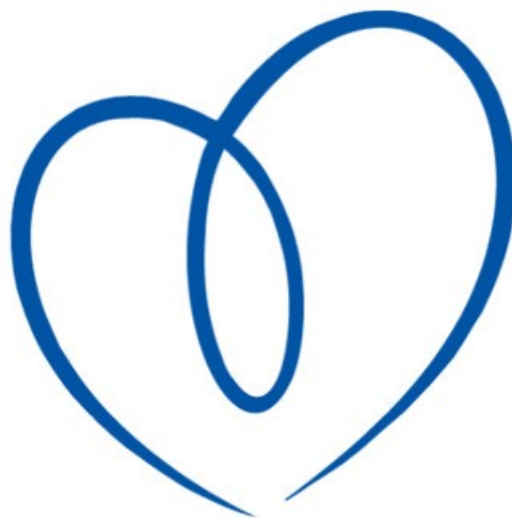


**ST MARK'S SALTNEY**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**



**St Mark's**  
Lache Saltney

# ST MARK'S SALTNEY

## LEGAL AND ADMINISTRATIVE INFORMATION

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### 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
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### 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

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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**

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### 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

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**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

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**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***

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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

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#### 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

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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

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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

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#### *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

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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 £
<b>Income from:</b>											
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
<b>Total income</b>		<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>
<b>Expenditure on:</b>											
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
<b>Total expenditure</b>		<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>
<b>Net income/(expenditure)</b>		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)	-	-
<b>Net movement in funds</b>	9	(148,061)	(8,550)	177,918	7,406	28,713	(21,314)	-	39,932	-	18,618
<b>Reconciliation of funds:</b>											

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	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	14		9,134		252,886
Investments	15		24,556		17,150
			<u>33,690</u>		<u>270,036</u>
<b>Current assets</b>					
Debtors	16	4,300		2,884	
Cash at bank and in hand		349,051		217,968	
		<u>353,351</u>		<u>220,852</u>	
<b>Creditors: amounts falling due within one year</b>	18	(1,576)		(134,136)	
		<u></u>		<u></u>	
<b>Net current assets</b>			351,775		86,716
			<u></u>		<u></u>
<b>Total assets less current liabilities</b>			385,465		356,752
			<u><u></u></u>		<u><u></u></u>
<b>The funds of the charity</b>					
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

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### 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

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### 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	as restated 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
	£	£
<b>Other income</b>		
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 £
<b>Fundraising and publicity</b>						
Other fundraising costs	516	2,533	3,049	-	2,490	2,490

### 8 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
<b>Direct costs</b>		
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
<b>Analysis by fund</b>		
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

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### 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
	£	£	£
<b>Cost</b>			
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
<b>Depreciation and impairment</b>			
Depreciation charged in the year	-	5,330	5,330
At 31 December 2024	-	5,330	5,330
<b>Carrying amount</b>			
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 £
<b>Cost or valuation</b>	
At 1 January 2024 & 31 December 2024	17,150
<b>Carrying amount</b>	
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 £
<b>Amounts falling due within one year:</b>		
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 £
<b>Permanent endowments</b>	<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
	£	£	£
<b>Permanent endowments</b>			
	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>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
	£	£	£
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>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
		<b>as restated</b>			<b>as restated</b>
	£	£	£	£	£
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 £
<b>At 31 December 2024:</b>					
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 £
<b>At 31 December 2023:</b>					
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

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### 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>