member leads devotions and some time is spent in prayer.

We hear feedback from Leadership Team and Staff meetings; review the finances for the year to date compared to the budget and receive reports from the various committees and groups who are accountable to PCC including Deanery Synod, Life Beyond the Parish and the Fabric Team. Any other matters which require discussion and decision are considered and all church ministries are given the opportunity to feed back about their achievements and challenges.

Annual reports were received in 2021 on the Fabric of the building, Health & Safety, Life Beyond the Parish and Safeguarding. The Safeguarding Policy and Health & Safety Policy, including Fire risk assessment, and their associated documents were reviewed.

Regular agenda items have included: the Faith Building Project, inclusion and disability access, the new sound system, commissioning Gemstone to update and maintain the church website, eco church and the debt advice centre. Other items have included updating Vision and Values statement, Care Connect Team, starting a warm hub and applying for funding needed to meet the associated costs, partnering with Acts435, making a gift of old hymn boards to a member of our flower team as a thank you for her commitment to St Mark's despite not being a church member, arrangements for Love Lache and monitoring gas and electricity usage, particularly in light of recent price increases.

In October PCC members and Leadership Team spent an afternoon focussing on what it would look like to put the updated Vision and Values of St Mark's into practice.

Welcomes and Goodbyes

At the APCM in May 2022, Nigel Speirs stood down as Church Warden after 4 years to enable him to focus on leading the Faith Build Project. Kofi Kyei was re-elected as Church Warden and Dave Pitt, stood down from PCC and was elected as Church Warden for the first time. Along with Dave, Margaret Lavender and Lauren Myers also stood down from PCC. Caroline Robson kindly agreed to stand again and was re-elected for one year. Pam Harris, Adam Orr were elected to PCC, as was Jeanette Harrison, having been co-opted since the previous APCM. The co-opted post of Young People's representative on PCC remained vacant as there were no young people eligible to stand.

Since the last APCM Kate Marshall was co-opted to PCC and Sarah Griffiths co-opted to Deanery Synod.

Karen Fallon, PCC Secretary

Churchwardens' Report 2022

It feels as though 2022 was the end of the beginning of a move of God at St Mark's. As the world continues to emerge from the shadows of the pandemic, trying to find its way through wars and financial woes, God has been working in our little church on the edge of Chester. Quite honestly, we're seeing this rise to the surface on an almost weekly basis, either behind the scenes or through the journey of St Mark's into 2023.

First, some numbers: we started off the year with an average of 53 people attending services each Sunday. We now have an average of 88 per Sunday, which is hugely encouraging!

Throughout the year our hard-working fabric team have been steadily handling the maintenance of the church building and its surroundings, and we're both very grateful to them for their time and dedication.

It's also been great to engage more often with the Eco Church team and getting to hear about plans to bring St Mark's more in line with a wider move of sustainability and environmental awareness across the Church of England. So we thank them for spearheading this important work at St Mark's and helping to prepare our church for the future.

The team at St Mark's have been engaging actively our parish through several regular events – the debt advice centre, youth club and baby & toddler group to name but a few, and all are well-attended and hugely valued by those who come.

The item that everyone seems to earnestly come back to is the Faith Building Project and the dramatic refurbishment of our building that it will entail. To some it might seem that this project has been over the horizon for a long time (which it has!). The FBP team have been working very hard behind the scenes to bring the project to fruition: we've had heard from meetings with the architects which have now begun to incorporate much more detail into the project, and even caught a glimpse of what the church building will look like on completion, which was hugely encouraging! The leadership team is very much looking forward to "spades in the ground" by the end of 2023.

We need to recognise that the FBP is now something of a foundation of work that God has been gently nudging us into over the last season. Combine the impact of the building project with our new sound desk, an acoustic drum kit which we have faith to get fully established and sound-proofed; new audio and video equipment to not only complement the sound desk but to unlock its full potential with recording and live-streaming services. We're also on the cusp of having a new website which we have now appointed a team to build and manage for us.

We've also tried to step up the wardens' duty towards clergy wellbeing this year. This is something that the wider Church of England has wanted to enhance recently, and it's an area we see a need in at St Mark's. We have a vicar and a curate who are enormously busy throughout the year! We've made space at our regular churchwarden meetings with Hennie and Hana to help make sure they're fully supported. An outcome of these meetings was taking Karen on as Hennie's new PA; another was helping Hana and Warren move house last year. We want to make sure that our support of our wonderful leaders goes beyond sitting down and hearing of the challenges they face, so that we're making an active difference in supporting them.

We're going to see a couple of changes to the staff team at St Mark's as Hana follows God's leadership to a new position as a vicar. She will leave for pastures new with all our love and gratitude for how much she has invested and poured into our parish during her time here, and we continue to pray for her and support her and Warren as they begin this transition.

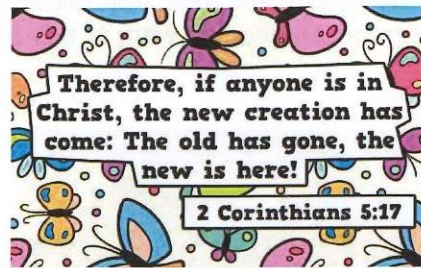
As one team member prepares to leave, two arrive: it's been fantastic to have Liz Mills become officially licensed to join the team of clergy at St Mark's a short while ago, jumping in straight into the deep end by co-ordinating the life groups! We're also very excited to welcome a new youth and outreach worker to the church very soon!

To top all of this off, we've also been noticing a rise in people coming to church: we started off the year seeing an average attendance of 53 people per Sunday, but we now have a new average of 88 people coming to church on a Sunday morning!

All of God's favour and blessing on our finances and ability to meaningfully invest in worship, community and evangelism; everything He's been doing on practical and spiritual levels at St Mark's in the last year points to a wave of His love for our parish already manifesting itself. Let's not forget the vision of the floor of the church laden with fruit and blessing, ripe and ready for harvest – ready to be picked up by us, the church family. Let's remind ourselves that God has been working behind the scenes at our church since Hennie received the prophetic word of extending our tent. Let's run together carrying the blessings God has given us into 2023 and everything He has in store for the life of our church, and for the people of Lache and Saltney.

Kofi and Dave

Vicar's Report for the year 2022



Last year, as I started writing this report, it was pouring with rain, but today the sun is shining and a few daffodils, in my garden, are dancing in the wind. I am not a winter person, so my spirit is lifted when I see the first signs of daffodils and crocuses beginning to flower, and the days begin to lengthen. Spring is on the horizon.

I used the above scripture last year, and want to begin with it again this year, though will finish with another. I said last year *'we need to believe and trust that God is going to do a new thing in this coming year at St. Mark's'*, and I said this as we began to come out of the pandemic. And I believe He is doing a new thing at St. Mark's. To be honest I cannot really articulate what, but then God reminds me that, *'the wind will blow where it chooses, and you hear the sound of it, but you do not know where it comes from or where it goes. So it is with everyone who is born of the Spirit'* (John 3. v 8). I want to give thanks to all who have kept their faith, trusted God, and believed that He has called us to 'Enlarge the site of our tent' in all that we do, not holding back, but lengthening our cords and strengthening our stakes through prayer, worship, discipleship, mission, ministry, welcome and hospitality.

I am not saying last year was not challenging for us all at times, both as a family of God, and as individual followers of Jesus, it was, and at the beginning of last year it was the most challenging for me in the whole of my ordained ministry! However, I have a sense, and I may be wrong, that God appears to be blessing our steadfastness in our holding on to Him both in the good and the not so good times! In this past year we have seen God at work bringing new things into life, and breathing life into already established ministries. In this shortish report I cannot mention them all but a few stand out for me.

The Babies and Toddler Group which Nikki started on a Wednesday morning has brought many new families into St. Mark's, and is a wonderful safe place to signpost new baptism families too.

The Debt Advice Centre last year continued to reach out and help many people who found themselves in debt for so many different reasons, and obviously with the cost of living crisis, it continues to be an important ministry. We are receiving so many referrals that we are now seeking further administrative support.

In the autumn of last year we re-launched our Life Groups, overseen by Liz Mills, and new groups have started, which is very encouraging. If you are not in a group and feel that you are now in a place where you would like to try one, do get in touch with Liz. They are places where people can come as they are; connect with others, journey into God's word and do life together. It is also the primary place that pastoral care for one another takes place.

Saturday Fellowship was obviously hit hard by the pandemic, as were most of our ministries and outreach, but nearing the end of last year it really felt new life had been breathed into it. On a number of occasions when Hana and myself dropped in, it was so exciting seeing so many people serving in different ways outside and inside the church, having true fellowship together, and praying for the local community.

The Faith Building Project took on momentum last year following the pandemic, and we have now finished Phase 2 which is very exciting. The architects have been amazing and really listened to our needs, and

heard our vision of extending our tent so we can share the love and hospitality of Jesus with others, and have come up with some exciting and do-able plans. Next step will be applying for planning permission and Diocesan approval which the architects are proceeding with. If this project is on your heart, do keep praying.



It was going to take time to re-establish our Sunday and weekday patterns of worship, but God is certainly doing a new thing with our Café Church, which we started last year on the third Sunday of the month, and it seems to be a safe place for non-church goers to come to and taste that the Lord is good. The Holy Spirit is definitely blowing in new people!

Last year it became very apparent for the need to employ a new part-time Youth Minister with some of our children moving up into secondary school, and I pray that by the time you read this report we may have already appointed someone. Hana continued last year to facilitate a safe place for some of our youth who do not feel comfortable in coming to church, and I know God has really blessed this group as well.

Last year we were also able to restart Love Lache, which the local community really appreciated. I didn't know what to expect having had to postpone it for two years, but we fed over 400 people with hog-roast, and the atmosphere was one of great joy and celebration. This is such a special event where, as the family of God, we can share the love and generosity of Jesus with all who want to come and take part.

So, looking back at last year I believe we had the courage to let go of things past, and in doing so, have seen new things bear fruit. Many other good things happened last year, so apologies if I have not mentioned the ministry or project that you oversee or facilitate; but I appreciate all that you do in serving God, the family of St. Mark's, the local community, and out on your frontlines. Thank you!

David Pitt had a picture just after Harvest last year of the floor of St. Mark's being covered with good fruit, and the need to pick the fruit up and take out to share with others, rather than leaving it on the floor for it to go bad. We had some amazingly powerful services over the Christmas period where I am sure seeds were sown, so let's pray that fruit may come from these seeds, and where we see the fruit we will be obedient to God and stretch out our own hearts to reach those who are beginning to seek, explore, and taste the good news of Jesus Christ.

As always, I want to thank the Leadership team and PCC for their commitment and support as we work together and discern God's voice, will and way, whether it be vision, finance, policies, worship, and the other things that arrive on our Agendas each month.

Thank you Kofi and Dave for agreeing to take on the role of Church Wardens, and all the responsibilities that that brings. I know there were some challenging times last year, but I have so much appreciated your wisdom, prayer, discernment and friendship. God has led and guided us – thank you Lord.

Thank you to the wonderful staff team Hana, Nikki, Maggie, Christine, Simon, Wendy, and we welcomed Karen as my new PA, Liz Mills and Kathryn Elsmore on to the team last year. Thank you for the different gifts that you bring to your particular roles, and to the team as a whole, and again I have appreciated your support, wisdom and friendship; as well as grace and forgiveness when I have needed it!!

Finally, thanks to each one of you faithful servants who make up the Body of Christ here at St. Mark's, as you obediently use the gifts that God has given you to build His Kingdom here in this community, parish, city, and on your frontlines. I don't know what this year will bring but I want to finish with the verses from 1 Thessalonians which I shared with you on Vision Sunday a few weeks ago.



"Rejoice always, pray without
ceasing, give thanks in all
circumstances; for this is the
will of God in Christ Jesus for
you. Do not quench the Spirit.
Do not despise prophecies, but
test everything; hold fast what
is good."



1 Thessalonians 5:16-21 (ESV)

1st Thessalonians 5:16-21

May the grace of our Lord Jesus Christ be with you.

Hennie
Vicar

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	126,825	46,113	—	172,939	232,195
Income from charitable activities	17,772	—	—	17,772	10,250
Investments	1,730	—	—	1,730	735
Total income	146,328	46,113	—	192,441	243,181
Expenditure on:					
Expenditure on charitable activities	11,341	4,348	—	15,690	5,212
Parish share	51,697	—	—	51,697	55,154
Church activities	72,412	38,013	—	110,426	105,017
Outward donations	500	—	—	500	—
Assigned fees	3,603	—	—	3,603	1,691
Other expenditure	15,170	—	—	15,170	12,280
Total expenditure	154,725	42,362	—	197,087	179,355
Net income / (expenditure) resources before transfer	(8,397)	3,751	—	(4,645)	63,825
Transfers					
Gross transfers between funds - in	729	1,675	—	2,404	28,137
Gross transfers between funds - out	(1,675)	(729)	—	(2,404)	(28,137)
Other recognised gains / losses					
Net movement in funds	(9,343)	4,697	—	(4,645)	63,825
Total funds brought forward	295,264	30,364	17,149	342,778	278,952
Total funds carried forward	285,921	35,061	17,149	338,132	342,778
Represented by					
Unrestricted					
General fund	277,371	—	—	277,371	286,714
Designated					
Church building fund (des)	(13,350)	—	—	(13,350)	(13,350)
Policy running reserve	21,900	—	—	21,900	21,900
Restricted					
Bibles fund	—	256	—	256	256
Child Contact Centre	—	(4)	—	(4)	(4)
Children and Family Outreach	—	299	—	299	299
Church building fund (res)	—	16,216	—	16,216	14,623
Debt Advice Centre	—	15,753	—	15,753	7,430
Education Trust Fund - Revenue	—	(3,787)	—	(3,787)	(3,383)
Firm Roots	—	247	—	247	247
Flower fund	—	44	—	44	(10)
Living Room	—	1,050	—	1,050	1,050
Love Lache	—	749	—	749	(100)
Organ fund	—	(2,000)	—	(2,000)	(2,000)
Projector	—	562	—	562	562
Saturday Fellowship	—	(750)	—	(750)	(426)
Sound System Fund	—	(4,410)	—	(4,410)	9,849
Uganda trip bursary	—	541	—	541	541
Youth Group Lache	—	10,293	—	10,293	1,428
Endowment					
Education Trust Fund - Capital	—	—	17,149	17,149	17,149

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Tangible assets	252,886	252,886
Investments	17,149	17,149
	270,036	270,036
Current assets		
Debtors	1,697	4,303
Cash at bank and in hand	204,819	204,363
	206,517	208,667
Liabilities		
Creditors: Amounts falling due in one year	7,605	1,444
	7,605	1,444
Net current assets less current liabilities	198,912	207,222
Total assets less current liabilities	468,948	477,258
Liabilities		
Creditors: Amounts falling due after more than one year	130,815	134,480
	130,815	134,480
Total net assets less liabilities	338,132	342,778
Represented by		
Unrestricted		
General fund	277,371	286,714
Designated		
Parish weekend support (des)	—	—
Policy running reserve	21,900	21,900
St Matthews sale reserve	—	—
Property/loans (uncertain value)	—	—
Church building fund (des)	(13,350)	(13,350)
Lectern fund	—	—
Restricted		
Debt Advice Centre	15,753	7,430
Firm Roots	247	247
Saturday Fellowship	(750)	(426)
Child Contact Centre	(4)	(4)
Youth Group Lache	10,293	1,428
Baptistry fund	—	—
Remembrance Wreaths	—	—
Flower fund	44	(10)
Education Trust Fund - Revenue	(3,787)	(3,383)
Communications Fund	—	—
Children and Family Outreach	299	299
Living Room	1,050	1,050
Youth Work Fund - Youth	—	—
Church building fund (res)	16,216	14,623
Bibles fund	256	256
Drama training	—	—
PuppetTree	—	—
Parish Weekend support (res)	—	—
Projector	562	562
St Mellitus training	—	—
Uganda trip bursary	541	541
Cafe chairs	—	—
Love Lache	749	(100)
Sound System Fund	(4,410)	9,849
Organ fund	(2,000)	(2,000)
Endowment		
Education Trust Fund - Capital	17,149	17,149
Funds of the church	338,132	342,778

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Programme related investments						
Investment - Education Trust Fund -	—	—	—	17,149	17,149	17,149
Totals	—	—	—	17,149	17,149	17,149
Fixed assets - Tangible assets						
Property - 19 Capeland Close -	249,839	—	—	—	249,839	249,839
Computer equipment -	3,047	—	—	—	3,047	3,047
Totals	252,886	—	—	—	252,886	252,886
Current assets - Cash at bank and in hand						
Cash - Lloyds current -	(54,833)	31,227	23,606	—	—	—
Cash - CCLA deposit account -	104,056	—	—	—	104,056	104,056
Cash - CAF -	32,087	(22,372)	(120)	—	9,594	22,860
Cash - CAF -	—	(68)	—	—	(68)	(68)
Cash - CAF Gold -	75,302	—	14,469	—	89,771	75,848
Cash - Prepaid cards -	3,396	(236)	(1,815)	—	1,343	1,545
Cash - Paypal account -	43	—	—	—	43	43
Cash float - petty cash -	5	—	—	—	5	5
Cash float - flowers -	—	—	26	—	26	26
Cash float - Cafe -	30	—	—	—	30	30
Cash float - Saturday Fellowship -	—	—	15	—	15	15
Totals	160,088	8,549	36,181	—	204,819	204,363
Current assets - Debtors						
Prepayments -	2,411	—	—	—	2,411	2,292
Gift Aid Receivable -	(736)	—	730	—	(6)	3,618
Leaders Client Acct -	(1,607)	—	—	—	(1,607)	(1,607)
Accounts Receivable -	900	—	—	—	900	—
Totals	967	—	730	—	1,697	4,303
Liabilities - Agency accounts						
Agency collections -	—	—	1,850	—	1,850	186
Totals	—	—	1,850	—	1,850	186
Liabilities - Creditors: Amounts falling due after more than one year						
Mortgage on 19 Capeland Close -	130,815	—	—	—	130,815	134,480
Totals	130,815	—	—	—	130,815	134,480
Liabilities - Creditors: Amounts falling due in one year						
2014 Accruals -	3,000	—	—	—	3,000	984
Accounts Payable -	2,755	—	—	—	2,755	273
Totals	5,755	—	—	—	5,755	1,258
Grand total	277,371	8,549	35,061	17,149	338,132	342,778

Analysis of income and expenditure

INCOME AND ENDOWMENTS

Donations and legacies

100010 - Giving under Gift Aid	81,881	—	10,100	—	91,981	101,758
100020 - Giving not Gift Aided	21,408	—	613	—	22,022	38,934
100030 - Tax recoverable on giving	21,817	—	—	—	21,817	27,877
100050 - Grant income	1,717	—	35,400	—	37,117	63,625
Total	126,825	—	46,113	—	172,939	232,195

Income from charitable activities

100070 - Church Hall Rental Income	9,946	—	—	—	9,946	6,264
100090 - Wedding / Funeral Fee	6,548	—	—	—	6,548	3,408
Income						
100120 - Resale of books	—	—	—	—	—	(96)
100150 - Cafe Income	724	—	—	—	724	515
100160 - Toddler group entry charges	553	—	—	—	553	158
Total	17,772	—	—	—	17,772	10,250

Investments

110100 - Interest & Investment Income	1,730	—	—	—	1,730	735
Total	1,730	—	—	—	1,730	735
INCOME TOTAL	146,328	—	46,113	—	192,441	243,181

EXPENDITURE

Expenditure on charitable activities

500341 - Debt advice centre	11,341	—	4,348	—	15,690	5,212
Total	11,341	—	4,348	—	15,690	5,212

Expenditure on charitable activities - Parish share

500220 - Parish Share	51,697	—	—	—	51,697	55,154
Total	51,697	—	—	—	51,697	55,154

Expenditure on charitable activities - Church activities

500230 - Expenses Vicar	1,312	—	—	—	1,312	795
500231 - Expenses Curate	104	—	—	—	104	942
500232 - Expenses Pioneer Curate	745	—	—	—	745	2,657
500234 - Theatre	—	—	—	—	—	0
500235 - Staff team expenses	226	—	—	—	226	80
500240 - Vicarage/Curate's House	11,695	—	—	—	11,695	16,718
500242 - Mortgage interest	6,324	—	—	—	6,324	5,584
500250 - Salaries	23,810	—	10,558	—	34,368	36,399
500280 - Church Maintenance	6,463	—	—	—	6,463	7,774
500281 - Insurance	2,864	—	386	—	3,250	3,231
500290 - Worship Service Expenses	1,222	—	—	—	1,222	333
500295 - Worship - Music Expenses	1,760	—	—	—	1,760	1,299
500296 - Worship - Flowers	229	—	55	—	285	220
500300 - SMKK	216	—	—	—	216	255
500305 - Children and Family outreac	777	—	—	—	777	448

500310 - Youth Groups	226	—	634	—	860	154
500330 - Church Admin	7,554	—	(150)	—	7,404	5,441
500335 - Hospitality	713	—	—	—	713	522
500340 -	1,530	—	—	—	1,530	122
Evangelism/Mission/Outreach						
500360 - Messy Church	58	—	—	—	58	(20)
500370 - Gas	(861)	—	—	—	(861)	3,086
500380 - Electricity	3,233	—	—	—	3,233	988
500390 - Water	789	—	—	—	789	9
500399 - Church Plant	—	—	—	—	—	14
500400 - Communication	—	—	—	—	—	262
500420 - Vicar's Retreat	300	—	—	—	300	300
500430 - IT	576	—	—	—	576	2,351
500440 - Sound	—	—	14,260	—	14,260	3,565
500451 - Saturday Fellowship	—	—	323	—	323	70
500470 - Cafe expenditure	263	—	—	—	263	192
500500 - Munchkins	36	—	—	—	36	—
500540 - Financial Charges	87	—	—	—	87	258
500545 - Accounting costs	150	—	—	—	150	—
500600 - Education	—	—	554	—	554	2,737
500700 - Event costs	—	—	—	—	—	100
600020 - Building project	—	—	9,341	—	9,341	8,121
600040 - Love Lache	—	—	2,050	—	2,050	—
Total	72,412	—	38,013	—	110,426	105,017

Expenditure on charitable activities - Outward donations

500410 - Hardship Fund	500	—	—	—	500	—
Total	500	—	—	—	500	—

Expenditure on charitable activities - Assigned fees

500510 - Wedding / Funeral Fees	3,603	—	—	—	3,603	1,691
Total	3,603	—	—	—	3,603	1,691

Other expenditure

500236 - Gifts	115	—	—	—	115	—
500237 - LBP	15,055	—	—	—	15,055	12,280
Total	15,170	—	—	—	15,170	12,280
EXPENDITURE TOTAL	154,725	—	42,362	—	197,087	179,355
GRAND TOTAL	(8,397)	—	3,751	—	(4,645)	63,825

Accounts



LOVING
GOD AND
MAKING
HIS
LOVE
KNOWN

**Financial Statements for the year ended
31st December 2021**

The Parochial Church Council of the Ecclesiastical Parish of Chester,
St. Mark's Lache-cum-Saltney
Registered Charity number: 1130731

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Administrative Information

Trustees in post at 31 December:

Staff ministry team

Revd Hennie Johnston
Revd Simon Chesters
Revd Anina Thomas
Revd Hana Helvadjian

Churchwardens

Mr Kofi Kyei
Mr Nigel Speirs

Deanery synod representatives

Mr Richard de Beger
Mrs Kathryn Elsmore

Elected Members

Mrs Lauren Myers
Dr Caroline Robson
Cathryn Jones
Mrs Judy Evans
Mrs Margaret Lavender
Mrs Liz Chesters
Mrs Jeanette Gilmartin
Mrs Karen Fallon
Mr Gareth Griffiths
Mr David Pitt

Safeguarding Co-Ordinator

Mrs Rose Johnson

Treasurer

Mrs Christine Mackay

Principal Address

St Mark's Church
St Marks Road, Saltney,
Chester, CH4 8DE

Statement of Parochial Church Council's Responsibilities

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

On behalf of the PCC

.....Rev'd Hennie Johnston
(Vicar)

..... 2021

Annual Report

Background

St Mark's Lache-cum-Saltney Parochial Church Council has the responsibility of co-operating with the Vicar and Curate in promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities of our church building.

Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules.

During the year the following served as members:

Vicar	Revd Hennie Johnston
Curates	Revd Anina Thomas Revd Hana Helvadjan
Assistant minister	Revd Simon Chesters
Churchwardens	Mr Kofi Kyei Mr Nigel Speirs
Deanery synod representatives	Mr Richard de Beger Mrs Kathryn Elsmore
Elected Members	Mrs Margaret Lavender Mrs Liz Chesters Mrs Judy Evans Mrs Lauren Myers Mrs Cathryn Jones Dr Caroline Robson Mrs Jeanette Gilmartin Mrs Karen Fallon Mr Gareth Griffiths Mr David Pitt
Safeguarding Co-Ordinator	Mrs Rose Johnson
Treasurer	Mrs Christine Mackay
Electoral Roll Secretary	Mr Mike Jones

Church Membership

Membership of the electoral roll stands at 152 (2020: 173).

Financial Review of the year

The finance team consists of a treasurer (Christine Mackay) and 2 other helpers (Cathryn Jones and Margaret Lavender). The team aim to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2021 income was generated internally from giving, church fees and rental of the Church Hall. Total net giving from congregations during the year was £140,692 (2020 £116,164)

Income in relation to church activities in 2021 was £10,250 (2020 £64742).

Expenditure was £179355 (2020 £171,233). The largest item of was Parish Share at £55,154 (2020 £54743)

During the year £12,280 (2020 £12,152) from within the expenditure was applied for outward giving. These funds are allocated by the "Life Beyond The Parish" team and are given in order to bless what God is doing beyond our ministries, but in line with our values and goals. This money has been able to bless a number of projects in 2021.

The budget for 2022 was set by PCC and agreed at the March 2022 meeting.

Accounting Policies

Financial Statements

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards and Statement of Recommended Practice (SORP, FRS102).

The financial statements include all transactions, assets and liabilities, to which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body or 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. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.

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

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. **Designated funds** are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

Income

Planned giving collections and donations are recognised when received. Tax refunds are applied monthly.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The Diocesan Parish Share is accounted for when due.

Fixed Assets

Consecrated and benefice 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 church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church 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.

Investments are valued at market value at 31st December 2021.

Reserves Policy

The PCC have agreed on a reserves policy which was set as follows:

'Confirmation that the financial resources of the PCC meet present and future needs'.

Disclosures

The PCC is a public benefit entity. The SORP requires various disclosures which are included here.

Trustee benefits

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax and water charges:

Revd Hennie Johnston

Revd Anina Thomas

Revd Hana Helvadjian

In 2021 the total cost to the PCC of these items was £26,696. This includes loan interest and the rent of 12, Linsfield

Transactions with related parties

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

Trustee / family member	£	Description
Revd Anina Thomas	£795	Incurred expenses
Revd Hennie Johnston	£942	Incurred expenses
Revd Hana Helvadjian	£657	Incurred expenses

Employee costs & benefits

The SORP requires disclosure of the average number of employees, numbers earning above £60,000, and the split between gross salaries, national insurance, and pension costs.

The number of employees in 2021 was 5. None earned over £60,000. The cost breakdown was as follows.

Description**£**

Total salary costs

36,399

Includes employer's pension costs
And payroll agency costs**Financial service fees**

The SORP requires disclosure of audit or independent examination fees. For 2020 the independent examiner's fee was £150.

PCC Secretary's Report for the year 2021

The aim and purpose of St. Mark's Parochial Church Council (PCC) is to cooperate with the incumbent, Reverend Hennie Johnston, to help fulfil the purpose and vision of our church. The PCC members are the trustees of the organisation and this includes being responsible for maintaining the fabric of the church building. The PCC has continued to meet regularly throughout the year either by zoom or in person, following any relevant social distancing rules. The smaller Standing Committee only meets when there is urgent business and did not need to meet in 2021.

PCC Business

As part of every PCC meeting a member leads devotions and some time is spent in prayer. We hear feedback from Leadership Team and Staff meetings; review the finances for the year to date compared to the budget and receive reports from the various committees and groups who are accountable to PCC including Deanery Synod, Life Beyond the Parish and Fabric Group. Any other matters which require discussion and decision are considered and all church ministries are given opportunity to feed back about their achievements and challenges.

Annual reports were received in 2021 on the Fabric of the building, Health & Safety, Life Beyond the Parish and Safeguarding. The Safeguarding and Health Policies and their associated documents were reviewed.

Regular agenda items have included: Faith Building Project; Operation Eagle; new sound system; pattern of Sunday services; responding to changing Covid rules and guidance from C of E. Other items which were also discussed and agreed have included: role of Deputy Church Warden; role of Debt Advice Centre Admin Assistant; Lych Gate repair; maintenance of window grills for Lady Chapel stained glass windows; redecoration of Link; Love Lache.

Welcomes and Goodbyes

At the APCM Nigel Speirs and Kofi Kyei were re-elected as Church Wardens. Megan Evans completed her term as Young Person Representative. This co-opted post has since remained vacant as there were no young people eligible to stand. Jeanette Gilmartin, Margaret Lavender and Liz Chesters were elected for three years and Cathryn Jones for one year. Mike Jones stood down as PCC Secretary but continues as Electoral Roll Officer. Karen Fallon was elected into the role of PCC Secretary.

Karen Fallon, PCC Secretary

Church Wardens Report 2021

We started last year's report looking forward to a Post Covid period of recovery. Well, it didn't quite happen in 2021, but hopefully we can now look forward to a post Covid recovery in 2022.

2021 was in many ways a challenging period for the church at St Mark's as I believe it was for many churches. As we now emerge from the various lockdowns we need to re-group as a body. To work out what should be re-instated; what has been replaced; what we have learnt and how we "do church". However, as a body we feel more strongly than ever that we are placed at the centre of Lache and Saltney for a reason. As we move into 2022 we need to work out what our response is to the community and how we demonstrate God's love. 2022 will undoubtedly be a challenging year for many in our community with increasing cost of living and uncertainty.

As in each year, we remain very grateful to the Fabric team. The wardens are officially responsible for the church buildings. However, we rely entirely on the Fabric team. Mike; Les; Chris; Dave do so much to keep the building working. Richard also does a great job in then keeping us all safe and in order. We had the 5 yearly Quinquennial report completed in November. There have been several areas raised that require attention. The fabric group are reviewing this and bringing forward a list of essential repairs. The roof is requiring attention, so in 2022 we will be required to meet cost there.

The Arch-deacon also completed his 5 yearly visit in January 2022.

We remain grateful to our staff team. They are very faithful and work many hours in excess of contracts. We congratulate Helen (Hennie's PA) on the arrival of baby Lily in October. Helen will return from maternity leave in September.

We continued with the split functions of PCC and Leadership team in 2021. It has not always been easy to maintain all meetings as folks have been stretched. The PCC are the trustees of the charity, whilst the Leadership team consider the direction we believe God is calling us to. All decisions are ratified by the PCC. The minutes of the Leadership team are fed into the PCC. Karen took over from Mike as PCC secretary and has made a brilliant start in her new career. Following the grant of £12,000 Karen also became an employee of St Mark's with responsibility for the administration of the Debt Advice centre. This has enabled the debt centre to take on more clients and make a difference in people's lives. As Church Wardens, on behalf of the church we would like to thank Hennie for leading the church so well through a challenging year. She has combined her role as Rural Dean, supporting other churches in the diocese whilst leading St Mark's.

Faith Building Project:

There have been highs and lows as we work through this project. The highs were the exceptional response from the church to the appeal for commitment. £67,000 was pledged towards the project. In addition, we received a grant of £50,000. We still feel very strongly that the Lord is calling us to complete this project.

Progress:

Following on from the very clear picture given of extending our tent we have continued to explore the Faith building project (FBP).

Initial work was started by the building group which later evolved into the FBP steer co.

Progress has been slow, but there has been progress.

The project involves several phases, not mutually exclusive.

We have completed the office refurb and updated the halls to a good standard.

However, this has largely been to enable their continued use rather than a full refurb.

The next phase is the creation of a glass hub.

Glass Hub: The purpose of the hub is to create a clearly visible community hub. A full-time café is anticipated which will operate on a commercial basis, but with a community emphasis. So, it will continue, for example, as a place of welcome. It will be a non-threatening environment where non-Christians can experience God's love. It will be a place of friendship and counselling.

The build cost has been estimated by a quantity surveyor, recommended by our architects. His budget estimate is £533,791. In addition, there are architect fees of £57,000. So a £600,000 project.

Current position: An outline design has been completed with Arrol. This has been submitted to the DAC who have visited the site. They are content with the design (subject to some adjustment in the final plans). They agree with the concept and ambition of the project.

Next steps: We would need to seek planning permission for the extension. We are negotiating the quote from Arrol. This matter is being discussed in the PCC and requires a vote for approval.

There are grants available and this work will begin in earnest.

Nigel Speirs and Kofi Kyei
Church wardens
2nd March 2022

Vicar's Report for the year 2021

'So, if anyone is in Christ, there is a new creation: everything old has passed away, see, everything has become new'. (2 Cor: 5: v17)



I write this as the rain pours down, and it is difficult to imagine that tomorrow is officially the first day of Spring. And yet, I do have a few daffodils and crocuses in flower which I can see from my study window, signs that Spring is on its way.

Having just re-read my 2020 Vicar's Report, who would have thought we would be looking back on another year of Covid, and endless restrictions to normal freedom of life, in order to try and curtail the spread of this disease. And yet, the last year saw the amazing roll out of vaccinations across Britain and the World, for which we must thank God; the less severe variant of Omicron, and hospital admissions and deaths falling – thank God!

In the past year we have had to navigate Government and Church of England rules regarding public worship, including baptisms, weddings, funerals, and Holy Communion, and yet, we have slowly been able to gather again, and there is a new hope emerging. Margaret Lavender shared the above scripture last Sunday and I believe it is a Word from God for us at St. Mark's.

We need to acknowledge the past two years have been hard, in so many ways, and it will have been different for people regarding the challenges they have faced, whether it be bereavement, illness, redundancy, loneliness, separation from family and friends, anxiety, mental health, fear, exhaustion, or trying to navigate covid rules and regulations. But as restrictions have now been lifted in England, we need to allow the old to pass away, not keep clinging on to the past, but be people of hope, excited to see what new things God is going to do! We cannot stay in the darkness of the covid pandemic – for the Light of Christ overcomes the darkness. Yes, it has been hard, and yet, **'if anyone is in Christ, there is a new creation'**. We need to believe and trust that God is going to do a new thing' in this coming year here at St. Mark's. I am hopeful because of the signs of spring that I already see pushing through in the mission and ministry in this place.

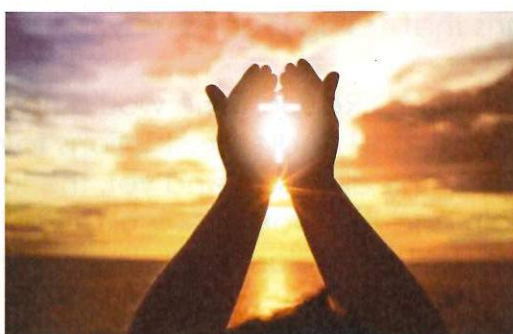
Therefore, if anyone
is in Christ, he is a
new creation;
old things have
passed away; behold,
all things have
become new.

2 Corinthians 5:17



The Phileo Team (pastoral care team) overseen by Jan & Rose have continued to work so hard during this past year making sure needs are met, whether it be organising lifts so members of the congregation can worship on a Sunday or Thursday, to being in touch with those who are sick or housebound and everything in between, offering pastoral support and prayer.

Prayer has been so important during the last year and the Prayer Chain overseen by Roy and Marilyn has been much appreciated by many, as has the Prayer WhatsApp team. The Wednesday morning prayer meeting focussing on the Faith Building Project, and other prayer requests is a powerful place of prayer, and it is encouraging that both the ASK and LBTP prayer meetings have started again. We all know that everything we do must be undergirded by prayer, but I give thanks to those with a special heart and gift for intercession.



We had a really encouraging meeting with the Phileo and Welcome Team, and I see that as a new sign of spring sprouting forth, as we enlarge the site of our tent in both ministries as we come out of Covid, and look ahead. Kathryn and Richard continue to oversee our Welcome Team, for which I am truly grateful and are happy to continue in doing so – thank you both!

As you might imagine our Debt Advice Centre is being accessed by many people in the local community and further afield, and during this year we were able to employ Karen Fallon for 3 years to help assist Nigel Speirs in this very important and necessary ministry. Thank you Nigel and Karen.

Our Place of Welcome and café on a Thursday has started again, and slowly new people are beginning to find fellowship there, and a friendly space to be. I know Christine would love some more people to help, even if just for an hour or so. And as we enlarge the site of our tent in the area of hospitality – why don't you invite a friend or neighbour for a cuppa and toastie on a Thursday morning!

Other ministries that are beginning to show new life are our 'Life Groups' which is where pastoral care really takes place, as well as doing 'life' together, whether it be studying the Bible together, reaching out to the community with the love of Jesus, or having fellowship together. If you are not in a Life Group, or your group has been hit by the pandemic do let me know, as I believe they are integral to the life of the church (Ephesians 4. Vv. 11 – 16).

This last year has again put the brakes on being able to develop a new place of worship in the new Wrexham Road Housing development called the 'The Living Room'. And yet, I believe this is a new thing that God will be doing, and we need to pray for Hana and her team, as we all seek God's will and way. For those who have ears, listen to what the Spirit is saying to the church!

It has been great to be able to get back into our local schools, when we can, and to welcome our children back to Kid's Klub, All Age services and Messy church on Sundays. In the past year Nikki has started a Baby and Toddlers group on a Wednesday morning, which has blossomed – talk about seeing God do a new thing! Nikki has also started a Youth club on a Friday evening at Lache community centre, which is also thriving – very exciting – real signs of extending the site of our tent out into the community. Thank you Nikki, Margaret, and Messy Church team.

Hana has picked up the few youth we have, meeting with them on a Wednesday evening, which I much appreciate – thank you Hana. But I do believe God may well be asking us now to think about looking at employing a Youth Minister to reach out to our youth in the local community as well as those who attend church. Please pray – God could be doing a new thing.

It has been good that Saturday Fellowship have been able to start again, and they have worked hard in keeping the church garden, prayer garden, and buildings looking good and attractive. And we now have a bug hotel as well! We have also been awarded a bronze towards being an eco-church. Thank you Saturday Fellowship and Eco Team!

This past year we have not really moved on with the Faith Building Project, but I think this was inevitable due to the circumstances we found ourselves in. However, the Pledge Sunday which we held on 3rd October was a real sign of people's generosity, and support for it – the pledges went far beyond my imagination – forgetting that God can do far more than I/we can imagine with my/our small faith banks! Of course, I am aware that not everyone is supportive, and some are anxious about the huge financial cost – and I do understand that. And yet, God has spoken to us twice now through the Word from Isaiah 54, and I believe we need to listen, and be obedient to His voice.

It has been so good to be able to get back to worshipping together, and it has also allowed us to try new patterns of worship. I know some people are still concerned about returning, and I understand that. And some are still getting used to the change of times – thank you for your patience – but I don't think it was right just to go back to the old, for God is doing a new thing. The Thursday morning HC has really developed with many of those who used to attend the 9 am service now attending this service. The staff team, leadership team and PCC continue to listen to the church members, and to the Holy Spirit, as we discern where to land with the Sunday services!

It was great we could offer Christmas services, and that the Winter Garden last year, opened by the new Bishop of Chester, was again much appreciated by the local community. Thank you Hana once again for your creativity and getting so many people from the community, including local schools involved. Thank you too to all who lead

worship – word and sung; preach; provide IT support, and enable our worship to happen Sunday after Sunday.

Thank you for bearing with me, if you still have, and forgive me if I have missed out some ministries and thanks.

Thank you to the Leadership team and PCC who have faced meetings via zoom and now in person. I appreciate your wisdom, discernment, and prayer as we listen to what the Holy Spirit is saying to us whether it be vision, policies or finance, and the endless other things that arrive on our Agendas. I appreciate your support & commitment – not an easy task. Thanks to Nigel and Kofi as they continued as CWs, again a challenging year, but they fulfilled their role with patience, smiles, and buckets of grace. I have appreciated your support, wisdom & friendship so much this past year, and my goodness have I needed it – thank you!

I thank the wonderful staff team Hana, Nikki, Christine, Helen (who had baby Lily last year), Maggie, and Anina, (who is now finishing her curacy in Blacon). Yet again you have persevered through this challenging year with grace, humour, love, and support, all bringing your different gifts to the roles God has called you. Thank you.

Finally, thanks to each one of you faithful servants who make up the Body of Christ here at St. Mark's, as you obediently use the gifts that God has given you to build His kingdom here on earth as it is in heaven. I am weary, and yet I am also excited as we allow the old to pass away, and open our eyes to the shoots of spring, and see that everything is becoming new! As Isaiah says, *'do not hold back: but lengthen your cords, and strengthen your stakes. For you will spread out to the right and to the left'*. Let us do that by holding out the love and light of Christ as a church, and as individuals in this coming year.



Blessings,

Hennie
Vicar

The PCC of the Ecclesiastical Parish of St. Mark's, Lache-cum-Saltney - 1130731

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	206,330	25,864	—	232,195	139,385
Income from charitable activities	10,250	—	—	10,250	6,742
Investments	735	—	—	735	1,197
Other income	—	—	—	—	872
Total income	217,316	25,864	—	243,181	148,197
Expenditure on:					
Expenditure on charitable activities	5,212	—	—	5,212	1,353
Parish share	55,154	—	—	55,154	54,743
Church activities	95,755	9,262	—	105,017	99,859
Outward donations	12,280	—	—	12,280	12,292
Assigned fees	1,691	—	—	1,691	2,942
Other expenditure	—	—	—	—	41
Total expenditure	170,092	9,262	—	179,355	171,233
Net Income / (expenditure) resources before transfer	47,223	16,601	—	63,825	(23,035)
Transfers					
Gross transfers between funds - in	3,777	24,360	—	28,137	5,644
Gross transfers between funds - out	(24,360)	(3,777)	—	(28,137)	(5,644)
Other recognised gains / losses					
Net movement in funds	26,641	37,184	—	63,825	(23,035)
Reconciliation of funds					
Total funds brought forward	268,623	(6,820)	17,149	278,952	301,988
Total funds carried forward	295,264	30,364	17,149	342,778	278,952

There may be minor discrepancies in the totals if the pence are not being shown

The PCC of the Ecclesiastical Parish of St. Mark's, Lache-cum-Saltney - 1130731

Balance sheet (Church of England)

As at: 31 December 2021

	As at 31/12/2021	As at 31/12/2020
	£	£
Fixed assets		
Tangible assets	252,886	252,886
Programme related investments	17,149	17,149
	<u>270,036</u>	<u>270,036</u>
Current assets		
Debtors	4,303	3,916
Cash at bank and in hand	204,363	145,397
	<u>208,667</u>	<u>149,313</u>
Liabilities		
Creditors: Amounts falling due in one year	1,444	2,251
Net current assets less current liabilities	<u>207,222</u>	<u>147,061</u>
Total assets less current liabilities	<u>477,258</u>	<u>417,097</u>
Liabilities		
Creditors: Amounts falling due after more than one year	134,480	138,144
Total net assets less liabilities	<u>342,778</u>	<u>278,952</u>
Represented by		
Unrestricted		
Unrestricted - General fund	286,714	253,936
Designated		
Designated - Parish weekend support (des)	—	—
Designated - Policy running reserve	21,900	21,900
Designated - St Matthews sale reserve	—	—
Designated - Property/loans (uncertain value)	—	—
Designated - Church building fund (des)	(13,350)	(7,212)
Designated - Lectern fund	—	—
Restricted		
Restricted - Debt Advice Centre	7,430	—
Restricted - Firm Roots	247	247
Restricted - Saturday Fellowship	(426)	(356)
Restricted - Child Contact Centre	(4)	—
Restricted - Youth Group Lache	1,428	—
Restricted - Baptistry fund	—	—
Restricted - Remembrance Wreaths	—	—
Restricted - Flower fund	(10)	0
Restricted - Education Trust Fund - Revenue	(3,383)	(645)
Restricted - Communications Fund	—	—
Restricted - Youth Work Fund - Childrens	299	100
Restricted - Living Room	1,050	—
Restricted - Youth Work Fund - Youth	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	As at 31/12/2021	As at 31/12/2020
	£	£
Restricted - Church building fund (res)	14,623	(5,524)
Restricted - Bibles fund	256	256
Restricted - Drama training	—	—
Restricted - PuppetTree	—	—
Restricted - Parish Weekend support (res)	—	—
Restricted - Projector	562	562
Restricted - St Mellitus training	—	—
Restricted - Uganda trip bursary	541	541
Restricted - Cafe chairs	—	—
Restricted - Fun day	(100)	0
Restricted - Sound System Fund	9,849	—
Restricted - Organ fund	(2,000)	(2,000)
Endowment		
Endowment - Education Trust Fund - Capital	17,149	17,149
Funds of the church	342,778	278,952

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure

Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
100010 - Giving under Gift Aid	97,758	—	4,000	—	101,758	89,516
100020 - Giving not Gift Aided	30,569	—	8,364	—	38,934	26,648
100030 - Tax recoverable on giving	27,877	—	—	—	27,877	21,220
100050 - Grant income	50,125	—	13,500	—	63,625	2,000
Donations and legacies Totals	206,330	—	25,864	—	232,195	139,385
<i>Income from charitable activities</i>						
100070 - Church Hall Rental Income	6,264	—	—	—	6,264	2,359
100090 - Wedding / Funeral Fee Income	3,408	—	—	—	3,408	4,149
100120 - Resale of books	(96)	—	—	—	(96)	46
100150 - Cafe Income	515	—	—	—	515	187
100160 - Munchkins entry charges	158	—	—	—	158	—
Income from charitable activities Totals	10,250	—	—	—	10,250	6,742
<i>Investments</i>						
110100 - Interest & Investment Income	735	—	—	—	735	1,197
Investments Totals	735	—	—	—	735	1,197
<i>Other income</i>						
110000 - Sales	—	—	—	—	—	872
Other income Totals	—	—	—	—	—	872
Income and endowments Grand totals	217,316	—	25,864	—	243,181	148,197

Expenditure***Expenditure on charitable activities***

500341 - Debt advice centre	5,212	—	—	—	5,212	1,353
500220 - Parish Share	55,154	—	—	—	55,154	54,743
500230 - Expenses Vicar	795	—	—	—	795	1,277
500231 - Expenses Curate	942	—	—	—	942	985
500232 - Expenses Pioneer Curate	2,657	—	—	—	2,657	974
500234 - Theatre	0	—	—	—	0	—
500235 - Staff team expenses	80	—	—	—	80	362
500240 - Vicarage/Curate's House	16,718	—	—	—	16,718	11,670
500242 - Mortgage interest	5,584	—	—	—	5,584	5,744
500243 - Mortgage capital repayment (budget)	—	—	—	—	—	305
500250 - Salaries	36,316	—	83	—	36,399	27,707
500280 - Church Maintenance	7,774	—	—	—	7,774	7,441
500281 - Insurance	2,855	—	375	—	3,231	511
500290 - Worship Service Expenses	333	—	—	—	333	851
500295 - Worship - Music Expenses	1,299	—	—	—	1,299	1,217

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
500296 - Worship - Flowers	210	—	9	—	220	57
500300 - SMKK	454	—	(199)	—	255	542
500305 - Children and Family outreach	448	—	—	—	448	144
500310 - Youth Groups	82	—	71	—	154	564
500330 - Church Admin	4,979	—	461	—	5,441	4,399
500335 - Hospitality	522	—	—	—	522	149
500340 - Evangelism/Mission/Outreach	122	—	—	—	122	1,157
500360 - Messy Church	(20)	—	—	—	(20)	241
500370 - Gas	3,086	—	—	—	3,086	2,843
500380 - Electricity	988	—	—	—	988	2,593
500390 - Water	9	—	—	—	9	804
500399 - Church Plant	14	—	—	—	14	—
500400 - Communication Support Group	262	—	—	—	262	173
500420 - Vicar's Retreat	300	—	—	—	300	600
500430 - IT	2,351	—	—	—	2,351	1,428
500440 - Sound	—	—	3,565	—	3,565	19
500451 - Saturday Fellowship	—	—	70	—	70	672
500470 - Cafe expenditure	192	—	—	—	192	66
500540 - Financial Charges	258	—	—	—	258	60
500545 - Accounting costs	—	—	—	—	—	150
500600 - Education	—	—	2,737	—	2,737	645
500640 - Child Contact Centre costs	(4)	—	4	—	—	—
500700 - Event costs	—	—	100	—	100	—
600020 - Building project	—	6,137	1,984	—	8,121	23,497
500200 - Mission Giving	12,280	—	—	—	12,280	12,152
500410 - Hardship Fund	—	—	—	—	—	140
500510 - Wedding / Funeral Fees	1,691	—	—	—	1,691	2,942
Expenditure on charitable activities Totals	163,955	6,137	9,262	—	179,355	171,191
Other expenditure						
500236 - Gifts	—	—	—	—	—	41
Other expenditure Totals	—	—	—	—	—	41
Expenditure Grand totals	163,955	6,137	9,262	—	179,355	171,233

There may be minor discrepancies in the totals if the pence are not being shown

Accounts



LOVING
GOD AND
MAKING
HIS
LOVE
KNOWN

**Financial Statements for the year ended
31st December 2020**

The Parochial Church Council of the Ecclesiastical Parish of Chester,
St. Mark's Lache-cum-Saltney
Registered Charity number: 1130731

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Vicar's Report

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Analysis of income and expenditure

Administrative Information

Trustees in post at 31 December:

Staff ministry team	Revd Hennie Johnston Revd Simon Chesters Revd Anina Thomas Revd Hana Helvadjian
Churchwardens	Mr Kofi Kyei Mr Nigel Speirs
Deanery synod representatives	Mr Richard de Beger Mrs Kathryn Elsmore
Elected Members	Mrs Lauren Myers Dr Caroline Robson Cathryn Jones Mrs Judy Evans Mrs Margaret Lavender Mrs Liz Chesters Mr Gareth Griffiths Mr David Pitt
Safeguarding Co-Ordinator	Mrs Rose Johnson
Treasurer	Mrs Christine Mackay
Principal Address	St Mark's Church St Marks Road, Saltney, Chester, CH4 8DE



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

THE ECCLESIASTICAL PARISH OF CHESTER,
ST MARK'S, LACHE-CUM-SALTNEY

On accounts for the year
ended

31 DECEMBER 2020

Charity no
(if any)

1130731

Set out on pages

1 AND 2

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31 12 2020

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

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

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (other than that
disclosed below *) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements
concerning the form and content of accounts set out in the Charities
(Accounts and Reports) Regulations 2008 other than any requirement
that the accounts give a 'true and fair' view which is not a matter
considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

4/3/21

Name:

FRANK LINFORD

Relevant professional
qualification(s) or body

INSTITUTE OF INTERNAL AUDITORS
(UK & IRELAND)

IER

1

Oct 2018

(if any):

Address:

1 STRAWBERRY GREEN
ELESMERE PORT
CHESHIRE CH66 2TX

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

Statement of Parochial Church Council's Responsibilities

We are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:

- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.

On behalf of the PCC

.....Rev'd Hennie Johnston
(Vicar)

..... 2021

Annual Report

Background

St Mark's Lache-cum-Saltney Parochial Church Council has the responsibility of co-operating with the Vicar and Curate in promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities of our church building.

Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules.

During the year the following served as members:

Vicar	Revd Hennie Johnston
Curates	Revd Anina Thomas Revd Hana Helvadjian
Assistant minister	Revd Simon Chesters
Churchwardens	Mr Kofi Kyei Mr Nigel Speirs
Deanery synod representatives	Mr Richard de Beger Mrs Kathryn Elsmore
Elected Members	Mrs Margaret Lavender Mrs Liz Chesters Mrs Judy Evans Mrs Lauren Myers Mrs Cathryn Jones Dr Caroline Robson Mr Gareth Griffiths Mr David Pitt
Safeguarding Co-Ordinator	Mrs Rose Johnson
Treasurer	Mrs Christine Mackay
Electoral Roll Secretary	Mr Pip Appleton

Church Membership

Membership of the electoral roll stands at 173 (2019: 171).

Financial Review of the year

The finance team consists of a treasurer (Christine Mackay) and 2 other helpers (Cathryn Jones and Margaret Lavender). The team aim to provide transparency of figures for both PCC and the congregation, an efficient and simple giving programme and accurate budgeting information to the PCC to enable them to make decisions.

During 2020 income was generated internally from giving, church fees and rental of the Church Hall. Total net giving from congregations during the year was £116,164 (2019 £106,017)

Income in relation to church activities in 2020 was £6,742 (2019 £21,177).

Expenditure was £171,233 (2019 £156,375). The largest item of was Parish Share at £54,743 (2019 £61,263)

During the year £12,152 (2019 £10,194) from within the expenditure was applied for outward giving. These funds are allocated by the "Life Beyond The Parish" team and are given in order to bless what God is doing beyond our ministries, but in line with our values and goals. This money has been able to bless a number of projects in 2020.

The budget for 2021 was set by PCC and agreed at the November 2020 meeting.

Accounting Policies

Financial Statements

The financial statements have been prepared in accordance with the Church Accounting regulations 2006 together with applicable accounting standards and Statement of Recommended Practice (SORP, FRS102).

The financial statements include all transactions, assets and liabilities, to which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body or 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. The funds may be expended on the specific object for which they are given. Any balances remaining unspent at the end of the year must be carried forward as a balance of that fund.

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

The PCC may decide to put some of the unrestricted fund money aside in other funds for use in the future (for example, for future projects). This money is 'designated' for these particular projects for administration purposes only. **Designated funds** are still unrestricted and can be moved to other general funds (re-designated or un-designated) if the PCC so decides.

Income

Planned giving collections and donations are recognised when received. Tax refunds are applied monthly.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The Diocesan Parish Share is accounted for when due.

Fixed Assets

Consecrated and benefice 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 church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church 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.

Investments are valued at market value at 31st December 2020.

Reserves Policy

The PCC have agreed on a reserves policy which was set as follows:

‘Confirmation that the financial resources of the PCC meet present and future needs’.

Disclosures

The PCC is a public benefit entity. The SORP requires various disclosures which are included here.

Trustee benefits

The SORP requires disclosure of remuneration, personal expenses and other benefits paid to trustees. Clergy stipends and provision of the vicarage as housing for the incumbent are not paid by the PCC, however certain costs of clergy members conventionally paid by the PCC fall under this requirement.

The following trustees were provided with personal expenses to cover the cost of council tax and water charges:

Revd Hennie Johnston

Revd Anina Thomas

Revd Hana Helvadjian

In 2020 the total cost to the PCC of these items was £11,442. This includes loan interest.

Transactions with related parties

Except for reimbursement of purchases of goods and services for the PCC, the SORP requires disclosure of transactions with trustees and close family members. These include expenses incurred performing their role such as conferences, training, travel and other costs which are totalled by recipient, and charitable donations by individual trustees to the PCC for which an overall total is disclosed (excluding gift aid claimed). Personal expenses are not included here but are disclosed above as trustee benefits.

Trustee / family member	£	Description
Revd Anina Thomas	£985	Incurred expenses
Revd Hennie Johnston	£1217	Incurred expenses
Revd Hana Helvadjian	£974	Incurred expenses

Employee costs & benefits

The SORP requires disclosure of the average number of employees, numbers earning above £60,000, and the split between gross salaries, national insurance, and pension costs.

The number of employees in 2020 was 5. None earned over £60,000. The cost breakdown was as follows.

Description	£	
Total salary costs	32.820	Includes employer's pension costs And payroll agency costs

Financial service fees

The SORP requires disclosure of audit or independent examination fees. For 2020 the independent examiner's fee was £150.

PCC Secretary's Report for the year 2020

The aim and purpose of St. Mark's Parochial Church Council (PCC) is to cooperate with the incumbent, Reverend Hennie Johnston, to help fulfil the purpose and vision of our church. To enable us to do this the PCC is also responsible for maintaining the fabric of the church. The PCC met 9 times during 2020. The smaller Standing Committee only meets when there is urgent business and did not meet during the year.

PCC Business

At every PCC meeting we open with prayer and a member leads devotions. During each meeting we review the finances for the year to date compared to the budget, get reports from the various committees and groups who have feedback to report (the Fabric group, Life Beyond the Parish and Deanery Synod) and consider other matters which require discussion and decision.

Annual reports and briefings were received on the Fabric, Health & Safety (both from Richard de Beger) and Safeguarding (from Rose Johnson), and policies were reviewed. Ministries were also given time to report back about their achievements and challenges. Some items were brought several times to meetings because of developments. These included:

- Faith Building Project including approval of £5,000 to engage Arrol architects
- Leadership Team feedback
- Appointments to PCC and roles including Youth Worker
- Return to collective worship
- Ministry feedback from Welcome Team, Phileo
- Talk from Rev Tina Upton, Holy Trinity church, Blacon on their building project
- Website maintenance

Several one-off items were also brought, including: The St Matthews foundation stone, Lache Community Bus, Parish weekend 2021, Baby and Toddler group, Places of Welcome, Operation Eagle, Love Lache, Saturday Fellowship proposals for wildflower bed, communicating with people with dementia, Community Money Advice, Parish Secretary post, purchase of camera for live streaming, appointing a Community Youth Worker, increasing hall hire rates.

Welcomes and goodbyes.

At the APCM Nigel Speirs was re-elected and Kofi Kyei was elected as Church Warden. The role of Assistant Churchwarden was deleted. Megan Evans was co-opted as young person representative.

Beki Rae and Margaret Grice completed their three-year term and did not seek re-election. Christine Mackay did too but remained as Treasurer. Judy Evans, Gareth Griffiths and David Pitt were elected in their places to the PCC. There was one vacancy which resulted from Kofi becoming a Church Warden. Richard de Beger, Kathryn Elsmore and Karen Fallon filled three of the four places for Deanery Synod representatives.

Mike A Jones

PCC Secretary

Church Wardens' Report for the year 2020

So, we now have BC/AD and soon we pray PC. We look forward to the Post COVID period of recovery and growth.

During 2020 we encountered lockdown and re-openings as a result of the COVID pandemic. We learnt to broadcast and then live stream church. We discovered Zoom as a means of holding our PCC meetings. We have probably not thrived, but we have more than survived.

As the churchwardens have overall responsibility for the fabric of the church, we want to thank all those church members who have given their time and skills in the maintenance and upkeep of it. We thank Mike Johnson for leading Saturday Fellowship, which has seen the grounds and building maintained. Also, for the members of the Fabric Committee who have tackled various tasks.

2020 saw the completion of the very first phase of the Faith Based Building Project. The offices were refurbished as was the hall. The hall looks magnificent. The open-plan office has brought a new environment to office working. We would like to particularly thank Mike Johnson and Chris Hill who led the building works.

We are delighted that Hana's role as a pioneer minister was confirmed, with plans to establish a church plant in the new housing estate. This is a mission field for St. Mark's with many new families moving to the parish. More from Hana later.

In addition to supporting Hana, we increased our staff team. Following Sue's decision to retire, we recruited Helen Carr into a new role as PA to Hennie. Helen's impact has been considerable. We also employed Christine as Parish Secretary and Secretary to the Faith Based Building Project. Our staff team continue to show great dedication and have managed so well through the pandemic. We are grateful to Helen, Maggie and Christine.

We did not replace Pippa as Youth Minister. Hana has picked up this work on an interim basis. We shall still need to think about a long-term solution. Nikki has worked hard, despite so many restrictions, to fulfil her role as Family and Children's Worker.

Much of our community work, such as Messy Church and Love Lache was suspended during Lockdown. We look to picking these activities up in the post COVID world.

A separate report is included describing the Faith based building project.

We set a challenging budget in 2020. When we set this, we had no knowledge of a pandemic and the impact that this would have. Income did reduce, but so too did expenditure. Allowing for the spending on the building (which came out of capital) we achieved a small surplus for the year. We have started 2021 with income slightly down. We have missed the rental income and Offertory income. The regular income has held up well and we are grateful to those who support the work of St. Mark's.

The leadership team have met several times during the year. The clergy plus Nigel and Nikki have also been attending a ChurchNext leadership course. We have not yet finished this. However, with the Leadership team, we have been considering what is next for us. There has been a lot of discussion around the role of social media in the life of the church. What opportunities exist to do things differently. We shall continue to reflect and share this.

As I reported last year, we have split the functions of the leadership and PCC. PCC are the trustees of St. Mark's and hold the responsibility that this involves. The Leadership team is then free to consider direction and seek God's guidance. That has been critical during the pandemic. The PCC has met regularly through 2020, as has the Leadership Team. The Leadership team meetings maintain minutes that are reported into the PCC. Mike has been an absolutely brilliant PCC secretary. He has kept us on the straight and narrow, never allowing his frustrations to boil over. Mike is standing down at the APCM. We are very grateful Mike for your contribution.

This has not been the easiest of years. The Lockdown has been demanding. Our clergy have been on the frontline. Hennie has done a superb job leading St. Mark's as well as fulfilling her role as Rural Dean. She has been supported by Anina and Hana. We are grateful for the leadership that these Ladies of the cloth have exhibited.

Last year's APCM was very delayed due to Covid. Roy did stand down as Church Warden and Kofi stood up. Initially on a temporary basis, until ratified at the APCM. We would like to put on record our thanks to Roy. His faith is strong.

So, now into 2021. Finances are going to be stretched, but we have a generous God. Indeed, He may already have given our membership the means to increase their giving!! We look forward to emerging from the long lockdown without fear. Coming back together is something we are looking forward to – but we appreciate everyone has their own pace on this.

God bless.

Nigel and Kofi
Church Wardens

Vicar's Report for the year 2020



Grace to you, and peace from God our Father and the Lord Jesus Christ – using one of the Apostle Paul's familiar greetings at the beginning of many of his letters!

If there has ever been a year that we have needed the Grace and Peace from God our Father, and the Lord Jesus Christ it has been this last one.

Of course, because of the Pandemic it was only last October, that we had our 2020 APCM and I reported back on 2019 – only 7 months ago. Since then we have had two more lockdowns with the church closed for lockdown 2 but with live streaming being allowed from church, and lockdown 3 where places of worship have been allowed to stay open but worshippers encouraged to engage on-line rather than attend in person.

I said on Easter Day that, for some, this last year has felt like a very long Lent, Holy Week and Holy Saturday. A year of uncertainty, anxiety, fear, loss, sickness – a year of waiting, waiting hopefully for a vaccination, and for the end of endless lockdowns.

It's been a year when many have lost their jobs, others furloughed, and where the divide between rich and poor has never been greater. It's been a year of weariness and burn out for some, and for others a year where they have had more time to rest, to relish in God's creation whether that be taking up gardening or finding new walks to enjoy; and for others more time to be, and rest in God's presence.

For some there will have been times that you called out to God, echoing the words of the Psalmist, 'How long Oh Lord'. I have shouted out these words many times over this last year; but for others you may have been entering God's gates with thanksgiving, and His courts with Praise'.

In my Vicar's report I usually reflect on the past year, remembering certain specific and memorable events, and giving thanks to God, and to the many people who so selflessly serve, and minister in this church. And though we have not been able to fulfil many of the things we would have loved to have done – I have been amazed at how much the Family of St. Mark's have continued to serve and bless the Body of Christ, the local community, and further afield. Thank you!

The Phileo team (now overseen by Jan Speirs and Rose Johnson), and in which I include our prayer chain (overseen by Roy and Marilyn Brockhurst), has been amazing, offering pastoral support and prayer in so many different and creative ways. Refusing to allow the restrictions and regulations we have had to endure, to limit the care and compassion they have been able to offer and give to those they have reached out to. Thank you!

The need for debt advice and counsel, overseen by Nigel Speirs, has exploded during the Pandemic, and it has been wonderful that local GPs, and others, are referring people to St. Mark's for help and advice. Some of these people have nowhere else to go and are desperate, and through this outreach the love and care of Jesus Christ is shown. Many

have other deep emotional needs, and Nigel has been able to signpost them on to much needed counselling. Thank you!

Some of our Life Groups have continued to meet via zoom, phone, WhatsApp, or other means, but many have not. As we come out of lockdown I have asked Anina to take on the responsibility of looking at all our Life Groups with fresh eyes, and to encourage those who are not in one to join one, or start one. I believe Life Groups are vital for our growth in discipleship, however long we have been a follower of Jesus – vital for new believers, and for those who are in any sort of leadership within St. Mark's. It is in Life Groups that our cords will be lengthened, and our stakes strengthened (Isaiah 54).

Another exciting thing that has happened in the past six months or so is the praying, preparing and planning for our new place of worship in the Wrexham Road housing development, which is being pioneered by Hana. Hopefully, by the time you have read this, you will have also heard and read about this new initiative in ReMarks?

During this Pandemic Hana has brought a team together who have prayed and listened to God. This new place of worship is to be called 'The Living Room', with an exciting vision and mission statement. Please do pray for Hana and the new team.

This year Nikki and Margaret Grice have continued to have children and families on their hearts, and have been incredibly creative with delivering presents and resources to families at home, or learning packs in church. When schools have been open, assemblies have been conducted by zoom, and goody bags offered at the school gate. Thank you!

Youth work has been a challenge, but Hana and Anina, plus a small team, have been able to engage with them on zoom, and this particular ministry will now come under the umbrella of the 'Living Room', until we are in a healthy financial position to employ a youth minister for both church and outreach work. Thank you!

During the last year we have had the hall and church office re-furbished, which was a great achievement, and thanks to all who helped in achieving this. We continue to pray for the rest of the building project to be accomplished over the next few years. I passionately believe that this is part of our enlarging the place of our tent (Isaiah 54). I believe there is a new urgency to move forward this coming year with this building project so we can provide amenities and ministries that the Lord Jesus would be urging us to embrace, enabling us to show His love, compassion, and offer of new life, life in all its fullness.



Another great event that we were able to offer to the local community and family of St. Mark's was the Winter Garden during the month of December. This idea was inspired by Hana who involved local schools, the Light Project, and other local individuals. It was opened by the Bishop of Birkenhead, and was a stunning and powerful ensemble of lights, prayers, angels, scripture, art, craft, depicting the carol 'O Holy Night'. Thank you!



I want to thank our amazing IT team who, without them, we would not have been able to provide the on-line worship that we have. I know that not everyone has been able to access this, but it has enabled a large majority of the congregation to be part of Sunday worship throughout this last year. We have also been able to offer worship via Eventbrite for the bigger festive services such as our Carol Services, Christmas and Easter Day. Thank you to all who have been involved in contributing to these different services, and our weekly Sunday worship, including Discover on Sunday evenings via zoom overseen by Kathryn Elmore.

Last year we welcomed Hana on to the staff team as an ordained deacon, responsible for the oversight of the 'Living Room' in the new Wrexham Road housing development; Helen as the Vicar's PA; Christine as Parish and Building Project Secretary; and Anina was ordained as priest.

I want to thank Nigel and Kofi for all that they have done as Church Wardens in this past year, which has been extremely challenging, but I have valued their wisdom, steadfastness in their faith, support and friendship. Thanks to the PCC & Leadership team who also have faced a difficult year meeting on zoom, and trying to discern what the Spirit is saying, let alone navigating through the endless government and Church of England guidelines! Thanks to the staff team who have persevered through this pandemic, bringing their different gifts, supporting one another, and church members. It has not been easy, but I have much appreciated how we have stood together in prayer and held on to the hope of the resurrection. Jesus is risen, He is risen indeed!

Finally, thanks to each one of you faithful servants who make up the Body of Christ here at St. Mark's. I know how this last year has been for some, but not for all of you. It has been very hard, as I said at the beginning of this report, but Psalm 96 has been on my heart recently – do read it. It is about singing to the Lord a new song – singing about his greatness, his splendour, his majesty; acknowledging that it is only God who reigns, he is the judge of heaven and earth. It has been a dark year but the Light of Jesus is shining through, and we are called to sing a new song of joy, hope and love. So let us go out into our parish, frontlines, city; to our families and friends singing a new song of hope as we enlarge the site of our tent. Not holding back, but with excitement and full of the love of God reaching out to the left and the right as we partner with God in His mission bringing more of His kingdom here on earth as it is in Heaven.

Blessings,
Rev. Hennie Johnston

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	This year 2020	Prior year 2019
Income and endowments from:					
Donations and legacies	137,107	2,277	—	139,385	131,795
Income from charitable activities	6,742	—	—	6,742	21,177
Investments	1,197	—	—	1,197	6,363
Other income	809	63	—	872	376
Total income	145,857	2,340	—	148,197	159,712
Expenditure on:					
Expenditure on charitable activities	1,353	—	—	1,353	—
Parish share	54,743	—	—	54,743	61,263
Church activities	79,877	19,982	—	99,859	80,394
Outward donations	12,292	—	—	12,292	10,257
Assigned fees	2,942	—	—	2,942	4,460
Other expenditure	41	—	—	41	—
Total expenditure	151,250	19,982	—	171,233	156,375
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	(5,393)	(17,641)	—	(23,035)	3,336
Transfers					
Gross transfers between funds - in	210	5,434	—	5,644	2,810
Gross transfers between funds - out	(5,434)	(210)	—	(5,644)	(2,810)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(10,618)	(12,416)	—	(23,035)	3,336
Total funds brought forward	279,242	5,596	17,149	301,988	298,651
Total funds carried forward	268,623	(6,820)	17,149	278,952	301,988
Represented by					
Unrestricted					
General fund	253,936	—	—	253,936	257,137
Designated					
Church building fund (des)	(7,212)	—	—	(7,212)	204
Policy running reserve	21,900	—	—	21,900	21,900
Restricted					
Bibles fund	—	256	—	256	256
Church building fund (res)	—	(5,524)	—	(5,524)	3,440
Education Trust Fund - Revenue	—	(645)	—	(645)	0
Firm Roots	—	247	—	247	247
Fun day	—	0	—	0	0
Organ fund	—	(2,000)	—	(2,000)	500
Parish Weekend support (res)	—	—	—	—	—
Projector	—	562	—	562	562
PuppetTree	—	—	—	—	—
Remembrance Wreaths	—	—	—	—	—
Saturday Fellowship	—	(356)	—	(356)	—
St Mellitus training	—	—	—	—	—
Uganda trip bursary	—	541	—	541	541
Youth Work Fund - Childrens	—	100	—	100	50
Youth Work Fund - Youth	—	—	—	—	—
Endowment					
Education Trust Fund - Capital	—	—	17,149	17,149	17,149

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Tangible assets	252,886	252,886
Investments	17,149	17,149
	270,036	270,036
Current assets		
Debtors	3,916	4,448
Cash at bank and in hand	145,397	170,259
	149,313	174,707
Liabilities		
Creditors: Amounts falling due in one year	2,251	1,250
	2,251	1,250
Net current assets less current liabilities	147,061	173,456
Total assets less current liabilities	417,097	443,492
Liabilities		
Creditors: Amounts falling due after more than one year	138,144	141,504
	138,144	141,504
Total net assets less liabilities	278,952	301,988
Represented by		
Unrestricted		
General fund	253,936	257,137
Designated		
Policy running reserve	21,900	21,900
Church building fund (des)	(7,212)	204
Restricted		
Projector	562	562
Remembrance Wreaths	—	—
Flower fund	0	0
Education Trust Fund - Revenue	(645)	0
Communications Fund	—	—
Youth Work Fund - Childrens	100	50
Youth Work Fund - Youth	—	—
Church building fund (res)	(5,524)	3,440
Bibles fund	256	256
Uganda trip bursary	541	541
Fun day	0	0
Organ fund	(2,000)	500
Firm Roots	247	247
Saturday Fellowship	(356)	—
Endowment		
Education Trust Fund - Capital	17,149	17,149
Funds of the church	278,952	301,988

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Programme related investments						
Investment - Education Trust Fund -	—	—	—	17,149	17,149	17,149
Totals	—	—	—	17,149	17,149	17,149
Fixed assets - Tangible assets						
Property - 19 Capeland Close -	249,839	—	—	—	249,839	249,839
Computer equipment -	3,047	—	—	—	3,047	3,047
Totals	252,886	—	—	—	252,886	252,886
Current assets - Cash at bank and in hand						
Cash - Lloyds current -	(48,933)	31,159	23,606	—	5,831	861
Cash - Lloyds current -	—	68	—	—	68	68
Cash - CCLA deposit account -	104,056	—	—	—	104,056	104,056
Cash - Flowers account -	(9)	—	9	—	—	—
Cash - Orange prepayment card -	199	—	(199)	—	—	—
Cash - CAF -	70,151	(16,235)	(30,371)	—	23,544	53,791
Cash - CAF -	—	(68)	—	—	(68)	(68)
Cash - CAF Gold -	11,017	—	—	—	11,017	11,009
Cash - Prepaid cards -	1,640	(236)	(578)	—	825	418
Cash - Paypal account -	43	—	—	—	43	43
Cash - Child contact centre current -	(4)	—	4	—	—	—
Cash float - petty cash -	5	—	—	—	5	5
Cash float - flowers -	—	—	26	—	26	26
Cash float - Cafe -	30	—	—	—	30	30
Cash float - Saturday Fellowship -	—	—	15	—	15	15
Totals	138,198	14,687	(7,488)	—	145,397	170,259
Current assets - Debtors						
Prepayments -	2,359	—	—	—	2,359	2,395
Gift Aid Receivable -	1,142	—	730	—	1,873	1,805
Leaders Client Acct -	(1,607)	—	—	—	(1,607)	(1,607)
Accounts Receivable -	1,291	—	—	—	1,291	1,854
Totals	3,185	—	730	—	3,916	4,448
Liabilities - Agency accounts						
Agency collections -	—	—	62	—	62	476
Totals	—	—	62	—	62	476
Liabilities - Creditors: Amounts falling due after more than one year						
Mortgage on 19 Capeland Close -	138,144	—	—	—	138,144	141,504
Totals	138,144	—	—	—	138,144	141,504
Liabilities - Creditors: Amounts falling due in one year						
2014 Accruals -	—	—	—	—	—	774
Accounts Payable -	2,188	—	—	—	2,188	—
Totals	2,188	—	—	—	2,188	774
Grand total	253,936	14,687	(6,820)	17,149	278,952	301,988

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
100010 - Giving under Gift Aid	89,516	—	—	—	89,516	90,094
100020 - Giving not Gift Aided	24,370	—	2,277	—	26,648	15,923
100030 - Tax recoverable on giving	21,220	—	—	—	21,220	23,084
100050 - Grant income	2,000	—	—	—	2,000	1,000
100060 - Legacy income	—	—	—	—	—	1,693
Total	137,107	—	2,277	—	139,385	131,795
Income from charitable activities						
100070 - Church Hall Rental Income	2,359	—	—	—	2,359	6,997
100080 - Child Contact Centre Rental Income	—	—	—	—	—	—
100090 - Wedding / Funeral Fee Income	4,149	—	—	—	4,149	10,625
100120 - Resale of books	46	—	—	—	46	547
100125 - Event charges	—	—	—	—	—	420
100126 - Youth event charges	—	—	—	—	—	1,630
100127 - Parish weekend charges	—	—	—	—	—	—
100130 - Theatre income	—	—	—	—	—	—
100150 - Cafe Income	187	—	—	—	187	957
100160 - Munchkins entry charges	—	—	—	—	—	—
Total	6,742	—	—	—	6,742	21,177
Investments						
110100 - Interest & Investment Income	1,197	—	—	—	1,197	1,509
130100 - Rental Income - Curate's house	—	—	—	—	—	4,853
Total	1,197	—	—	—	1,197	6,363
Other income						
100100 - Payment for services	—	—	—	—	—	181
110000 - Sales	809	—	63	—	872	195
Total	809	—	63	—	872	376
INCOME TOTAL	145,857	—	2,340	—	148,197	159,712

EXPENDITURE

Expenditure on charitable activities

500341 - Debt advice centre	1,353	—	—	—	1,353	—
Total	1,353	—	—	—	1,353	—

Expenditure on charitable activities - Parish share

500220 - Parish Share	54,743	—	—	—	54,743	61,263
Total	54,743	—	—	—	54,743	61,263

Expenditure on charitable activities - Church activities

500230 - Expenses Vicar	1,277	—	—	—	1,277	1,263
500231 - Expenses Curate	985	—	—	—	985	924
500232 - Expenses Pioneer Curate	974	—	—	—	974	—
500233 - Expenses Pioneer Curate (St Peters)	—	—	—	—	—	—
500234 - Theatre	—	—	—	—	—	(129)
500235 - Staff team expenses	362	—	—	—	362	411
500240 - Vicarage/Curate's House	11,670	—	—	—	11,670	4,191
500241 - House Purchase/Sale Costs	—	—	—	—	—	—
500242 - Mortgage interest	5,744	—	—	—	5,744	6,169
500243 - Mortgage capital repayment (budget)	305	—	—	—	305	—
500250 - Salaries	27,707	—	—	—	27,707	32,820
500280 - Church Maintenance	4,941	—	2,500	—	7,441	5,649
500281 - Insurance	511	—	—	—	511	—
500290 - Worship Service Expenses	851	—	—	—	851	1,914
500295 - Worship - Music Expenses	1,217	—	—	—	1,217	1,308
500296 - Worship - Flowers	57	—	—	—	57	409
500300 - SMKK	542	—	—	—	542	639
500305 - Children and Family outreach	144	—	—	—	144	—
500310 - Youth Groups	564	—	—	—	564	608
500330 - Church Admin	4,399	—	—	—	4,399	4,436
500335 - Hospitality	149	—	—	—	149	2,074
500340 - Evangelism/Mission/Outreach	1,157	—	—	—	1,157	1,050
500360 - Messy Church	241	—	—	—	241	1,234
500370 - Gas	2,843	—	—	—	2,843	3,936
500380 - Electricity	2,593	—	—	—	2,593	1,159
500390 - Water	804	—	—	—	804	926
500399 - Church Plant	—	—	—	—	—	—
500400 - Communication Support Group	173	—	—	—	173	315
500420 - Vicar's Retreat	600	—	—	—	600	300
500430 - IT	1,428	—	—	—	1,428	388
500440 - Sound	19	—	—	—	19	70
500450 - Fellowship groups	—	—	—	—	—	—
500451 - Saturday Fellowship	(84)	—	756	—	672	455
500460 - Pastoral/Prayer Ministry/Listening	—	—	—	—	—	—
500470 - Cafe expenditure	66	—	—	—	66	232
500480 - St Matthews	—	—	—	—	—	—
500490 - Side Chapel	—	—	—	—	—	—
500500 - Munchkins	—	—	—	—	—	—
500540 - Financial Charges	60	—	—	—	60	147
500545 - Accounting costs	150	—	—	—	150	150
500560 - Books for resale	—	—	—	—	—	573
500591 - Puppet Tree	—	—	—	—	—	—
500600 - Education	—	—	645	—	645	610

500630 - Firm Roots	—	—	—	—	—	—
500640 - Child Contact Centre costs	—	—	—	—	—	—
500700 - Event costs	—	—	—	—	—	1,863
500701 - Parish weekend	—	—	—	—	—	—
600010 - Lectern	—	—	—	—	—	—
600020 - Building project	—	7,417	16,080	—	23,497	—
600030 - Baptistry	—	—	—	—	—	—
600040 - Love Lache	—	—	—	—	—	1,948
900000 - Depreciation	—	—	—	—	—	2,338
Total	72,459	7,417	19,982	—	99,859	80,394

Expenditure on charitable activities - Outward donations

500200 - Mission Giving	12,152	—	—	—	12,152	10,194
500410 - Hardship Fund	140	—	—	—	140	63
500520 - Bursary - Children	—	—	—	—	—	—
500530 - Bursary - Youth	—	—	—	—	—	—
Total	12,292	—	—	—	12,292	10,257

Expenditure on charitable activities - Assigned fees

500510 - Wedding / Funeral Fees	2,942	—	—	—	2,942	4,460
Total	2,942	—	—	—	2,942	4,460

Other expenditure

500236 - Gifts	41	—	—	—	41	—
Total	41	—	—	—	41	—
EXPENDITURE TOTAL	143,833	7,417	19,982	—	171,233	156,375
GRAND TOTAL	2,023	(7,417)	(17,641)	—	(23,035)	3,336