THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

England & Wales · Charity number 1131959

Details

Status	Registered
Legal form	Previously excepted
Registered	2009-10-01
Register	View on the Charity Commission register

Contact

Address	St. Stephens Vicarage St. Stephens Avenue Blackpool FY2 9RB
Phone	01253351484
Email	office@ststephen.co.uk
Website	www.ststephenblackpool.co.uk

Activities

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

Activities: The main purpose of the PCC as defined by the Parochial Church Council (Powers) Measure 1956, is to co-operate with the Vicar in promoting in the Parish the whole mission of the Church,pastoral,evangelical,social and ecumenical. There have been no material changes in these policies during the year.The PCC has been satisfied during the year to maintain its position.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities, Other Charitable Purposes
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Blackpool

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£206,604	£219,163	-	-
2024-12-31	£219,163	£190,305	-	-
2023-12-31	£228,681	£351,579	-	-
2022-12-31	£226,410	£131,936	-	-
2021-12-31	£108,903	£119,657	-	-
2020-12-31	£86,195	£103,375	-	-

Trustees

Name	Role	Appointed
Audrey Mclennan		2021-01-26
CHRISTINE GRIMSTED		
DOROTHY GRAHAM		
JENNY GREEN		2014-04-30
Judith Stansfield		2020-10-10
Katy Billinghurst		2019-04-30
Keith Lloyd		2022-07-04
Keith McLennan		2020-10-10
Maurice Andrew Cramer		2022-04-12
SALLY BAYLISS		
WALTER JOHN CAIRNS		2021-01-26

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

REGISTERED CHARITY NUMBER: 1131959

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Xeinadin
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

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for the year ended 31 December 2025

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls located on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

Strive to maintain the richness of Traditional Anglo-Catholic Worship.

Endeavour to encourage and foster both newcomers to the faith and our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.

Seek to maintain an oasis of Prayer and Spiritual Refreshment for all.

Be committed to the creation of a welcoming and serving community through the care of both young and old in the Blackpool area.

Seek to make the good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10-year Mission and Reformation plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled, 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

Public benefit

The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Parish Centre halls are available to all in the community requiring a suitable venue.

St Stephens no longer has any schools within the parish, but we have however, forged a good ongoing relationship with a nearby academy and nursery. Relationships have been forged with an SEN school and they are visited twice a term. Recently a new Toddlers Group has been started on a monthly basis.

The Church has continued its association with the local care homes, visiting two in the locality once a month for a short service with hymns, and we are delighted that the residents and carers often visit during the week for prayer and meditation and just for a calm and peaceful environment. They also attend the monthly tea and chat meetings which have gone from strength to strength. This last winter we have started a "warm space" programme supported by Blackpool Borough Council, on Friday afternoons including a Film Club and Recorded Music Society. All are welcome and free refreshments are provided.

The Parish halls are regularly used as a venue for the local flats to hold their management meetings, cubs and scouts, karate club, a Wednesday dance group and hall bookings are increasing.

The Civic Trust and St. Stephens have mutual members and the Civic Trust attend social occasions at St. Stephens.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

The PCC sat for five occasions during the year with an average attendance of 87 %.
The finance and standing committee have continued to meet regularly throughout the year and have been given authority to act on the PCC's behalf on matters of maintenance and finance.

The PCC expenses account has paid the majority of repairs and maintenance costs for the year. These repairs have included patch pointing, heating repairs and general service and maintenance checks and upgrading 5 of the large hall windows. The failing lighting throughout the whole campus except the church itself. Efforts have been made to keep spending to a minimum considering the need for large areas of pointing of the Narthex and west side of the Church.

The Trustees have attempted to pay as much as possible towards the Parish Share Less LICF of £45,654. Therefore £30,000 was paid in 2025.

The Church has continued to support charities through Mission outreach including Bloemfontein.

FINANCIAL REVIEW

Financial position

A summary of our income and expenditure shows an income of £206,604 (2024: £219,163) of which £182,165 (2024: £191,974) was from donations and legacies.

The total amount of funds the charity holds at the end of the reporting period is £82,603 (2024: £62,396).

The Church holds cash at the bank of £59,328 (2024: £68,776) and £627 (2024: £599) deposited with the Central Board of Finance Church of England Funds.

Reserves policy

In accordance with the guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is current policy to keep a base bank balance of not less than £6,000. The Trustees believe that when financial conditions allow consideration should be given to increasing the minimum level of reserves to the equivalent of 3 months of annual operating expenses.

FUTURE PLANS

As always, the last year has brought its own challenges. The Trustees would like to thank Fr. Andrew Teather for the immense amount of work he has undertaken during the last year especially during the last part of 2024 and the beginning of 2025.

Social events have continued to grow during the year with regular well supported events held on a monthly basis. These events always attract a number of new people into our buildings and worship.

As soon as possible we intend to commence repointing of the Narthex and west side of the Church which has suffered severely over the years, at a projected cost of at least £95,000, for which grant applications are being made. The Church is fortunate to continue the association with a professional grant fundraiser, and we are immensely grateful to Denise Bernard for her expertise in this area.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

Charity constitution

The charity constitutes a public benefit entity as defined by FRS 102.

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Whilst the PCC has overall responsibility, the finance and standing committee have been given authority to oversee maintenance and finance on a day to day basis. The finance and standing committee continue to meet regularly enabling the members to continually reassess the financial position of the Church. The end of year membership for the electoral roll stands at 78 after undertaking the obligatory sexennial Review of the Electoral Roll. The average Sunday communicant figure counted during the four Sundays in October was 69 adults. Having lost some elderly members during the year we are pleased St. Stephens can still attract new members whose names are on the roll.

Risk management

The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen risks.

The key risks along with mitigating actions are:

Changes in Stewardship: This is an ongoing issue and a number of regular contributors have sadly passed away reducing Stewardship numbers, however, some personal payments have increased.

Cost of Utilities and services: All contracts are looked at very closely and some services have been cancelled. The energy bills are reviewed regularly and the best price found depending on length of contract.

Repairs and Maintenance: The Church and halls are reviewed monthly in line with the Church Maintenance Programme, in order to identify problems as they arise. The Church has been fortunate that some smaller jobs have been carried out by talented volunteers. Regular service contracts for fire, electrical and other safety equipment continue to be in place.

Lack of Volunteers: St Stephens relies heavily on its volunteers and is lucky to have a strong core of dedicated people who assist in facilitating the running of the Church. We continue to welcome new people and would like to thank those who give their time and talents so generously and would like to stress that all help however small is a great help and everybody can have a part to play.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1131959

Principal address

St Stephen's Vicarage
St Stephens Avenue
Blackpool
Lancashire
FY2 9RB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

Trustees
Rev. A Teather (Chairman and Incumbent) elected 15 February 2023
Mr. K McLennan (Deputy Churchwarden)
Mr. A Cramer (Churchwarden)
Mr. W Cairns (member of Deanery Synod)
Mrs. J Green (Treasurer and member of Deanery Synod)
Mrs. A Berry (Churchwarden)
Mrs. D Graham (Stewardship Officer)
Mrs. S Bayliss (co-opted member and Patron)
Mrs. C Grimsted (co-opted member and Assistant Stewardship Officer)
Mrs. A McLennan (co-opted member and Safeguarding Officer)
Mrs. K Billinghurst (co-opted member and Assistant Safeguarding Officer)
Mr. K Lloyd
Mrs. K Ridgway
Mrs. K Davies (PCC Secretary)
Mrs. J Delaunay
Mr R Taylor

Deaner Synod - The trustees would like to thank Mr K McLennan, Mrs J Green and Mr W Cairns for all their help and support as members of Deanery Synod.

Safeguarding Officers - The trustees are very grateful for the dedication and expertise of our Safeguarding Officers Mrs A McLennan and Mrs K Billinghurst. Th safeguarding of all at St Stephens is of paramount importance and their hard work is much appreciated.

The trustees are very grateful to all who give of their time in so many ways to this community including but not limited to those who arrange our social events (which draw in a large cross section of our local community), concerts, family fun days, fairs and other activities as well as those who augment our daily worship by their work in the sacristy serving, flower arranging and the music which augments our services. In 2025 we welcomed many people who have not been here before and this is through the efforts of many people in our community.

Independent Examiner
Xeinadin
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Approved by order of the board of trustees on 12.4.26 and signed on its behalf by:

.....
Reverend A Teather - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool (the Trust) for the year ended 31 December 2025.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

James Schofield ACA
The Institute of Chartered Accountants in England and Wales

Xeinadin
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Date: 14/4/26

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		141,316	40,849	182,165	191,974
Charitable activities					
Charitable activities		20,554	-	20,554	20,681
Investment income	2	242	-	242	304
Other income		696	2,947	3,643	6,204
Total		162,808	43,796	206,604	219,163
EXPENDITURE ON					
Charitable activities					
Charitable activities		170,805	15,483	186,288	190,305
Net gains/(losses) on investments		(109)	-	(109)	61
NET INCOME/(EXPENDITURE)		(8,106)	28,313	20,207	28,919
Transfers between funds	12	35,376	(35,376)	-	-
Net movement in funds		27,270	(7,063)	20,207	28,919
RECONCILIATION OF FUNDS					
Total funds brought forward		11,639	50,757	62,396	33,477
TOTAL FUNDS CARRIED FORWARD		38,909	43,694	82,603	62,396

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	6	9,434	14,370	23,804	10,534
Investments	7	6,780	-	6,780	6,709
		16,214	14,370	30,584	17,243
CURRENT ASSETS					
Debtors	8	13,557	-	13,557	6,000
Cash at bank		30,630	29,324	59,954	69,375
		44,187	29,324	73,511	75,375
CREDITORS					
Amounts falling due within one year	9	(10,866)	-	(10,866)	(12,096)
NET CURRENT ASSETS		33,321	29,324	62,645	63,279
TOTAL ASSETS LESS CURRENT LIABILITIES		49,535	43,694	93,229	80,522
CREDITORS					
Amounts falling due after more than one year	10	(10,626)	-	(10,626)	(18,126)
NET ASSETS		38,909	43,694	82,603	62,396
FUNDS	12				
Unrestricted funds				38,909	11,639
Restricted funds				43,694	50,757
TOTAL FUNDS				82,603	62,396

The financial statements were approved by the Board of Trustees and authorised for issue on 12.4.26 and were signed on its behalf by:

Reverend A Teather - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
Offerings and donations are recognised when received by or on behalf of the PCC. Planned giving receivable under the Gift Aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are recognised as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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. Assets of less then £2,000 are not capitalised.

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	Nil
Fixtures and fittings	25% reducing balance
Computer equipment	33% straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

Consecrated property and moveable furnishings
Consecrated and beneficial property of any kind is excluded from the financial statements by s.10(2)(c) of the Charities Act 2011. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficial buildings, or on the repair of moveable Church furnishings, individual items under £1,000 are written off.

Fixed asset investments
Fixed asset investment 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.

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.

2. INVESTMENT INCOME

	2025	2024
	£	£
Other fixed asset invest - FII	236	274
Deposit account interest	6	30
	242	304

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

The following trustees received remuneration from the charity during the year.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes proviso for a pension.

Mrs A Berry received remuneration of £10,675 in her role as the finance administrator.

Mr A Cramer received remuneration of £1,050 in his role as assistant organist.

Trustees' expenses

None of the trustees (or any person connected with them) were paid any expenses from the charity during the year other than those listed below.

The Vicar was reimbursed expenses of £8,494 (2024: 8,161) incurred by him in the furtherance of his duties.

4. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	21,615	17,115
	21,615	17,115

The average monthly number of employees during the year was as follows:

	2025	2024
Finance and administration	1	2
Cleaner	1	1
Organist	1	2
	3	5

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	129,025	62,949	191,974
Charitable activities			
Charitable activities	20,481	200	20,681
Investment income	304	-	304
Other income	1,877	4,327	6,204
Total	151,687	67,476	219,163
EXPENDITURE ON			
Charitable activities			
Charitable activities	161,075	29,230	190,305

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net gains on investments	61	-	61
NET INCOME/(EXPENDITURE)	(9,327)	38,246	28,919
RECONCILIATION OF FUNDS			
Total funds brought forward	20,966	12,511	33,477
TOTAL FUNDS CARRIED FORWARD	11,639	50,757	62,396

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2025	9,434	-	33,584	43,018
Additions	-	19,160	-	19,160
At 31 December 2025	9,434	19,160	33,584	62,178
DEPRECIATION				
At 1 January 2025	-	-	32,484	32,484
Charge for year	-	4,790	1,100	5,890
At 31 December 2025	-	4,790	33,584	38,374
NET BOOK VALUE				
At 31 December 2025	9,434	14,370	-	23,804
At 31 December 2024	9,434	-	1,100	10,534

continued...

6. TANGIBLE FIXED ASSETS - continued

Fixed assets, included in the above, which are held under hire purchase contracts or finance leases are as follows:

	Computer equipment £
COST	
At 1 January 2025	10,081
Transfer to ownership	(10,081)
At 31 December 2025	-
DEPRECIATION	
At 1 January 2025	10,081
Transfer to ownership	(10,081)
At 31 December 2025	-
NET BOOK VALUE	
At 31 December 2025	-
At 31 December 2024	-

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2025	6,709
Additions	71
At 31 December 2025	6,780
NET BOOK VALUE	
At 31 December 2025	6,780
At 31 December 2024	6,709

There were no investment assets outside the UK.

Cost or valuation at 31 December 2025 is represented by:

	Unlisted investments £
Valuation in 2024	2,364
Valuation in 2025	(109)
Cost	4,525
	6,780

continued...

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	-	2,533
Other debtors	12,990	2,900
Prepayments and accrued income	567	567
	13,557	6,000

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other loans (see note 11)	7,500	7,500
Accruals and deferred income	3,366	4,596
	10,866	12,096

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 11)	10,626	18,126

11. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Diocesan loan	7,500	7,500
Amounts falling between one and two years:		
Diocesan loan	10,626	18,126

continued...

12. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
Unrestricted funds				
General fund	1,544	(7,906)	35,376	29,014
Fixed Asset fund	9,434	-	-	9,434
Flower fund	661	(200)	-	461
	11,639	(8,106)	35,376	38,909
Restricted funds				
Mission income	5,008	-	-	5,008
Cantantes Domino	1,237	-	-	1,237
Donations and legacies	779	-	-	779
Tea dance holiday fund	79	-	-	79
Choir fund	150	-	-	150
Parish feast	235	-	-	235
Lighting fabric fund	5,000	-	-	5,000
Roof Fund	11,915	22,442	(34,357)	-
Youth fund	3,674	3,162	-	6,836
Winter warm project	1,267	(1,268)	1	-
Arts festival	21,413	(6,023)	(1,020)	14,370
Repointing fund	-	10,000	-	10,000
	50,757	28,313	(35,376)	43,694
TOTAL FUNDS	62,396	20,207	-	82,603

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	162,808	(170,605)	(109)	(7,906)
Flower fund	-	(200)	-	(200)
	162,808	(170,805)	(109)	(8,106)
Restricted funds				
Walsingham	2,947	(2,947)	-	-
Roof Fund	22,442	-	-	22,442
Youth fund	4,475	(1,313)	-	3,162
Winter warm project	3,932	(5,200)	-	(1,268)
Arts festival	-	(6,023)	-	(6,023)
Repointing fund	10,000	-	-	10,000
	43,796	(15,483)	-	28,313
TOTAL FUNDS	206,604	(186,288)	(109)	20,207

continued...

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	11,189	(9,645)	1,544
Fixed Asset fund	9,434	-	9,434
Flower fund	343	318	661
	20,966	(9,327)	11,639
Restricted funds			
Mission income	4,808	200	5,008
Walsingham	223	(223)	-
Cantantes Domino	1,237	-	1,237
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	-	11,915	11,915
Youth fund	-	3,674	3,674
Winter warm project	-	1,267	1,267
Arts festival	-	21,413	21,413
	12,511	38,246	50,757
TOTAL FUNDS	33,477	28,919	62,396

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	150,769	(160,475)	61	(9,645)
Flower fund	918	(600)	-	318
	151,687	(161,075)	61	(9,327)
Restricted funds				
Columbarium/Garden of Repose	1,128	(1,128)	-	-
Mission income	200	-	-	200
Walsingham	3,199	(3,422)	-	(223)
Roof Fund	27,841	(15,926)	-	11,915
Youth fund	5,542	(1,868)	-	3,674
Winter warm project	2,534	(1,267)	-	1,267
Arts festival	27,032	(5,619)	-	21,413
	67,476	(29,230)	-	38,246
TOTAL FUNDS	219,163	(190,305)	61	28,919

continued...

12. MOVEMENT IN FUNDS - continued

Restricted funds
Missions - monies raised to support missionary charities connected to the Church.
Walsingham - monies received and paid re the annual pilgrimage.
Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.
Donations and legacies - amounts received to be used for the specific upkeep of the Church.
Tea dance holiday fund - funds paid by the club members towards the annual holiday costs.
Choir fund - donations received for choir social events.
Parish feast - monies received and paid re the annual parish feast.
Lighting fabric fund - monies received to fund lighting project.
Roof Fund - Grants received for the roof repair project.
Repointing Fund - Grant received for the church repointing project.

Designated funds
Fixed Asset fund - this is an unrestricted fund represented by the net book value of the tangible fixed assets of the Charity. Resources expended represents the depreciation charge.

13. RELATED PARTY DISCLOSURES

The Friends of St Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 4 of whom are the Incumbent, Treasurer and Churchwardens of the Parochial Church Council (PCC) of St Stephen on the Cliffs, Blackpool.

During the year the PCC of St Stephen on the Cliffs, Blackpool received £nil (2024:£3,750) in donations from The Friends of St Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £3,868 (2024: £12,764) has been gifted by The Friends of St Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the PCC of St Stephen on the Cliffs, Blackpool is most appreciative of this support.

Conversely the PCC met expenditure on behalf of the Friends which amounted to £4,016 (2024: £nil), £6,116 was due by the Friends at 31 December 2025.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

REGISTERED CHARITY NUMBER: 1131959

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

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for the year ended 31 December 2024

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls located on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

Strive to maintain the richness of Traditional Anglo-Catholic Worship.

Endeavour to encourage and foster both newcomers to the faith and our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.

Seek to maintain an oasis of Prayer and Spiritual Refreshment for all.

Be committed to the creation of a welcoming and serving community through the care of both young and old in the Blackpool area.

Seek to make the good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10-year Mission and Reformation plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled, 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

Public benefit

The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Parish Centre halls are available to all in the community requiring a suitable venue.

St Stephens no longer has any schools within the parish, but we have however, forged a good ongoing relationship with a nearby academy and nursery. Recently a new Toddlers Group has been started on a monthly basis.

The Church has continued its association with the local care homes, visiting two in the locality once a month for a short service with hymns, and we are delighted that the residents and carers often visit during the week for prayer and meditation and just for a calm and peaceful environment. They also attend the monthly tea and chat meetings which have gone from strength to strength. This last winter we have started a "warm space" programme supported by Blackpool Borough Council, on Friday afternoons including a Film Club and Recorded Music Society. All are welcome and free refreshments are provided.

The Parish halls are regularly used as a venue for the local flats to hold their management meetings.

The Civic Trust and St. Stephens have mutual members and the Civic Trust attend social occasions at St. Stephens.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2024

ACHIEVEMENT AND PERFORMANCE
The PCC sat for five occasions during the year with an average attendance of 85 %.
The finance and standing committee have continued to meet regularly throughout the year and have been given authority to act on the PCC's behalf on matters of maintenance and finance.

The PCC expenses account has paid the majority of repairs and maintenance costs for the year. These repairs have included patch pointing, heating repairs and general service and maintenance checks. All efforts have been made to keep spending to a minimum considering the need for large areas of pointing of the Narthex and west side of the Church.

Despite considerable financial drain for a new roof on the Church and large hall, the Trustees have attempted to pay as much as possible towards the Parish Share Less LICF of £ 41,365. Therefore £23,733 was paid in 2024.

The Church has continued to support charities through Mission outreach including Bloemfontein.

The Parish halls continue to be used by a number of long term regular groups including Karate, Tea Dance and Scouts. Additional groups include local Residents Associations, Brass Band Rehearsals. There is increasing demand for use of the halls for short term use.

FINANCIAL REVIEW
Financial position
A summary of our income and expenditure shows an income of £219,163 (2023: £228,681) of which £191,974 (2023: £192,748) was from donations and legacies.

The total amount of funds the charity holds at the end of the reporting period is £62,369.

The Church holds cash at the bank of £68,776 (2023: £43,517) and £599 (2023: £569) deposited with the Central Board of Finance Church of England Funds.

The fixed assets shown on the balance sheet show a figure of £17,243 (2023: 18,049).

Reserves policy
In accordance with the guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is the policy of the Charity to always keep a bank balance of no less than £6,000. The Trustees consider that these reserves will ensure that should there be a drop in funding they will be able to continue the Charities current activities and meet the Parish share contribution whilst consideration is given to ways in which additional funds may be raised.

FUTURE PLANS
As always, the last year has brought its own challenges. The Trustees would like to thank Fr. Andrew Teather for the immense of work he has undertaken during the last year especially during the last part of 2024 and the beginning of 2025.

Social events have continued to grow during the year with regular well supported events held on a monthly basis. These events always attract a number of new people into our buildings and worship.

As soon as possible we intend to commence repointing of the Narthex and west side of the Church which has suffered severely over the years, at a projected cost of at least £85,000, for which grant applications are being made. The Church is fortunate to continue the association with a professional grant fundraiser, and we are immensely grateful to Denise Bernard for her expertise in this area.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

The charity constitutes a public benefit entity as defined by FRS 102.

Organisational structure

Whilst the PCC has overall responsibility, the finance and standing committee have been given authority to oversee maintenance and finance on a day to day basis. The finance and standing committee continue to meet regularly enabling the members to continually reassess the financial position of the Church. The end of year membership for the electoral roll stands at 86 and the average Sunday communicant figure counted during the four Sundays in October was 53 adults. For this year we are in the process of undertaking an obligatory sexennial review of the Electoral Roll and the membership thus far stands at 66 but should increase. Having lost members during the pandemic and other causes of death, we are pleased St. Stephens can still attract new members whose names are on the roll.

Risk management

The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen risks.

The key risks along with mitigating actions are:

Changes in Stewardship: This is an ongoing issue and a number of regular contributors have sadly passed away reducing Stewardship numbers, however, some personal payments have increased.

Cost of Utilities and services: All contracts are being looked at and some services cancelled. The energy bills are reviewed regularly and the best rice found depending on length of contract.

Repairs and Maintenance: The Church and halls are reviewed monthly in line with the Church Maintenance Programme, in order to identify problems as they arise. The Church has been fortunate that some smaller jobs have been carried out by talented volunteers. Regular service contracts for fire, electrical and other safety equipment continue to be in place.

Lack of Volunteers: St Stephens relies heavily on its volunteers and is lucky to have a strong core of dedicated people who assist in facilitating the running of the Church. We continue to welcome new people and would like to thank those who give their time and talents so generously and would like to stress that all help however small is a great help and everybody can have a part to play.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1131959

Principal address

St Stephen's Vicarage
St Stephens Avenue
Blackpool
Lancashire
FY2 9RB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2024

Trustees
Rev. A Teather (Chairman and Incumbent) elected 15 February 2023
Mr. K McLennan (Churchwarden and member of Deanery Synod)
Mr. A Cramer (Churchwarden)
Mr. W Cairns (Deputy Churchwarden & member of Deanery Synod)
Mrs. J Green (Treasurer and member of Deanery Synod)
Mrs. A Berry (PCC Secretary)
Mrs. D Graham (Stewardship Officer)
Mrs. S Bayliss (co-opted member and Patron)
Mrs. C Grimsted (co-opted member and Assistant Stewardship Officer)
Mrs. A McLennan (co-opted member and Safeguarding Officer)
Mrs. K Billinghurst (co-opted member and Assistant Safeguarding Officer)
Mr. K Lloyd (elected 12 May 2022)
Mrs. K Ridgway (elected 12 May 2024)
Mrs. K Davies (elected 12 May 2024)
Mrs. J Delaunay (elected 12 May 2024)

Deaner Synod - The trustees would like to thank Mr K McLennan, Mrs J Green and Mr W Cairns for all their help and support as members of Deanery Synod.

Safeguarding Officers - The trustees are very grateful for the dedication and expertise of our Safeguarding Officers Mrs A McLennan and Mrs K Billinghurst. Th safeguarding of all at St Stephens is of paramount importance and their hard work is much appreciated.

The Trustees and parish as a whole were saddened by the deaths of our Hon. Assistant Priests, Fr. Hary Pugh and Canon Paul Smith who had continued to serve faithfully until their last illnesses. We are all grateful to them for their ministry at St Stephens and they are both sadly missed. A carved memorial has been made to each of the pews where they sat regularly. The Trustees are delighted that Fr Clive Lord has joined us an Hon. Assistant Priest.

The trustees are very grateful to all who give of their time in so many ways to this community including but not limited to those who arrange our social events (which draw in a large cross section of our local community), the Arts Festival, concerts, family fun days, fairs and other activities as well as those who augment our daily worship by their work in the sacristy serving, flower arranging and otherwise. In 2024 we welcomed many people who have not been here before and this is through the efforts of many people in our community.

Independent Examiner
Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Reverend A Teather - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool (the Trust) for the year ended 31 December 2024.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Paul Daley ATT

Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Date: .....

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		129,025	62,949	191,974	192,748
Charitable activities					
Charitable activities		20,481	200	20,681	29,737
Investment income	2	304	-	304	1,366
Other income		1,877	4,327	6,204	4,830
Total		151,687	67,476	219,163	228,681
EXPENDITURE ON					
Charitable activities					
Charitable activities		161,075	29,230	190,305	351,579
Net gains on investments		61	-	61	2,665
NET INCOME/(EXPENDITURE)		(9,327)	38,246	28,919	(120,233)
RECONCILIATION OF FUNDS					
Total funds brought forward		20,966	12,511	33,477	153,710
TOTAL FUNDS CARRIED FORWARD		11,639	50,757	62,396	33,477

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET
31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	6	10,534	-	10,534	11,601
Investments	7	6,709	-	6,709	6,448
		17,243	-	17,243	18,049
CURRENT ASSETS					
Debtors	8	6,000	-	6,000	7,282
Cash at bank		18,618	50,757	69,375	44,087
		24,618	50,757	75,375	51,369
CREDITORS					
Amounts falling due within one year	9	(12,096)	-	(12,096)	(7,190)
NET CURRENT ASSETS		12,522	50,757	63,279	44,179
TOTAL ASSETS LESS CURRENT LIABILITIES		29,765	50,757	80,522	62,228
CREDITORS					
Amounts falling due after more than one year	10	(18,126)	-	(18,126)	(28,751)
NET ASSETS		11,639	50,757	62,396	33,477
FUNDS	12				
Unrestricted funds				11,639	20,966
Restricted funds				50,757	12,511
TOTAL FUNDS				62,396	33,477

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
Reverend A Teather - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
Offerings and donations are recognised when received by or on behalf of the PCC. Planned giving receivable under the Gift Aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are recognised as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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. Assets of less then £2,000 are not capitalised.

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	Nil
Computer equipment	33% straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

Consecrated property and moveable furnishings
Consecrated and beneficial property of any kind is excluded from the financial statements by s.10(2)(c) of the Charities Act 2011. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficial buildings, or on the repair of moveable Church furnishings, individual items under £1,000 are written off.

Fixed asset investments
Fixed asset investment 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.

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.

2. INVESTMENT INCOME

	2024	2023
	£	£
Other fixed asset invest - FII	274	1,348
Deposit account interest	30	18
	304	1,366

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees (or any person connected with them) received any remuneration or benefits from the charity during the year other than those listed below.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes proviso for a pension.

Trustees' expenses

None of the trustees (or any person connected with them) were paid any expenses from the charity during the year other than those listed below.

The Vicar was reimbursed expenses of £8,161 (2023: 3,314) incurred by him in the furtherance of his duties.

4. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	11,545	12,440
	11,545	12,440

The average monthly number of employees during the year was as follows:

	2024	2023
Finance and administration	2	2
Cleaner	1	1
Organist	2	2
	5	5

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	183,829	8,919	192,748
Charitable activities			
Charitable activities	29,406	331	29,737
Investment income	1,366	-	1,366
Other income	1,625	3,205	4,830
Total	216,226	12,455	228,681
EXPENDITURE ON			
Charitable activities			
Charitable activities	289,583	61,996	351,579
Net gains on investments	2,665	-	2,665

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(70,692)	(49,541)	(120,233)
RECONCILIATION OF FUNDS			
Total funds brought forward	91,658	62,052	153,710
TOTAL FUNDS CARRIED FORWARD	20,966	12,511	33,477

6. TANGIBLE FIXED ASSETS

	Freehold property £	Computer equipment £	Totals £
COST			
At 1 January 2024 and 31 December 2024	9,434	33,584	43,018
DEPRECIATION			
At 1 January 2024	-	31,417	31,417
Charge for year	-	1,067	1,067
At 31 December 2024	-	32,484	32,484
NET BOOK VALUE			
At 31 December 2024	9,434	1,100	10,534
At 31 December 2023	9,434	2,167	11,601

Fixed assets, included in the above, which are held under hire purchase contracts or finance leases are as follows:

	Computer equipment £
COST	
At 1 January 2024 and 31 December 2024	10,081
DEPRECIATION	
At 1 January 2024 and 31 December 2024	10,081
NET BOOK VALUE	
At 31 December 2024	-
At 31 December 2023	-

continued...

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2024	6,448
Additions	261
At 31 December 2024	6,709
NET BOOK VALUE	
At 31 December 2024	6,709
At 31 December 2023	6,448

There were no investment assets outside the UK.

Cost or valuation at 31 December 2024 is represented by:

	Unlisted investments £
Valuation in 2024	2,364
Cost	4,345
	6,709

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	2,533	3,146
Other debtors	2,900	3,150
Prepayments and accrued income	567	986
	6,000	7,282

continued...

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other loans (see note 11)	7,500	5,000
Accruals and deferred income	4,596	2,190
	12,096	7,190

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2024	2023
	£	£
Other loans (see note 11)	18,126	28,751

11. LOANS

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Diocesan loan	7,500	5,000
Amounts falling between one and two years:		
Diocesan loan	18,126	28,751

12. MOVEMENT IN FUNDS

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted funds			
General fund	11,189	(9,645)	1,544
Fixed Asset fund	9,434	-	9,434
Flower fund	343	318	661
	20,966	(9,327)	11,639
Restricted funds			
Mission income	4,808	200	5,008
Walsingham	223	(223)	-
Cantantes Domino	1,237	-	1,237
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	-	11,915	11,915
Youth fund	-	3,674	3,674
Winter warm project	-	1,267	1,267
Arts festival	-	21,413	21,413
	12,511	38,246	50,757
TOTAL FUNDS	33,477	28,919	62,396

continued...

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	150,769	(160,475)	61	(9,645)
Flower fund	918	(600)	-	318
	151,687	(161,075)	61	(9,327)
Restricted funds				
Columbarium/Garden of Repose	1,128	(1,128)	-	-
Mission income	200	-	-	200
Walsingham	3,199	(3,422)	-	(223)
Roof Fund	27,841	(15,926)	-	11,915
Youth fund	5,542	(1,868)	-	3,674
Winter warm project	2,534	(1,267)	-	1,267
Arts festival	27,032	(5,619)	-	21,413
	67,476	(29,230)	-	38,246
TOTAL FUNDS	219,163	(190,305)	61	28,919

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	82,224	(71,035)	11,189
Fixed Asset fund	9,434	-	9,434
Flower fund	-	343	343
	91,658	(70,692)	20,966
Restricted funds			
Mission income	4,503	305	4,808
Walsingham	1,069	(846)	223
Cantantes Domino	1,534	(297)	1,237
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	48,703	(48,703)	-
	62,052	(49,541)	12,511
TOTAL FUNDS	153,710	(120,233)	33,477

continued...

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	215,483	(289,183)	2,665	(71,035)
Flower fund	743	(400)	-	343
	216,226	(289,583)	2,665	(70,692)
Restricted funds				
Columbarium/Garden of Repose	475	(475)	-	-
Mission income	305	-	-	305
Walsingham	2,730	(3,576)	-	(846)
Cantantes Domino	27	(324)	-	(297)
Roof Fund	8,918	(57,621)	-	(48,703)
	12,455	(61,996)	-	(49,541)
TOTAL FUNDS	228,681	(351,579)	2,665	(120,233)

Restricted funds
Missions - monies raised to support missionary charities connected to the Church.
Walsingham - monies received and paid re the annual pilgrimage.
Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.
Donations and legacies - amounts received to be used for the specific upkeep of the Church.
Tea dance holiday fund - funds paid by the club members towards the annual holiday costs.
Choir fund - donations received for choir social events.
Parish feast - monies received and paid re the annual parish feast.
Lighting fabric fund - monies received to fund lighting project.
Roof Fund - Grants received for the roof repair project.

Designated funds
Fixed Asset fund - this is an unrestricted fund represented by the net book value of the tangible fixed assets of the Charity. Resources expended represents the depreciation charge.

13. RELATED PARTY DISCLOSURES

The Friends of St Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 4 of whom are the Incumbent, Treasurer and Churchwardens of the Parochial Church Council (PCC) of St Stephen on the Cliffs, Blackpool.

During the year the PCC of St Stephen on the Cliffs, Blackpool received £3,750 (2023:£5,000) in donations from The Friends of St Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £12,764 (2023: £13,668) has been gifted by The Friends of St Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the PCC of St Stephen on the Cliffs, Blackpool is most appreciative of this support.

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	68,014	49,584
Gift aid	10,143	10,746
Legacies	45,046	102,700
Grants	55,541	16,050
Ticket sales	466	-
Donated services and facilities	12,764	13,668
	191,974	192,748
Investment income		
Other fixed asset invest - FII	274	1,348
Deposit account interest	30	18
	304	1,366
Charitable activities		
Charitable activities	20,681	29,737
Other income		
Other income	6,204	4,830
Total incoming resources	219,163	228,681
EXPENDITURE		
Charitable activities		
Wages	11,545	12,440
Rates and insurance	9,498	10,713
Light and heat	11,536	10,417
Telephone and broadband	7,413	4,332
Postage, printing & stationery	1,195	1,337
Advertising and marketing	1,555	70
Cantantes	-	324
Columbarium payments	1,275	895
Walsingham	5,297	3,576
Parish share	23,733	14,400
Priest's honorarium	-	300
Vicar's expenses, rates & VDF	4,658	3,314
Parish feasts	316	704
Organist	5,570	5,370
Event catering	951	607
Sanctuary expenses	10,421	3,641
IT software and consumables	6,413	6,255
Licence fees	1,589	740
Carried forward	102,965	79,435

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST STEPHEN ON
THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	2024	2023
	£	£
Charitable activities		
Brought forward	102,965	79,435
Cleaning	6,000	5,439
Repairs and renewals	53,312	238,268
Miscellaneous	1,615	1,912
Returned fees	-	350
Flowers	600	400
Dep'n computer equipment	1,067	1,067
Gifts	-	305
Memberships & publications	2,031	695
Scoping expense	-	571
Garden maintenance	6,932	4,640
Architect fees	3,822	16,170
Youth fund Spending	1,868	-
Event costs	2,976	-
Website & advertising	2,643	-
	185,831	349,252
Support costs		
Governance costs		
Accountancy	2,406	2,190
Bank fees	68	51
Financing costs	1,433	86
Professional fees	567	-
	4,474	2,327
Total resources expended	190,305	351,579
Net income/(expenditure) before gains and losses	28,858	(122,898)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	61	2,665
Net income/(expenditure)	28,919	(120,233)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

REGISTERED CHARITY NUMBER: 1131959

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

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for the year ended 31 December 2023

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls located on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

Strive to maintain the richness of Traditional Anglo-Catholic Worship.

Endeavour to encourage and foster both newcomers to the faith and our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.

Seek to maintain an oasis of Prayer and Spiritual Refreshment for all.

Be committed to the creation of a welcoming and serving community through the care of both young and old in the Blackpool area.

Seek to make the good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10-year Mission and Reformation plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled, 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

Public benefit

The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Parish Centre halls are available to all in the community requiring a suitable venue.

St Stephens has always forged strong relationships with a couple of local school and nurseries and thankfully now the Covid restrictions' have been lifted they have been able to use the halls and Church for their Christmas activities and Langdale School and Westminster Academy have both made visits to the Church as part of their education in Christianity.

The Church has continued its association with the local care homes, and we are delighted that the residents and carers often visit during the week for prayer and meditation and just for a calm and peaceful environment. They also attend the monthly tea and chat meetings which have more than doubled in attendance. All are welcome to these gatherings and refreshments are provided.

The Parish halls are regularly used as a venue for the local flats to hold their management meetings.

The Civic Trust also uses the facilities for their meetings and social events and are very supportive in attending the various functions hosted by the Church.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

The PCC sat for seven occasions during the year with an average attendance of 62%. The finance and standing committee have continued to meet regularly throughout the year and have been given authority to act on the PCC's behalf on matters of maintenance and finance.

The PC expenses account has paid the repair and maintenance costs for the year (2023: £10,341 2022: £10,332) These repairs have included boiler repairs, sound system repairs in the Church, various maintenance checks and repairs to the roof alarm and electric doors. There were also some issues with the outdoor gates and a rotten floor. As always, every effort is made to keep spending to a minimum and the trustees are very grateful for those people who offer their time and talents for no charge. It makes a big difference.

The biggest project of the year was the roof work on the Church and large hall. The trustees are pleased to report that despite many difficulties the building was able to stay open and function as normal. The overall costs of the roof in 2023 were £227,927 which a further £16,170 was spent on Architect fees. This was a huge undertaking and would not have been possible without the generosity of our congregation and grants from The No 1 Trust, Garfield Weston and Benefact Group. We were also able to obtain a loan from the Diocese for which we are very grateful.

The hire of the Parish halls has continued to grow (2023: £23,202 2022: £21,055) We continue to host the Scouts, Karate, the Tea Dance and Keep Fit and although we lost the dance academy at the end of the year, we have welcomed a new health and fitness group and a number of band practices. We also host a Viking re-enactment group.

The exciting news for 2024 is the Solstice Arts Festival to held from 9th to 16th June. This will include concerts, workshops, exhibitions and interactive family days which will encourage more people to come to St Stephens and therefore increase numbers. It is hoped this will be a yearly event and the initial response is very encouraging.

FINANCIAL REVIEW

Financial position

A summary of our income and expenditure shows an income of £228,681 (2022: £222,669) of which £192,748 (2022: £188,615) was from donations and legacies.

The total amount of funds the charity holds at the end of the reporting period is £34,544.

The Church holds cash at the bank of £43,517.45 (2022: £95,211) and £569 (2022: £552 deposited with the Central Board of Finance Church of England Funds.

The fixed assets shown on the balance sheet show a figure of £19,116.

The hall hire has shown a rise of £2,147 (2023: £23,202 2022: £21,055) and although envelope takings were down by £553 (2023: £3,840 2022: £4,393) this is due to a lot of people donating to the roof appeal which raised £8,918 throughout the year.

The stewardship was down by £967 (2023: £28,764 2022: £29,731) however it was decided that there will be a Stewardship drive in 2024 once the roof work has been completed.

Reserves policy

In accordance with the guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is the policy of the Charity to always keep a bank balance of no less than £6,000. The Trustees consider that these reserves will ensure that should there be a drop in funding they will be able to continue the Charities current activities. Although the full Parish Share was not met this year, the Church will make every effort to meet the target for next year.

REPORT OF THE TRUSTEES
for the year ended 31 December 2023

FUTURE PLANS
St Stephens has been delighted to welcome our new incumbent Fr Andrew Teather in February 2023 and he has lots of new ideas to grow and enrich the congregation as well as starting an Arts Festival in Summer 2024 and opening a children's club during the holidays. It is a vision to put St Stephens on the map.

The Trustees would like to take this opportunity to thank the Churchwardens Mr K McLennan and Mr I Butterworth for all their hard work throughout the year and all of those who volunteered help on a Sunday, your assistance is much appreciated.

As was previously mentioned the hall hire goes from strength to strength and there are several new clients on the books. Now that the roof work has been completed there is new interest in the halls as they have been covered in scaffolding for ten months!

The social team worked extremely hard in 2023 and have lots of social functions planned for 2024. These have been very popular and often sell out as soon as the tickets go on sale. There is also a regular wine tasting event being held as well as the traditional Summer and Christmas Fayres. The PCC would like to thank those of you who work so tirelessly putting together these events, not to mention tidying up after.

As previously mentioned, the Solstice Arts Festival planning is in full swing, and several acts have been booked already. The initial response has been very encouraging, and interest is high. The programme is to include music, workshops and cartoonists so there will be something for everyone.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

Charity constitution
The charity constitutes a public benefit entity as defined by FRS 102.

Organisational structure
Whilst the PCC has overall responsibility, the finance and standing committee have been given authority to oversee maintenance and finance on a day-to-day basis. The finance and standing committee continue to meet regularly enabling the members to continually reassess the financial position of the Church. The end of year membership for the electoral roll stands at 86 (2022: 87) and the average Sunday communicant figure counted during the four Sundays in October was 60 adults.

REPORT OF THE TRUSTEES
for the year ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen risks.

The key risks along with mitigating actions are:
Drop in donations: The PCC is fortunate that should this happen there are reserves that the Charity can fall back on.

Fall in Stewardship: This is an ongoing issue and a number of regular contributors have sadly passed away reducing Stewardship numbers. However now the work on the roof has been completed there is a plan for a Stewardship drive and because of an increase in interest in the Church it is hoped that numbers will rise.

Cost of Utilities and services: All contracts are being looked at and some services cancelled. The energy bills are reviewed regularly, and the best price found depending on length of contract.

Repairs and Maintenance: The Church and halls are reviewed monthly in order to identify problems as they arise. The Church has been fortunate that some smaller jobs have been carried out by talented volunteers.

Lack of volunteers: St Stephens relies heavily on it volunteers and is lucky to have a strong core of dedicated people who assist in facilitating the running of the Church. We have welcomed some new members recently who have brought specialist skill sets which will be invaluable to St Stephens.

We continue to welcome new people and would sincerely like to thank those who give their time and talents so generously and would like to stress that all offers of assistance however small is a great help and everyone can have a part to play.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1131959

Principal address

St Stephen's Vicarage
St Stephens Avenue
Blackpool
Lancashire
FY2 9RB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2023

Trustees
Rev A Teather (Chairman and Incumbent) elected 15 February 2023
Mr K McLennan (Churchwarden and member of Deanery Synod)
Mr I Butterworth (Churchwarden and Vice Chair)
Mr W Cairns (Deputy Churchwarden and member of Deanery Synod)
Mrs J Green (Treasurer and member of Deanery Synod)
Mr A Cramer (PCC Secretary)
Mrs D Graham (Stewardship Officer)
Mrs S Bayliss (co-opted member and Patron)
Mrs C Grimsted (co-opted member and Assistant Stewardship Officer)
Mrs A McLennan (member and Safeguarding Officer)
Mrs K Billinghurst (Joint Safeguarding Officer)
Mrs J Stansfield (resigned 7 May 2023)
Mr B Rose (resigned 23 October 2023)
Mrs S Rose (resigned 23 October 2023)
Mr K Lloyd (elected member 7 May 2023)
Mrs L Jeffery (resigned 20 December 2023)

Deanery Synod - The trustees would like to thank Mr K McLennan, Mrs J Green for all their help and support as members of the Deanery Synod.

Safeguarding Officers - The trustees are extremely grateful for the expertise and dedication of Mrs A McLennan and Mrs K Billinghurst in navigating and carrying the Safeguarding policies. The safety of all at St Stephens is of paramount importance and their hard work is much appreciated.

The Vicar and trustees are greatly indebted to our Hon. Priests Fr Harry Pugh and Canon Paul Smith for all of their assistance throughout the year. They are a great support to the Church and it is much appreciated.

As always, the passion and dedication of our Musical Director Mr Philip Berry and his deputy Mr Andrew Cramer has been a constant joy to all who attend St Stephens. The trustees would like to thank them and the members of the Choir and Cantantes for their dedication and hard work.

Independent Examiner
Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Approved by order of the board of trustees on 7th April 2024 and signed on its behalf by:

.....
Rev A Teather - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool (the Trust) for the year ended 31 December 2023.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Paul Daley ATT

Jones Harris Limited
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Date: 20/1/2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		183,829	8,919	192,748	188,615
Charitable activities					
Charitable activities		29,406	331	29,737	23,766
Investment income	2	1,366	-	1,366	1,612
Other income		1,625	3,205	4,830	8,676
Total		216,226	12,455	228,681	222,669
EXPENDITURE ON					
Charitable activities					
Charitable activities		289,583	61,996	351,579	131,936
Net gains/(losses) on investments		2,665	-	2,665	(7,055)
NET INCOME/(EXPENDITURE)		(70,692)	(49,541)	(120,233)	83,678
RECONCILIATION OF FUNDS					
Total funds brought forward		91,658	62,052	153,710	70,032
TOTAL FUNDS CARRIED FORWARD		20,966	12,511	33,477	153,710

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET
31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	6	11,601	-	11,601	9,434
Investments	7	6,448	-	6,448	56,777
		18,049	-	18,049	66,211
CURRENT ASSETS					
Debtors	8	7,282	-	7,282	3,084
Cash at bank		31,576	12,511	44,087	95,763
		38,858	12,511	51,369	98,847
CREDITORS					
Amounts falling due within one year	9	(7,190)	-	(7,190)	(7,597)
NET CURRENT ASSETS		31,668	12,511	44,179	91,250
TOTAL ASSETS LESS CURRENT LIABILITIES		49,717	12,511	62,228	157,461
CREDITORS					
Amounts falling due after more than one year	10	(28,751)	-	(28,751)	(3,751)
NET ASSETS		20,966	12,511	33,477	153,710
FUNDS	13				
Unrestricted funds				20,966	91,658
Restricted funds				12,511	62,052
TOTAL FUNDS				33,477	153,710

The financial statements were approved by the Board of Trustees and authorised for issue on 29th Nov 2024 and were signed on its behalf by:

.....
Rev A Teather - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
Offerings and donations are recognised when received by or on behalf of the PCC. Planned giving receivable under the Gift Aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are recognised as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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. Assets of less then £2,000 are not capitalised.

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	Nil
Computer equipment	33% straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Consecrated property and moveable furnishings
Consecrated and beneficial property of any kind is excluded from the financial statements by s.10(2)(c) of the Charities Act 2011. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficial buildings, or on the repair of moveable Church furnishings, individual items under £1,000 are written off.

Fixed asset investments
Fixed asset investment 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.

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.

2. INVESTMENT INCOME

	2023	2022
	£	£
Other fixed asset invest - FII	1,348	1,605
Deposit account interest	18	7
	1,366	1,612

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees (or any person connected with them) received any remuneration or benefits from the charity during the year other than those listed below.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes proviso for a pension.

Trustees' expenses

None of the trustees (or any person connected with them) were paid any expenses from the charity during the year other than those listed below.

The Vicar was reimbursed expenses of £3,314 (2022: 1,269) incurred by him in the furtherance of his duties.

4. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	12,440	11,872
	12,440	11,872

The average monthly number of employees during the year was as follows:

	2023	2022
Finance and administration	2	2
Cleaner	1	1
Organist	2	2
	5	5

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	139,912	48,703	188,615
Charitable activities			
Charitable activities	22,318	1,448	23,766
Investment income	1,612	-	1,612
Other income	4,320	4,356	8,676
Total	168,162	54,507	222,669
EXPENDITURE ON			
Charitable activities			
Charitable activities	126,537	5,399	131,936
Net gains/(losses) on investments	(7,055)	-	(7,055)

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME	34,570	49,108	83,678
RECONCILIATION OF FUNDS			
Total funds brought forward	57,088	12,944	70,032
TOTAL FUNDS CARRIED FORWARD	91,658	62,052	153,710

6. TANGIBLE FIXED ASSETS

	Freehold property £	Computer equipment £	Totals £
COST			
At 1 January 2023	9,434	30,350	39,784
Additions	-	3,234	3,234
At 31 December 2023	9,434	33,584	43,018
DEPRECIATION			
At 1 January 2023	-	30,350	30,350
Charge for year	-	1,067	1,067
At 31 December 2023	-	31,417	31,417
NET BOOK VALUE			
At 31 December 2023	9,434	2,167	11,601
At 31 December 2022	9,434	-	9,434

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Computer equipment £
COST	
At 1 January 2023 and 31 December 2023	10,081
DEPRECIATION	
At 1 January 2023 and 31 December 2023	10,081
NET BOOK VALUE	
At 31 December 2023	-
At 31 December 2022	-

continued...

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2023	56,777
Additions	140
Disposals	(50,701)
Revaluations	232
At 31 December 2023	6,448
NET BOOK VALUE	
At 31 December 2023	6,448
At 31 December 2022	56,777

There were no investment assets outside the UK.

Cost or valuation at 31 December 2023 is represented by:

	Unlisted investments £
Valuation in 2023	231
Cost	6,217
	6,448

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	3,146	554
Other debtors	3,150	2,160
Prepayments and accrued income	986	370
	7,282	3,084

continued...

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other loans (see note 11)	5,000	5,000
Hire purchase (see note 12)	-	658
Accruals and deferred income	2,190	1,939
	7,190	7,597

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2023	2022
	£	£
Other loans (see note 11)	28,751	3,751

11. LOANS

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year on demand:		
Diocesan loan	5,000	5,000
Amounts falling between one and two years:		
Diocesan loan	28,751	3,751

12. LEASING AGREEMENTS

Minimum lease payments under hire purchase fall due as follows:

	2023	2022
	£	£
Net obligations repayable:		
Within one year	-	658

continued...

13. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	82,224	(71,035)	11,189
Fixed Asset fund	9,434	-	9,434
Flower fund	-	343	343
	91,658	(70,692)	20,966
Restricted funds			
Mission income	4,503	305	4,808
Walsingham	1,069	(846)	223
Cantantes Domino	1,534	(297)	1,237
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	48,703	(48,703)	-
	62,052	(49,541)	12,511
TOTAL FUNDS	153,710	(120,233)	33,477

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	215,483	(289,183)	2,665	(71,035)
Flower fund	743	(400)	-	343
	216,226	(289,583)	2,665	(70,692)
Restricted funds				
Columbarium/Garden of Repose	475	(475)	-	-
Mission income	305	-	-	305
Walsingham	2,730	(3,576)	-	(846)
Cantantes Domino	27	(324)	-	(297)
Roof Fund	8,918	(57,621)	-	(48,703)
	12,455	(61,996)	-	(49,541)
TOTAL FUNDS	228,681	(351,579)	2,665	(120,233)

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	46,784	35,440	82,224
Fixed Asset fund	10,304	(870)	9,434
	57,088	34,570	91,658
Restricted funds			
Mission income	4,801	(298)	4,503
Walsingham	366	703	1,069
Cantantes Domino	1,534	-	1,534
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	-	48,703	48,703
	12,944	49,108	62,052
TOTAL FUNDS	70,032	83,678	153,710

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	168,162	(125,667)	(7,055)	35,440
Fixed Asset fund	-	(870)	-	(870)
	168,162	(126,537)	(7,055)	34,570
Restricted funds				
Columbarium/Garden of Repose	475	(475)	-	-
Mission income	1,448	(1,746)	-	(298)
Walsingham	3,881	(3,178)	-	703
Roof Fund	48,703	-	-	48,703
	54,507	(5,399)	-	49,108
TOTAL FUNDS	222,669	(131,936)	(7,055)	83,678

Restricted funds
Missions - monies raised to support missionary charities connected to the Church.
Walsingham - monies received and paid re the annual pilgrimage.
Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.
Donations and legacies - amounts received to be used for the specific upkeep of the Church.
Tea dance holiday fund - funds paid by the club members towards the annual holiday costs.
Choir fund - donations received for choir social events.

continued...

13. MOVEMENT IN FUNDS - continued

Parish feast - monies received and paid re the annual parish feast.
Lighting fabric fund - monies received to fund lighting project.
Roof Fund - Grants received for the roof repair project.

Designated funds
Fixed Asset fund - this is an unrestricted fund represented by the net book value of the tangible fixed assets of the Charity. Resources expended represents the depreciation charge.

14. RELATED PARTY DISCLOSURES

The Friends of St Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 4 of whom are the Incumbent, Treasurer and Churchwardens of the Parochial Church Council (PCC) of St Stephen on the Cliffs, Blackpool.

During the year the PCC of St Stephen on the Cliffs, Blackpool received £5,000 (2022:£5,000) in donations from The Friends of St Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £13,668 (2022: £15,583) has been gifted by The Friends of St Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the PCC of St Stephen on the Cliffs, Blackpool is most appreciative of this support.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	49,584	69,172
Gift aid	10,746	14,310
Legacies	102,700	45,563
Grants	16,050	43,987
Donated services and facilities	13,668	15,583
	192,748	188,615
Investment income		
Other fixed asset invest - FII	1,348	1,605
Deposit account interest	18	7
	1,366	1,612
Charitable activities		
Charitable activities	29,737	23,766
Other income		
Other income	4,830	8,676
Total incoming resources	228,681	222,669
EXPENDITURE		
Charitable activities		
Wages	12,440	11,872
Rates and insurance	10,713	8,245
Light and heat	10,417	11,545
Telephone and broadband	4,332	4,731
Postage, printing & stationery	1,337	552
Advertising and marketing	70	-
Mission giving	-	1,746
Cantantes	324	-
Columbarium payments	895	1,300
Walsingham	3,576	3,178
Parish share	14,400	34,515
Priest's honorarium	300	2,500
Vicar's expenses, rates & VDF	3,314	2,977
Parish feasts	704	350
Organist	5,370	6,070
Event catering	607	446
Sanctuary expenses	3,641	3,781
IT software and consumables	6,255	3,253
Licence fees	740	568
Carried forward	79,435	97,629

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	2023	2022
	£	£
Charitable activities		
Brought forward	79,435	97,629
Cleaning	5,439	5,173
Repairs and renewals	238,268	15,733
Miscellaneous	1,912	2,494
Returned fees	350	-
Flowers	400	-
Relief vicar	-	353
Dep'n computer equipment	1,067	870
Gifts	305	1,611
Memberships & publications	695	491
Scoping expense	571	2,000
Garden maintenance	4,640	3,360
Architect fees	16,170	-
	349,252	129,714
Support costs		
Governance costs		
Accountancy	2,190	1,938
Bank fees	51	58
Financing costs	86	226
	2,327	2,222
Total resources expended	351,579	131,936
Net (expenditure)/income before gains and losses	(122,898)	90,733
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	2,665	(7,055)
Net (expenditure)/income	(120,233)	83,678

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

CHARITY COMMISSION COPY

REGISTERED CHARITY NUMBER: 1131959

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

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for the year ended 31 December 2022

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

Strive to maintain the richness of Traditional Anglo- Catholic Worship.

Endeavour to encourage and foster both newcomers to the faith and also our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.

Seek to maintain an oasis of Prayer and Spiritual refreshment for all.

Be committed to the creation of a welcoming and serving community through the care of both young and old in North Shore, Blackpool.

Seek to make the Good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10-year Mission and Reformation plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled, 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

Public benefit

The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Parish Centre halls are available to all in the community requiring a suitable venue.

St Stephens has always forged strong relationships with a couple of local school and nurseries and thankfully now the Covid restrictions' have been lifted they have been able to use the halls and Church for their Christmas activities and Langdale School and Westminster Academy have both made visits to the Church as part of their education in Christianity.

The Church has continued its association with the local care homes and a number of the residents and their carers visit the Church a few times a week and attend the monthly tea and chat sessions which have gone from strength to strength and there are plans to extend these to twice monthly. All are welcome and free refreshments are provided.

The Church has continued to offer the halls as a venue for the local flats to hold their management meetings.

The Civic Trust also makes use of St Stephens for their meetings and social events and have also been very supportive in attending the various functions held by the Church.

REPORT OF THE TRUSTEES
for the year ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

The PCC sat for five occasions during the year with an average attendance of 64%. The finance and standing committee have continued to meet regularly throughout the year and been given authority to act on the PCC's behalf on matters of maintenance and finance.

The PC expenses account has paid the majority of repairs and maintenance costs for the year (2022: £10,332 2021: £16,021). These repairs have included pointing, heating repairs, LED outdoor lighting and general service and maintenance checks. All effort has been made to keep spending to a minimum considering the repairs required on the roof.

The Trustees are delighted to say that as well as the £12,601 outstanding on the 2021 Parish share the entire request of £45,647 less LICF of £12,251 was paid in full for 2022. The Trustees would like to thank all who contributed to the appeal at the beginning of 2022. It is very much appreciated.

The Church has continued to support a number of Charities through Mission outreach including CHIKS, The Children's Society and the Holy Cross soup kitchen and a total of £1,746 was paid between these charities for 2022.

The hire of the Parish centre has continued to grow and thrive and the increase in income is encouraging (2022: £21,055 2021: £12,969). We are delighted to be able to continue hosting karate, the tea dance, keep fit, the dance academy and Scouts and have now secured new bookings with the back wolves Viking re-enactment group, paramount care, the Ratsby band and Blackpool football club for 2023.

FINANCIAL REVIEW

Financial position

A summary of our income and expenditure as shown on pages 18 and 19 shows an income of £222,669 (2021: £108,903) of which £188,615 (2021: £73,781) was from donations and legacies.

The total amount of funds the charity holds at the end of the reporting period is £153,710.

The Church holds cash at the bank of £95,211 (2021: £23,661) and £552 (2021: £544) deposited with the Central Board of Finance Church of England Funds.

The fixed assets shown on the balance sheet show a figure of £66,211.

The Parish Share of £45,647 was paid off in full by the end of the reporting period.

The hall hire has shown a significant rise of £8,086 (2022: £21,055, 2021: £12,969). The envelope collections have increased by £2,414 (2022: £4,393, 2021: £1,979) and it is anticipated that these figures will increase now that the Church has a full time incumbent in place.

Reserves policy

In accordance with the guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is the policy of the Charity to always keep a bank balance of no less than £5,000. The Trustees consider that these reserves will ensure that should there be a drop in funding they will be able to continue the Charities current activities and meet the Parish share contribution whilst consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

REPORT OF THE TRUSTEES
for the year ended 31 December 2022

FUTURE PLANS

Although the last year has brought its own challenges in that the Church has been without a Vicar since Easter the figures for hall hire and fundraising have increased and the St Stephens community has worked hard to continue and grow during the interregnum. The Trustees would like to take this opportunity to thank Canon Andrew Sage for all his dedication and guidance throughout his years of long service to St Stephens and to wish him well in his new post. We are delighted that Fr Andrew Teather is on board as the new incumbent and the members are sure that the Church will flourish under his leadership.The Trustees would also like to make special thanks to the Churchwardens, Ian Butterworth and Keith McLennan who have gone above and beyond in their duties during the interregnum and to those who have worked behind the scenes to keep everything up and running.

As was previously mentioned the hall hire goes from strength to strength and we have welcomed a number of new users including a Viking re-enactment group, a health and fitness class from Blackpool football club and various band rehearsal bookings. There is a free to join Spanish class held on Wednesdays and the tea and chat group has continued to grow and thrive with attendances increasing.

The social team have been hard at work and a number of events are planned to include a Burns night supper, a Shrove Tuesday pancake evening, a coronation tea as well as the summer and Christmas fayres.

The important project for the Church is the rebuilding of the roof after it was discovered that the roof battens were rotting and a great deal of work has gone into applying for grants and raising money for the works. At the end of 2022 there was grant funding in place of £42,200 and further funding has been applied for in 2023. However, the total cost of the repairs is £266,000 so there is a long way to go still. A huge thank you to all who have donated to the appeal and hopefully the building work will commence in Spring 2023. The Church has been fortunate to secure the assistance of a professional grant fundraiser and we are immensely grateful to Denise Bernard for her expertise in this area as well a member of the congregation who has so generously paid for her time.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

Charity constitution

The charity constitutes a public benefit entity as defined by FRS 102.

Organisational structure

Whilst the PCC has overall responsibility, the finance and standing committee have been given authority to oversee maintenance and finance on a day-to-day basis. This was crucial during the Covid restrictions due to difficulties with people self-isolating and limits on gatherings. It also frees the PCC to manage the aspects of work relating to Mission, Outreach and Pastoral support. The finance and standing committee have continued to meet regularly enabling the members to continually reassess the financial position of the Church. The end of year membership for the electoral roll stands at 87 (2021:85) and the average Sunday communicant figure counted during the four Sundays in October was 60 adults.

REPORT OF THE TRUSTEES
for the year ended 31 December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen risks.

The key risks along with mitigating actions are:

Drop in donations: The PCC is fortunate that should this happen there are reserves that the Charity can fall back on.

Fall in Stewardship: This is an ongoing issue and a number of regular contributors have sadly passed away reducing Stewardship numbers, however, personal payments have increased and it is hoped with a new Vicar in place numbers will begin to rise.

Cost of Utilities: Due to the cost-of-living crisis the increase in utilities has continued to rise for everybody and all efforts are being made to save energy wherever possible. This includes a review of contracts for all bills and the phone and hire purchase are in the process of being reduced.

Repairs and Maintenance: The Church and halls are inspected on a weekly basis in order to check the fabric and identify problems as they arise. The Church has been fortunate that a number of smaller repairs have been undertaken by volunteers which has kept costs to a minimum.

Lack of volunteers: St Stephens relies heavily on its volunteers and has a strong core of dedicated people who assist in facilitating the running of the Church. We continue to welcome new people and would like to thank those who give their time and talents so generously and would like to stress that all help however small is a great help and everybody can have a part to play.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1131959

Principal address

St Stephen's Vicarage
St Stephens Avenue
Blackpool
Lancashire
FY2 9RB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2022

Trustees
Rev Canon A Sage (Chairman and Incumbent) (resigned 17 April 2022)
Mr K McLennan (Churchwarden and member of Deanery Synod)
Mr I Butterworth (Churchwarden and elected Vice Chair 12 May 2022)
Mr W Cairns (Deputy Churchwarden and member of Deanery Synod)
Mrs J Green (Treasurer and member of Deanery Synod)
Mr A Cramer (PCC Secretary)
Mrs D Graham (Stewardship Officer)
Mrs H Sage (resigned 12 May 2022)
Mr N Nortcliffe (resigned 12 May 2022)
Mrs S Bayliss (co-opted member and Patron)
Mr M Wilcock (resigned 12 May 2022)
Mrs C Grimsted (co-opted member and Assistant Stewardship Officer)
Mrs A McLennan (member and Safeguarding Officer)
Mrs K Billinghurst (Joint Safeguarding Officer)
Mr A Norton (resigned 12 May 2022)
Mrs J Stansfield
Mrs L Jeffery (in attendance and not a Trustee)
Mr C Norton (resigned 12 May 2022)
Mr B Rose (elected 12 May 2022)
Mrs S Rose (elected 12 May 2022)
Mr K Lloyd (co-opted 12 May 2022)

Deanery Synod - The trustees would like to thank Mr K McLennan, Mrs J Green and Mr W Cairns for all their help and support as members of Deanery Synod.

Safeguarding Officers. The Trustees are very grateful for the dedication and expertise of our Safeguarding Officers Mrs A McLennan and Mrs K Billinghurst. The safeguarding of all at St Stephens is of paramount importance and their hard work is much appreciated.

The trustees are greatly indebted to our Hon. Assistant Priests Fr Harry Pugh and Canon Paul Smith for all their hard work during the interregnum and for keeping things going as near as normal as is possible. We are sure they will be a great support to our new Incumbent.The PCC would also like to thank Dorothy Graham for all her hard work on Stewardship and gift aid claims, her dedication and expertise is much appreciated.

As always the passion and dedication of our Musical Director Mr Philip Berry and his deputy Mr Andrew Cramer has been a constant joy to all who attend St Stephens. The trustees are very grateful to them and the choir and cantantes members for their continued hard work and look forward to the sponsored hymn event in 2023.

Independent Examiner
Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Approved by order of the board of trustees on 7.5.23 and signed on its behalf by:

.....
Rev A Teather - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool (the Trust) for the year ended 31 December 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Martin Wigley

Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Date: 7/5/2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		139,912	48,703	188,615	73,871
Charitable activities					
Charitable activities		22,318	1,448	23,766	22,375
Investment income	2	1,612	-	1,612	1,532
Other income		4,320	4,356	8,676	11,125
Total		168,162	54,507	222,669	108,903
EXPENDITURE ON					
Charitable activities					
Charitable activities		126,537	5,399	131,936	119,657
Net gains/(losses) on investments		(7,055)	-	(7,055)	7,568
NET INCOME/(EXPENDITURE)		34,570	49,108	83,678	(3,186)
RECONCILIATION OF FUNDS					
Total funds brought forward		57,088	12,944	70,032	73,218
TOTAL FUNDS CARRIED FORWARD		91,658	62,052	153,710	70,032

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET
31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	6	9,434	-	9,434	10,304
Investments	7	56,777	-	56,777	63,808
		66,211	-	66,211	74,112
CURRENT ASSETS					
Debtors	8	3,084	-	3,084	3,110
Cash at bank		33,711	62,052	95,763	24,205
		36,795	62,052	98,847	27,315
CREDITORS					
Amounts falling due within one year	9	(7,597)	-	(7,597)	(21,985)
NET CURRENT ASSETS		29,198	62,052	91,250	5,330
TOTAL ASSETS LESS CURRENT LIABILITIES		95,409	62,052	157,461	79,442
CREDITORS					
Amounts falling due after more than one year	10	(3,751)	-	(3,751)	(9,410)
NET ASSETS		91,658	62,052	153,710	70,032
FUNDS	13				
Unrestricted funds				91,658	57,088
Restricted funds				62,052	12,944
TOTAL FUNDS				153,710	70,032

The financial statements were approved by the Board of Trustees and authorised for issue on 7/05/2023 and were signed on its behalf by:

.....
Rev A Teather - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
Offerings and donations are recognised when received by or on behalf of the PCC. Planned giving receivable under the Gift Aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are recognised as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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. Assets of less then £2,000 are not capitalised.

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	Nil
Computer equipment	33% straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Consecrated property and moveable furnishings
Consecrated and beneficial property of any kind is excluded from the financial statements by s.10(2)(c) of the Charities Act 2011. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficial buildings, or on the repair of moveable Church furnishings, individual items under £1,000 are written off.

Fixed asset investments
Fixed asset investment 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.

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.

2. INVESTMENT INCOME

	2022	2021
	£	£
Other fixed asset invest - FII	1,605	1,530
Deposit account interest	7	2
	1,612	1,532

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees (or any person connected with them) received any remuneration or benefits from the charity during the year other than those listed below.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes proviso for a pension. Canon Andrew Sage retired on 30 April 2022 so the expenses below reflect this. The charity pays a Parish Share to the Diocese to cover the Vicar's costs as well as a contribution to central costs. The Parish Share request for 2022 was £33,396 and including the LICF and fee offset payments reduction the full share was paid by 31 December 2022 and a further £1,119 was paid for Parish fees.

Trustees' expenses

None of the trustees (or any person connected with them) were paid any expenses from the charity during the year other than those listed below.

The Vicar was reimbursed expenses of £1,269 (2021: £5,794) incurred by him in the furtherance of his duties.Expenses have been paid on behalf of the Vicar for rates totalling £1,708 (2021: £3,314) and the Church received a refund from the council totalling £575 for council tax.

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	11,872	11,666
	11,872	11,666

The average monthly number of employees during the year was as follows:

	2022	2021
Finance and administration	2	2
Cleaner	1	1
Organist	2	2
	5	5

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	73,871	-	73,871
Charitable activities			
Charitable activities	20,787	1,588	22,375
Investment income	1,532	-	1,532
Other income	8,527	2,598	11,125
Total	104,717	4,186	108,903

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Charitable activities	117,097	2,560	119,657
Net gains on investments	7,568	-	7,568
NET INCOME/(EXPENDITURE)	(4,812)	1,626	(3,186)
RECONCILIATION OF FUNDS			
Total funds brought forward	61,900	11,318	73,218
TOTAL FUNDS CARRIED FORWARD	57,088	12,944	70,032

6. TANGIBLE FIXED ASSETS

	Freehold property £	Computer equipment £	Totals £
COST			
At 1 January 2022 and 31 December 2022	9,434	30,350	39,784
DEPRECIATION			
At 1 January 2022	-	29,480	29,480
Charge for year	-	870	870
At 31 December 2022	-	30,350	30,350
NET BOOK VALUE			
At 31 December 2022	9,434	-	9,434
At 31 December 2021	9,434	870	10,304

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Computer equipment £
COST	
At 1 January 2022 and 31 December 2022	10,081
DEPRECIATION	
At 1 January 2022 and 31 December 2022	10,081
NET BOOK VALUE	
At 31 December 2022	-
At 31 December 2021	-

continued...

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2022	63,808
Additions	24
Revaluations	(7,055)
At 31 December 2022	56,777
NET BOOK VALUE	
At 31 December 2022	56,777
At 31 December 2021	63,808

There were no investment assets outside the UK.

Cost or valuation at 31 December 2022 is represented by:

	Unlisted investments £
Valuation in 2022	51,039
Cost	5,738
	56,777

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	554	672
Other debtors	2,160	2,110
Prepayments and accrued income	370	328
	3,084	3,110

continued...

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other loans (see note 11)	5,000	5,000
Hire purchase (see note 12)	658	2,470
Accruals and deferred income	1,939	14,515
	7,597	21,985

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Other loans (see note 11)	3,751	8,750
Hire purchase (see note 12)	-	660
	3,751	9,410

11. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Diocesan loan	5,000	5,000
Amounts falling between one and two years:		
Diocesan loan	3,751	8,750

12. LEASING AGREEMENTS

Minimum lease payments under hire purchase fall due as follows:

	2022	2021
	£	£
Net obligations repayable:		
Within one year	658	2,470
Between one and five years	-	660
	658	3,130

continued...

13. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	46,784	35,440	82,224
Fixed Asset fund	10,304	(870)	9,434
	57,088	34,570	91,658
Restricted funds			
Mission income	4,801	(298)	4,503
Walsingham	366	703	1,069
Cantantes Domino	1,534	-	1,534
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
Roof Fund	-	48,703	48,703
	12,944	49,108	62,052
TOTAL FUNDS	70,032	83,678	153,710

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	168,162	(125,667)	(7,055)	35,440
Fixed Asset fund	-	(870)	-	(870)
	168,162	(126,537)	(7,055)	34,570
Restricted funds				
Columbarium/Garden of Repose	475	(475)	-	-
Mission income	1,448	(1,746)	-	(298)
Walsingham	3,881	(3,178)	-	703
Roof Fund	48,703	-	-	48,703
	54,507	(5,399)	-	49,108
TOTAL FUNDS	222,669	(131,936)	(7,055)	83,678

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	45,416	1,368	46,784
Fixed Asset fund	16,484	(6,180)	10,304
	61,900	(4,812)	57,088
Restricted funds			
Mission income	3,532	1,269	4,801
Walsingham	9	357	366
Cantantes Domino	1,534	-	1,534
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
	11,318	1,626	12,944
TOTAL FUNDS	73,218	(3,186)	70,032

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	104,717	(110,917)	7,568	1,368
Fixed Asset fund	-	(6,180)	-	(6,180)
	104,717	(117,097)	7,568	(4,812)
Restricted funds				
Columbarium/Garden of Repose	546	(546)	-	-
Mission income	1,588	(319)	-	1,269
Walsingham	2,052	(1,695)	-	357
	4,186	(2,560)	-	1,626
TOTAL FUNDS	108,903	(119,657)	7,568	(3,186)

Restricted funds
Missions - monies raised to support missionary charities connected to the Church.
Walsingham - monies received and paid re the annual pilgrimage.
Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.
Donations and legacies - amounts received to be used for the specific upkeep of the Church.
Tea dance holiday fund - funds paid by the club members towards the annual holiday costs.
Choir fund - donations received for choir social events.
Parish feast - monies received and paid re the annual parish feast.
Lighting fabric fund - monies received to fund lighting project.

continued...

13. MOVEMENT IN FUNDS - continued

Roof Fund - Grants received for the roof repair project.

Designated funds
Fixed Asset fund - this is an unrestricted fund represented by the net book value of the tangible fixed assets of the Charity. Resources expended represents the depreciation charge.

14. RELATED PARTY DISCLOSURES

The Friends of St Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 4 of whom are the Incumbent, Treasurer and Churchwardens of the Parochial Church Council (PCC) of St Stephen on the Cliffs, Blackpool.

During the year the PCC of St Stephen on the Cliffs, Blackpool received £5,000 (2021:£5,000) in donations from The Friends of St Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £15,583 has been gifted by The Friends of St Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the PCC of St Stephen on the Cliffs, Blackpool is most appreciative of this support.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

REGISTERED CHARITY NUMBER: 1131959

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

CONTENTS OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2021

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

Strive to maintain the richness of Traditional Anglo- Catholic Worship.

Endeavour to encourage and foster both newcomers to the faith and also our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.

Seek to maintain an oasis of Prayer and Spiritual refreshment for all.

Be committed to the creation of a welcoming and serving community through the care of both young and old in North Shore, Blackpool.

Seek to make the Good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10-year Mission and Reformation plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled, 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2021

OBJECTIVES AND ACTIVITIES

Public benefit

The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Parish Centre halls are available to all in the community requiring a suitable venue.

St Stephens has always tried to maintain a close relationship with the local school and nursery and has in the past made the halls and Church available to them for staging Christmas concerts and after school clubs. It has been unfortunate that due to the restrictions that were in place this has been unable to happen however the Church administrator has stayed in touch and it is hoped that these events will resume in 2022.

It has been usual for the Vicar, Organist and several the congregation to visit the local care homes to sing, offer spiritual guidance and chat to the residents. This has always fostered a close relationship with these care homes and encouraged a number of the residents to attend services and call into the Church with their carers. Obviously, this has not been the case during the last two years however it is very heartening to see people starting to visit again and this is something that the Church will actively encourage in the future.

The Church has also been able to offer the halls as a meeting place for the local flats to hold their management meetings and they continue to do so in 2022.

The Civic Trust also makes use of the Church for their meetings and events and several their meetings are planned for the future.

ACHIEVEMENT AND PERFORMANCE

The PCC sat for six occasions during the year (seven if you count the November 2021 meeting; however, the minutes of the meeting are still to be approved) with an average attendance of 66%. The finance and standing committee have continued to meet monthly and been given authority to act on the PCC's behalf on matters of maintenance and finance.

The PC expenses account has undertaken a large share of the repairs and maintenance costs over the past year (2021: £16,021 2020: £4,137). The fabric and repair of the buildings has historically been mainly paid through the Friends account however due to a drop in income to Friends the Church has taken on the majority of the costs. These have included decoration of the halls (partly funded by the Council grant), a full Church survey, urgent repairs to the roof and gutters, outdoor lighting, heating repairs and general maintenance and upkeep of the Church and Parish Centre.

A large amount of the Parish Share was paid during 2021 however there was a shortfall of £12,601 outstanding at the year end. The trustees are pleased to say that thanks to the generosity of the congregation this was fully paid off at the beginning of 2022 and all effort is being made to continue to pay the Parish Share in full.

The Church has continued to support a number of Charities through its Mission outreach and £318 was paid out to CHIKS, The Children's Society and Holy Cross Soup Kitchen over 2021 with a further £1,212 being paid at the beginning of 2022.

Although the results of the pandemic hit the hall hire hard the increase in usage over 2021 has been encouraging (2021:£11,271 2020:£6,630) and we have welcomed a new dance class, health and wellness meeting and dance academy during the year as well as being delighted in welcoming back our usual hall users and there have been several new bookings and enquiries in 2022.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2021

FINANCIAL REVIEW

Financial position

A summary of our income and expenditure as shown on page 7 shows an income of £108,903 (2020: £86,195) and an expenditure of £119,657 (2020:£103,375) of which £73,871(2020:£60,486) was from donations and legacies.

The amount of total funds the charity holds at the end of the reporting period is £70,032. Included in this total are restricted funds of £12,944.

The Church holds cash at bank of £23,661 (2020:£21,990) and £544 (2020:£544) which is deposited with the Central Board of Finance Church of England Funds.

The fixed assets shown on the Balance Sheet show a figure of £74,112 (2020:£72,722). This is comprised of freehold land and buildings and computers/ I.T equipment of £10,304 and investments held by the Diocese of £63,808.

The Parish Share of £43,359 was paid off in full at the beginning of 2022.

The hall hire has increased by £4,881 (2021:£11,271 2020:£6,390) which shows a significant rise as the halls have been able to reopen and return to semi normal. As the halls could only open for part of the year this shows a positive step forward and 2022 should yield a larger income.

Although the Stewardship income was down by £3,325 (2021:£32,641 2020:£35,966) it is encouraging to see that envelope giving has risen by £333 (2021:£1,979 2020:£1,646) and collections have also increased by £933 (2021:£2,110 2020:£1,177). It has also been gratifying to have received a large donation during the year from a member of the congregation meaning that incoming parish donations rose by £14,744 (2021:£19,031 2020:£4,287).

Although the figures do not make pleasant reading there is a definite improvement on the previous year and it is a positive sign to see the hall hire increasing and that members of the congregation are beginning to return to Church services.

Reserves policy

In accordance with the guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is the policy of the Charity to always keep a bank balance of no less than £5,000. The Trustees consider that these reserves will ensure that should there be a drop in funding they will be able to continue the Charities current activities and meet the Parish share whilst consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

FUTURE PLANS

There is no doubt that the last couple of years have been a difficult and challenging time for all businesses including St Stephens. There are always bills to be paid and repairs to be carried out and our income was reduced during this time due to the necessary restrictions.

It has been very encouraging to see the halls being used again and there has been a number of enquiries from new groups requesting hall hire which will help in increasing income.

A free of charge Spanish class has started on Wednesday mornings which has been vital in getting people back together again and as a consequence of this class we have been able to welcome two new volunteers to Church events.

The Tea and Chat group has now been able to resume, and the attendance has increased from the previous meetings which is extremely gratifying.

The PCC are happy to report that social functions can now go ahead, and several events have been planned for 2022 including a Shrove Tuesday evening, Summer Fayre and a Quiz night.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

Charity constitution

The charity constitutes a public benefit entity as defined by FRS 102.

Organisational structure

Whilst the PCC has overall responsibility, the finance and standing committee have been given authority to oversee maintenance and finance on a day-to-day basis. This has been crucial during the Covid restrictions due to the difficulty in getting meetings together. It also frees the PCC to manage the aspects of work relating to Mission, Outreach and Pastoral support. The finance and standing committee have continued to meet monthly enabling the members to continually reassess the financial position of the Church. The end of year membership for the electoral roll stands at 85 (2020:86) and the average Sunday communicant figure counted during the four Sundays in October was 60 adults.

Risk management

The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary
steps can be taken to lessen risks.

The key risks along with mitigating actions are:

Drop in donations: The PCC is fortunate that should this happen there are reserves that the Charity can fall back on.

Fall in Stewardship: This is an ongoing issue made worse by the recent pandemic however all effort is being made to encourage the congregation to join the Stewardship campaign and if possible, to increase their giving if they are able. A recent appeal has proved positive and personal Stewardship giving has increased.

Rise in the cost of Utilities: This is unfortunately something that we have all recently had to face and we were fortunate enough to sign up to a fixed contract for gas and electricity before prices began to rise. The administrator is currently looking into reducing the cost of photocopier hire and a reduction in the telephone bills.

Repairs: The Church and halls are inspected on a weekly basis in order to check the fabric and identify problems as they arise and deal with them quickly and efficiently so things do not get worse.

Lack of volunteers: St Stephens relies heavily on its volunteers and has been fortunate that during the recent lessening of restrictions more people have returned and offered their services. We continue to welcome new people and would like to stress that even a little can be a big help.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1131959

Principal address

St Stephen's Vicarage
St Stephens Avenue
Blackpool
Lancashire
FY2 9RB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

REPORT OF THE TRUSTEES
for the year ended 31 December 2021

Trustees
Rev Canon A Sage (Chairman and Incumbent)
Mr W Cairns (co-opted 26 January 2021 and elected Churchwarden 24 May 2021)
Mr K McLennan (elected Churchwarden 24 May 2021 and Vice Chair)
Mrs J Green (Treasurer) (ex officio by virtue of Deanery Synod)
Mrs D Graham (Stewardship Officer)
Mr I Butterworth (resigned 24 May 2021)
Mrs H Sage (ex officio by virtue of Deanery Synod)
Mr N Nortcliffe (co-opted member and resigned October 2021)
Mrs S Bayliss (co-opted member)
Mr M Wilcock (co-opted 26 January 2021 and elected 24 May 2021)
Mrs C Grimsted (co-opted member and Assistant Stewardship Officer)
Mrs A McLennan (co-opted 26 January 2021 and elected May 2021- Safeguarding Officer)
Mrs K Billinghurst (co-opted 3 August 2021 - Assistant Safeguarding Officer)
Mr A Norton
Mrs J Stansfield
Mr A Cramer (elected 24 May 2021)
Mrs L Jeffery (in attendance and not a Trustee
Mr C Norton (Secretary to the PCC, in attendance and not a trustee)

Deanery Synod . Mrs H Sage has continued in her role as a member of the Deanery Synod and the trustees would like to acknowledge her continued help and support, she has been joined by Mrs J Green, Mr K McLennan and Mr W Cairns.

Safeguarding Officers. The Trustees are very grateful for Mr Neil Nortcliffe and Mrs Audrey McLennan for all their continued hard work and dedication in their roles as Safeguarding Officers. Unfortunately due to a recent move Mr Nortcliffe has now stood down in his role, however we are delighted to welcome Mrs Katy Billinghurst who has volunteered to fill the vacancy.

Fr Harry Pugh has continued as Hon. Assistant Priest and is supported by Fr Paul Smith in assisting Canon Andrew Sage as part of the ministry team. The PCC are very grateful for all their help.

The Trustees are as ever indebted to our Musical Director Mr Philip Berry and his deputy Mr Andrew Cramer for all their hard work with the Choir and Cantantes. We are delighted to say that thanks to restrictions slowly being lifted the Church has been able to resume Choir practice and music at Services and it is hoped these will increase during 2022.

Independent Examiner
Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Rev Canon A Sage - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool (the Trust) for the year ended 31 December 2021.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Martin Wigley
ACA
Jones Harris Limited
Chartered Accountants
17 St Peters Place
Fleetwood
Lancashire
FY7 6EB

Date: .....

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		73,871	-	73,871	60,486
Charitable activities					
Charitable activities		20,787	1,588	22,375	14,039
Investment income	2	1,532	-	1,532	1,840
Other income		8,527	2,598	11,125	9,830
Total		104,717	4,186	108,903	86,195
EXPENDITURE ON					
Charitable activities					
Charitable activities		117,097	2,560	119,657	103,375
Net gains on investments		7,568	-	7,568	3,371
NET INCOME/(EXPENDITURE)		(4,812)	1,626	(3,186)	(13,809)
RECONCILIATION OF FUNDS					
Total funds brought forward		61,900	11,318	73,218	87,027
TOTAL FUNDS CARRIED FORWARD		57,088	12,944	70,032	73,218

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET
31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	6	10,304	-	10,304	16,484
Investments	7	63,808	-	63,808	56,238
		74,112	-	74,112	72,722
CURRENT ASSETS					
Debtors	8	3,110	-	3,110	3,583
Cash at bank		11,261	12,944	24,205	22,534
		14,371	12,944	27,315	26,117
CREDITORS					
Amounts falling due within one year	9	(21,985)	-	(21,985)	(8,741)
NET CURRENT ASSETS		(7,614)	12,944	5,330	17,376
TOTAL ASSETS LESS CURRENT LIABILITIES		66,498	12,944	79,442	90,098
CREDITORS					
Amounts falling due after more than one year	10	(9,410)	-	(9,410)	(16,880)
NET ASSETS		57,088	12,944	70,032	73,218
FUNDS	13				
Unrestricted funds				57,088	61,900
Restricted funds				12,944	11,318
TOTAL FUNDS				70,032	73,218

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
Rev Canon A Sage - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
Offerings and donations are recognised when received by or on behalf of the PCC. Planned giving receivable under the Gift Aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are recognised as the PCC is notified of its legal entitlement, the amount is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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. Assets of less then £2,000 are not capitalised.

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	Nil
Computer equipment	33% straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Consecrated property and moveable furnishings
Consecrated and beneficial property of any kind is excluded from the financial statements by s.10(2)(c) of the Charities Act 2011. Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficial buildings, or on the repair of moveable Church furnishings, individual items under £1,000 are written off.

Fixed asset investments
Fixed asset investment 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.

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.

continued...

2. INVESTMENT INCOME

	2021	2020
	£	£
Other fixed asset invest - FII	1,530	1,824
Deposit account interest	2	16
	1,532	1,840

3. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees (or any person connected with them) received any remuneration or benefits from the charity during the year other than those listed below.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes proviso for a pension. The charity pays a Parish Share to the Diocese to cover the Vicar's costs as well as a contribution to central costs. The Parish Share contribution for 2021 was £43,359 and including the LICF offset payments reduction £30,758 was paid during the year with the outstanding £12,601 being fully paid at the beginning of February 2022.

Trustees' expenses

None of the trustees (or any person connected with them) were paid any expenses from the charity during the year other than those listed below.

The Vicar was reimbursed expenses of £5,794 (2020: £3,748) incurred by him in the furtherance of his duties.

Expenses have been paid on behalf of the Vicar for rates totalling £3,314 (2020: £3,314) and accountancy fees of £340 (2020: £411).

4. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	11,666	11,636
	11,666	11,636

The average monthly number of employees during the year was as follows:

	2021	2020
Finance and administration	2	2
Cleaner	1	1
Organist	2	1
	5	4

No employees received emoluments in excess of £60,000.

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	60,486	-	60,486
Charitable activities			
Charitable activities	12,649	1,390	14,039
Investment income	1,840	-	1,840
Other income	8,336	1,494	9,830
Total	83,311	2,884	86,195
EXPENDITURE ON			
Charitable activities			
Charitable activities	100,512	2,863	103,375
Net gains on investments	3,371	-	3,371
NET INCOME/(EXPENDITURE)	(13,830)	21	(13,809)
RECONCILIATION OF FUNDS			
Total funds brought forward	75,730	11,297	87,027
TOTAL FUNDS CARRIED FORWARD	61,900	11,318	73,218

6. TANGIBLE FIXED ASSETS

	Freehold property £	Computer equipment £	Totals £
COST			
At 1 January 2021 and 31 December 2021	9,434	30,350	39,784
DEPRECIATION			
At 1 January 2021	-	23,300	23,300
Charge for year	-	6,180	6,180
At 31 December 2021	-	29,480	29,480
NET BOOK VALUE			
At 31 December 2021	9,434	870	10,304
At 31 December 2020	9,434	7,050	16,484

continued...

6. TANGIBLE FIXED ASSETS - continued

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Computer equipment £
COST	
At 1 January 2021 and 31 December 2021	10,081
DEPRECIATION	
At 1 January 2021	8,317
Charge for year	1,764
At 31 December 2021	10,081
NET BOOK VALUE	
At 31 December 2021	-
At 31 December 2020	1,764

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2021	56,238
Additions	2
Revaluations	7,568
At 31 December 2021	63,808
NET BOOK VALUE	
At 31 December 2021	63,808
At 31 December 2020	56,238

There were no investment assets outside the UK.

Cost or valuation at 31 December 2021 is represented by:

	Unlisted investments £
Valuation in 2021	7,570
Cost	56,238
	63,808

continued...

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	672	-
Other debtors	2,110	3,583
Prepayments and accrued income	328	-
	3,110	3,583

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other loans (see note 11)	5,000	5,000
Hire purchase (see note 12)	2,470	2,211
Accruals and deferred income	14,515	1,530
	21,985	8,741

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
Other loans (see note 11)	8,750	13,751
Hire purchase (see note 12)	660	3,129
	9,410	16,880

11. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Diocesan loan	5,000	5,000
Amounts falling between one and two years:		
Diocesan loan	8,750	13,751

continued...

12. LEASING AGREEMENTS

Minimum lease payments under hire purchase fall due as follows:

	2021	2020
	£	£
Net obligations repayable:		
Within one year	2,470	2,211
Between one and five years	660	3,129
	3,130	5,340

13. MOVEMENT IN FUNDS

	At 1/1/21	Net movement in funds	At 31/12/21
	£	£	£
Unrestricted funds			
General fund	45,416	1,368	46,784
Fixed Asset fund	16,484	(6,180)	10,304
	61,900	(4,812)	57,088
Restricted funds			
Mission income	3,532	1,269	4,801
Walsingham	9	357	366
Cantantes Domino	1,534	-	1,534
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
	11,318	1,626	12,944
TOTAL FUNDS	73,218	(3,186)	70,032

continued...

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	104,717	(110,917)	7,568	1,368
Fixed Asset fund	-	(6,180)	-	(6,180)
	104,717	(117,097)	7,568	(4,812)
Restricted funds				
Columbarium/Garden of Repose	546	(546)	-	-
Mission income	1,588	(319)	-	1,269
Walsingham	2,052	(1,695)	-	357
	4,186	(2,560)	-	1,626
TOTAL FUNDS	108,903	(119,657)	7,568	(3,186)

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	51,503	(6,087)	45,416
Fixed Asset fund	24,227	(7,743)	16,484
	75,730	(13,830)	61,900
Restricted funds			
Mission income	3,214	318	3,532
Walsingham	-	9	9
Cantantes Domino	1,840	(306)	1,534
Donations and legacies	779	-	779
Tea dance holiday fund	79	-	79
Choir fund	150	-	150
Parish feast	235	-	235
Lighting fabric fund	5,000	-	5,000
	11,297	21	11,318
TOTAL FUNDS	87,027	(13,809)	73,218

continued...

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	83,311	(92,769)	3,371	(6,087)
Fixed Asset fund	-	(7,743)	-	(7,743)
	83,311	(100,512)	3,371	(13,830)
Restricted funds				
Columbarium/Garden of Repose	675	(675)	-	-
Mission income	1,390	(1,072)	-	318
Walsingham	819	(810)	-	9
Cantantes Domino	-	(306)	-	(306)
	2,884	(2,863)	-	21
TOTAL FUNDS	86,195	(103,375)	3,371	(13,809)

Restricted funds
Missions - monies raised to support missionary charities connected to the Church.
Walsingham - monies received and paid re the annual pilgrimage.
Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.
Donations and legacies - amounts received to be used for the specific upkeep of the Church.
Tea dance holiday fund - funds paid by the club members towards the annual holiday costs.
Choir fund - donations received for choir social events.
Parish feast - monies received and paid re the annual parish feast.
Lighting fabric fund - monies received to fund lighting project.

Designated funds
Fixed Asset fund - this is an unrestricted fund represented by the net book value of the tangible fixed assets of the Charity. Resources expended represents the depreciation charge.

14. RELATED PARTY DISCLOSURES

The Friends of St Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 7 of whom are the Incumbent, Treasurer and churchwardens of the Parochial Church Council (PCC) of St Stephen on the Cliffs, Blackpool.

During the year the PCC of St Stephen on the Cliffs, Blackpool received £5,000 (2020:£5,000) in donations from The Friends of St Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £31,113 (2020:£50,570) has been borne by The Friends of St Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the PCC of St Stephen on the Cliffs, Blackpool is most appreciative of this support.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021

	2021	2020
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	62,146	50,554
Gift aid	11,725	9,932
	73,871	60,486
Investment income		
Other fixed asset invest - FII	1,530	1,824
Deposit account interest	2	16
	1,532	1,840
Charitable activities		
Charitable activities	22,375	14,039
Other income		
Other income	11,125	9,830
Total incoming resources	108,903	86,195
EXPENDITURE		
Charitable activities		
Wages	11,666	11,636
Rates and insurance	2,422	4,512
Light and heat	9,043	5,842
Telephone and broadband	5,374	5,359
Postage, printing & stationery	672	985
Advertising and marketing	100	520
Mission giving	319	1,072
Cantantes	-	306
Columbarium payments	1,775	675
Walsingham	1,945	810
Parish share	29,965	29,732
Priest's honorarium	500	350
Vicar's expenses, rates & VDF	9,738	8,327
Parish feasts	343	317
Organist	6,500	4,970
Event catering	-	150
Sanctuary expenses	2,706	2,707
IT software and consumables	3,270	2,895
Carried forward	86,338	81,165

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021

	2021	2020
	£	£
Charitable activities		
Brought forward	86,338	81,165
Licence fees	722	596
Cleaning	4,767	4,369
Repairs and renewals	16,021	4,137
Miscellaneous	2,436	2,745
Returned fees	-	36
Flowers	400	-
Relief vicar	338	-
Dep'n computer equipment	6,180	7,743
	117,202	100,791
Support costs		
Governance costs		
Accountancy	1,800	1,530
Bank fees	54	41
Financing costs	601	1,013
	2,455	2,584
Total resources expended	119,657	103,375
Net expenditure before gains and losses	(10,754)	(17,180)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	7,568	3,371
Net expenditure	(3,186)	(13,809)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLI

England & Wales - Charity number 1131959

Accounts

Charity Registration No. 1131959

The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs, Blackpool

Annual Report and Unaudited Financial Statements

For the Year Ended 31 December 2020

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Rev Canon A Sage (Chairperson and Incumbent) Mrs S Bayliss (Co-opted member) Mr N Nortcliffe (Co-opted member) Mrs C Grimsted Mrs J Green (Treasurer) Mrs D Graham (Vice Chair) Mrs H Sage Mr C Norton (Secretary and Co-opted member) Mr I Butterworth Mrs K Billinghurst Mr A Norton Mr K McLennan (Churchwarden) Mrs J Stansfield Mr M Wilcock (Co-opted member) Mrs A McLennan (Co-opted member) Mr W Cairns (Co-opted member) Mrs L Jeffery
Charity number	1131959
Principal address	St. Stephen's Vicarage St. Stephens Avenue Blackpool Lancashire FY2 9RB
Independent examiner	Julie Flintoff FCA Charter House Pittman Way Fulwood Preston Lancashire PR2 9ZD
Bankers	Natwest 20 Corporation Street Blackpool Lancashire FY1 1EY

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

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 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Structure, governance and management
The Legal and Administrative information at the front of the financial statements forms part of this report.

Governing Document
PCC is an unincorporated association and registered as a charity on 1 October 2009. It is governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules.

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

Rev Canon A Sage (Chairperson and Incumbent)	
Mrs S Bayliss (Co-opted member)	
Mr N Nortcliffe (Co-opted member)	
Mrs C Grimsted	
Mrs J Green (Treasurer)	
Mrs D Graham (Vice Chair)	
Mrs H Sage	
Mr C Norton (Secretary and Co-opted member)	
Mr I Butterworth (Church Warden)	
Mrs K Billinghurst	
Mr A Norton	
Mrs L Jeffery	(appointed 10 October 2020)
Mr K McLennan	(appointed 10 October 2020)
Mrs J Stansfield	(appointed 10 October 2020)
Mr M Wilcock	(resigned 10 October 2020, co-opted 26 January 2021)
Mrs A McLennan	(resigned 10 October 2020, co-opted 26 January 2021)
Mr W Cairns	(resigned 10 October 2020, co-opted 26 January 2021)
Mrs J Delauney	(resigned 2 March 2020)
Mr A Floyd	(resigned 10 October 2020)

Mrs H Sage and Mr A Floyd are ex officio members by virtue of their membership of the Deanery Synod however Mr A Floyd resigned in October 2020 requiring the place on Synod to be filled. The PCC thanks him for all his hard work over the years. Mrs D Graham and Mr I Butterworth continue as Churchwardens. Mr N Nortcliffe and Mrs A McLennan have continued in their roles as safeguarding officers and their help and guidance in what has proved to be a very difficult year has been invaluable. Due to the pandemic, the PCC has been only able to hold three meetings during 2020 and the finance and standing committee, who were able to meet each month remotely, were elected to make decisions on their behalf. The PCC has the authority to admit other members ex officio if the need arises. The number of elected members shall not be more than twelve and normally they would serve a term of no more than three years. PCC members may resign at any time either verbally or in writing at a PCC meeting. PCC members receiving a remuneration or reimbursement of their expenses are as disclosed in the financial statements. Members who are new to the PCC are given guidance on the duties and responsibilities pertaining to their appointment by existing PCC members and from the relevant publications of the Charities Commission.

Father Harry Pugh has continued as Hon. Assistant Priest throughout the year and has been joined by Father Paul Smith and the PCC thank them both for their services as part of the ministry team.

As always we are very grateful to our Musical Director Mr Philip Berry and his deputy Mr Andrew Cramer for all their continued hard work and especially for doing their utmost to keep spirits up with their playing (when allowed) during 2020.

Organisation
Whilst the PCC has overall responsibility, from a practical point of view the finance and standing committee oversees the maintenance and upkeep of the buildings on a day to day basis, leaving the PCC to manage the aspects of work relating to Mission, Outreach and Pastoral support. Between PCC meetings, general business has been transacted by the finance and standing committee who meet on a monthly basis. This has been of great help during the pandemic as the PCC has been unable to meet during times of lockdown or due to cases of self-isolation. The end of year membership for the electoral roll stood at 86 (2019:113). The average Sunday communicant figure counted during the four Sundays in October was 55 adults.

Objectives and activities
The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs (PCC) has the responsibility of co-operating with the Incumbent in promoting the whole mission of the Church, spiritual, liturgical, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Parish Church complex of St Stephen on the Cliffs, Holmfield Road and the Church halls on St Stephens Avenue, Blackpool.

The objective of the PCC is to promote and maintain the Holy Catholic Faith through our own example of Worship, Spiritual life and service. To this end the PCC will:

- Strive to maintain the richness of Traditional Anglo-Catholic Worship
- Endeavour to encourage and foster both newcomers to the faith and also our fellow Christians through private Devotion and Common Prayer and Spiritual Refreshment for all.
- Seek to maintain an oasis of Prayer and Spiritual Refreshment for all.
- Be committed to the creation of a welcoming and serving community through the care of both young and old in North Shore, Blackpool.
- Seek to make the Good News of Christ known through Word and Sacrament through joyful fellowship and loving service.

Along with other Churches in the Diocese the PCC is part of a 10 year Mission and Reformation Plan which involves the Parish being challenged to produce a practical strategy to feed into the overall Mission entitled 'Healthy Churches Transforming Communities'.

The PCC seek to do all of this under the guidance of the Holy Spirit and through the saving grace of our Risen Saviour Jesus Christ.

Public Benefit
The charity Trustees have complied with their duty to have regard to the guidance on public benefit as published by the Charities Commission in exercising their powers or duties.

The Church halls are available to all in the community requiring a suitable venue.

The Church has always maintained a close relationship with the local school and nursery and has welcomed them in staging concerts and assemblies and also after school activities which has continued to promote Christian values among the community. Unfortunately, due to the circumstances of 2020 this has not been able to take place but we hope to resume these activities as soon as is allowed.

In normal times it is usual for the Vicar, Organist and a few of the congregation to visit the local care homes to play hymns, offer spiritual guidance or just chat to the residents. This has, over time, encouraged a number of the residents to attend services and become part of the St Stephens family. Unfortunately due to the pandemic (this is phrase you are going to hear a lot!) this has been unable to happen, however every effort has been made to keep the Church open for prayer and quiet reflection whenever possible to do so. It is to be noted that the health and wellbeing of all who attend St Stephens is paramount and rigorous steps have been taken to ensure all precautions have been met. This includes strict social distancing, hand sanitising stations and gloves and masks on offer to all visitors.

Achievements and performance
The PCC only managed to sit on 3 occasions during the year with an average attendance of 68%. As is mentioned previously, the finance and standing committee have continued to meet monthly via Microsoft teams and have been able to make decisions on maintenance and funding on the PCC'S behalf.

All of the repairs and maintenance costs have been made by Friends, with the exception of £4,137 which was used towards audio works, lighting and roof repairs. The Parish share was paid in full thanks to the Diocese allowing us to realise part of the investment fund which contributed £23,425. The rest was paid out of the bank account. There was an overpayment made in 2020 of £833 which will be deducted from 2021.

The Church has continued its Mission to support to CHIKS, Holy Cross soup kitchen and The Children's Society to the sum of £1,072.

The COVID-19 pandemic has curtailed many of the hall lettings, activities and fundraising events that the Church would normally host. The halls were able to briefly open on occasions between lockdowns and much effort has been made to try and keep meetings going wherever safely possible to do so. It is heartening to know that our regular hall users all wish to return as soon as it is possible to do so and we are deeply grateful for the understanding and support they have shown when the rules have changed and their groups have had to be cancelled. There have been a large number of enquiries regarding hall hire throughout the year and these have been kept on file in preparation for reopening.

Financial review

A summary of our income and expenditure is set out on page 9 and shows net deficit for the year of £13,809. Total receipts from unrestricted funds during the year were £83,311 (2019: £112,938) of which £60,486 (2019: £76,246) was from donations and legacies.

The amount of total funds the charity holds at the end of the reporting period is £73,218. Included in this total are restricted funds of £11,318.

The Church holds cash at bank of £21,990 (2019:£15,311) and £544 (2019: £542) which is deposited with Central Board of Finance Church of England Funds.

The fixed assets shown on the balance sheet show a figure of £72,722 (2019: 100,504). This is comprised of freehold land and buildings and computers/I.T. equipment of £16,484 and investments held by the Diocese of £56,238.

The Parish share was paid in full with an overpayment of £833 which will be deducted from the 2021 amount.

The hall hire was down significantly by £7,271 (2020: £6,390; 2019:£13,661), due to being unable to rent the halls out, and this has impacted greatly on the Churches income stream.

Thanks to continued support from the congregation of St Stephens the decrease in Stewardship payments was only £307 (2020: £35,966; 2019:£36,273), and it cannot be stressed enough how important regular giving is necessary to the upkeep of the Church and buildings at this very difficult time. As is shown in the income our overall revenue was reduced by £47,125 over the course of the year 2020.

Although the COVID-19 pandemic has hit the hall income hard during 2020 we are heartened by the generosity of all who continue to donate and pay Stewardship towards St Stephens and the fact that it is highly likely we will be able to resume lettings from 12th April 2021. There is already a lot of interest in the halls and several preliminary bookings have been made. Given the net asset position, the trustees feel we are certainly able to continue through the next twelve months and as things return to a semblance of normality all efforts will be made to start up fundraising and hopefully recoup some lost revenue. The Church is very hopeful for the future and is looking to secure further grants to assist with its financial loss due to the pandemic.

Reserves Policy

In accordance with guidelines issued by the Charity Commission the level of reserves is considered and reviewed at regular intervals by the Trustees.

It is the policy of the Charity to keep a bank balance of no less than £5,000 at all times. The trustees consider that these reserves will ensure that should there be a drop in funding they will be able to continue the charity's current activities and meet the Parish share whilst consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. The bank balances as at 31 December 2020 were £21,990 and total free reserves were £45,416.

Risk Management
The PCC members have examined the major strategic, business and operational risks which the PCC faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen risks.

The key risks identified, along with relevant mitigating actions are:Drop in donations.- We are fortunate that should this happen there are limited reserves we can fall back on.

Fall in Stewardship – All efforts are made to encourage the congregation to join the Stewardship campaign and if at all possible to increase their giving if they are in a position to so.

Rise in Utilities – All utilities are checked and best price compared before starting a new contract. This was put in place in 2019 for the phone lines and has helped reduce costs.

Repair Bills- The Church and halls are checked constantly for any sign of wear or damage and repairs made as soon as possible to stop problems become more costly. The Friends of St Stephens has reserve funds to assist with any larger repair bills.

Lack of volunteers – St Stephens relys heavily on its group of volunteers and we have been fortunate to have welcomed a number of new members however this is an ongoing marketing strategy and hopefully the increase in social events will encourage more people to join in.

Plans for the future
It is going to be a very difficult time for the Church over the coming years to try and recoup some of the losses due to the pandemic and to go forward in a productive way. There are always necessary repairs to be made and we are currently looking at urgent work to be carried out on the Church roof.

All efforts will be made to market the halls and get them back to full capacity as soon as it is safe to do so, and thanks to Fr Andrew he has managed to secure a grant this year in which to decorate the halls and toilets in readiness for reopening. This will help hugely in getting new business as the halls are looking tired and there is a lot of competition in this sector.

Although things do look a little bleak at the moment, thanks to the introduction of the vaccine, the future is looking hopeful and it should not be too long before life can return to some semblance of normality. The Vicar, Churchwardens and the PCC would like to thank everybody who has continued to give, through Stewardship, donations and envelopes. It is very much appreciated and has been so important whilst the Church has been unable to open.

The Tea and Chat group that was launched in 2019 has slowly but surely started to grow and the organisers are committed to continuing and expanding the group. There has been extra advertising planned and this should hopefully show dividends.

The Sunday School is to receive £500 to improve resources and encourage more young people to attend.

Cantantes Domino put out a request at the beginning of 2020 for new members to join the Cantantes choir. We are hoping that this will soon start to show results.

We were fortunate to receive a payment from the Actors Guild of £5,000 (See donations and Legacies) which is to go towards the improvement of the lighting in Church which should in turn encourage more events which showcase the Actors Chapel.

Impact of COVID-19

The Impact of COVID-19 has significantly affected the Church with decreased in income received from Stewardship, envelopes, collections and candles and hall hire. On top of this there has been no way of carrying out any fundraising activities since the outbreak and it is still unclear how long the situation will continue. The Church has now been able to reopen with very limited numbers attending Church services and even less being able to use the community halls due to social distancing. A great deal of effort has been put into making sure the Church and halls are clean and safe for users and all procedures are followed verbatim.

Although aims for the future are dependent on the ongoing situation, plans have been put in place to be ready to open more fully as soon as it is safe to do so. The congregation have been very supportive in continuing to pay their Stewardship where possible and a donation page has been set up to allow contact free payments. Father Andrew and the Churchwardens have worked very hard to reach out to as many people as possible in the hope that everybody feels valued and included. A number of grants have been applied for and we have already received a payment of £2,500 from the local council. The Church has also been fortunate in being able to take advantage of the governments furlough scheme which has assisted with staff costs.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that to the best of their knowledge there is no information relevant to the independent examination of which the independent examiner are unaware. The trustees also confirm that they have taken all necessary steps to ensure that they themselves are aware of all relevant independent examination information and that this information has been communicated to the independent examiners.

The trustees have no beneficial interest in the charity.

Independent examiners

Azets were appointed as independent examiners to the charity during the year and have expressed their willingness to continue in that capacity.

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

.....

Rev Canon A Sage (Chairperson and Incumbent)
Trustee
Dated: ...23/3/21

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

I report to the trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Stephen on the Cliffs for the year ended 31 December 2020, which are set out on pages 8 to 21.

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 (the 2011 Act).

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

Independent examiner's statement

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 2011 Act; or
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 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 financial statements to be reached.

Julie Flintoff

Julie Flintoff BA (Hons), FCA
Charter House
Pittman Way
Fulwood
Preston
Lancashire
PR2 9ZD

Dated: 24 May 2021

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income and endowments from:					
Donations and legacies	2	60,486	-	60,486	81,246
Charitable activities	3	12,649	1,390	14,039	46,772
Investments	4	1,840	-	1,840	2,122
Other income	5	8,336	1,494	9,830	3,180
Total income		83,311	2,884	86,195	133,320
Expenditure on:					
Charitable activities	6	99,499	2,863	102,362	116,688
Other	9	1,013	-	1,013	1,320
Total resources expended		100,512	2,863	103,375	118,008
Net gains/(losses) on investments	10	3,371	-	3,371	11,490
Net movement in funds		(13,830)	21	(13,809)	26,802
Fund balances at 1 January 2020		75,730	11,297	87,027	60,225
Fund balances at 31 December 2020		61,900	11,318	73,218	87,027

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

All income and expenditure derive from continuing activities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN ON THE CLIFFS, BLACKPOOL

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £	2020 £	2019 £	2019 £
Fixed assets					
Tangible assets	11		16,484		24,227
Investments	12		56,238		76,277
			72,722		100,504
Current assets					
Debtors	13	3,583		3,239	
Cash at bank and in hand		22,534		15,854	
		26,117		19,093	
Creditors: amounts falling due within one year	14	(8,741)		(8,481)	
Net current assets			17,376		10,612
Total assets less current liabilities			90,098		111,116
Creditors: amounts falling due after more than one year	15		(16,880)		(24,089)
Net assets			73,218		87,027
Income funds					
Restricted funds	17		11,318		11,297
Unrestricted funds					
Designated funds	18	16,484		24,227	
General unrestricted funds		45,416		51,503	
			61,900		75,730
			73,218		87,027

The financial statements were approved by the Trustees on 23/3/21

.....

Rev Canon A Sage (Chairperson and Incumbent)
Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). 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 applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements are prepared in sterling, which is the functional currency of the 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 freehold properties and to include investment properties and 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 in furtherance of their charitable objectives.

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

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

1.4 Incoming resources

Offerings and donations are recognised when received by or on behalf of PCC. Planned giving receivable under the gift aid scheme is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate by the PCC is reasonably certain.

Funds raised by social and fundraising events are accounted for gross.

Investment income is recognised on a receivable basis.

1 **Accounting policies** **(Continued)**

1.5 Resources expended

Expenditure is recognised when it is incurred and includes where applicable, irrecoverable VAT. Expenditure other than that on charitable activities is allocated to other headings of expenditure as considered appropriate by the PCC.

Grants

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

Parish Share

The Diocesan Parish Share is accounted for when due. Any Parish Share unpaid as at 31 December is provided for in the financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs (Independent examiners fee and trustee liability insurance) which support the charity activities. These costs have been allocated to charitable activities against the single charitable activity which is described in objectives within the trustees report.

1.6 Consecrated property and moveable funishings

Consecrated and beneficial property of any kind is excluded from the financial statements by s.10 (2) (c) of the Charities Act 2011. Movable Church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the Church inventory, which can be inspected (at any reasonable time). For all expenditure incurred in the year on consecrated or beneficed buildings, or on the repair of movable Church furnishings, individual items under £1,000 are written off.

1.7 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. Assets of less than £2,000 are not capitalised.

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	Nil
Computers	33% Straight line

Freehold land and buildings are stated at original cost which is significantly less than their current market value, and consequently are not depreciated. The freehold land and buildings are held for long- term use by the Church in its charitable activity and in the opinion of the PCC the costs of obtaining a professional current valuation are not justified as such evaluation would not provide input to users of the accounts in judging their stewardship of the assets of the Church.

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 net income/(expenditure) for the year.

1.8 Fixed asset investments

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

1 **Accounting policies** **(Continued)**

1.9 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).

1.10 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.

1.11 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.

1.12 Employee benefits

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

1.13 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Donations from Friends	5,000	-	5,000	17,332
Grants	1,700	-	1,700	6,126
Parish donations	4,287	-	4,287	1,656
Collections	1,177	-	1,177	3,211
Envelopes	1,646	-	1,646	3,660
Flower donations	490	-	490	1,347
Sanctuary	-	-	-	99
Stewardship	35,966	-	35,966	36,273
Votives	288	-	288	668
Gift Aid	9,932	-	9,932	10,874
	60,486	-	60,486	81,246
For the year ended 31 December 2019	76,246	5,000		81,246

3 Charitable activities

	Charitable Income Unrestricted Funds	Charitable Income Restricted Funds	Total 2020	Total 2019
	£	£	£	£
Cantantes Domino	-	-	-	271
Funeral Fee Income	3,939	-	3,939	7,227
Hall hire	6,390	-	6,390	13,661
Magazine advert income	125	-	125	100
Mission income	-	1,390	1,390	1,445
Parish feasts	-	-	-	673
Tea dance holiday fund	-	-	-	10,990
Keep fit income	178	-	178	1,228
Fundraising	825	-	825	3,040
Ancillary trading income	134	-	134	169
Wedding fee income	90	-	90	2,414
Wedding deposits	-	-	-	100
Tea dance income	968	-	968	5,454
	12,649	1,390	14,039	46,772
For the year ended 31 December 2019				
Unrestricted funds	34,066	-		34,066
Restricted funds	-	12,706		12,706
	34,066	12,706		46,772

4 Income from Investments

	2020	2019
	£	£
Income from listed investments	1,824	2,118
Interest receivable	16	4
	1,840	2,122

5 Other income

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Job Retention Scheme	5,498	-	5,498	-
COVID Financial Support Grant	2,500	-	2,500	-
Columbarium income	-	675	675	27
Photocopier	48	-	48	31
Walsingham	-	819	819	2,676
Bar income	290	-	290	396
Other	-	-	-	50
	8,336	1,494	9,830	3,180
For the year ended 31 December 2019	504	2,676		3,180

6 Charitable activities

	2020	2019
	£	£
Staff costs	11,636	10,833
Depreciation and impairment	7,743	4,335
Mission giving	1,072	650
Cantantes	306	232
Columbarium payments	675	720
Walsingham	810	5,042
Tea dance holiday	-	11,040
Parish share	29,732	39,117
Priests Honorarium	350	500
Vicars expenses and rates	6,908	7,550
Parish feasts	317	1,238
Organist	4,970	6,255
Event catering	150	304
Flowers	-	800
Sanctuary expense	2,707	1,930
Discretionary fund	1,000	1,220
IT software and consumables	2,549	2,120
Licence fees	596	707
Cleaning	4,369	4,463
Repairs and renewals	4,137	701
Rates and insurance	4,512	1,250
Heat, light & power	5,842	6,395
Telephone and broadband	5,359	5,277
Printing, postage and stationery	985	612
Advertising and marketing	520	897
Audit and accountancy	2,295	1,611
Bank fees	41	58
Miscellaneous	2,745	831
Returned fees	36	-
	102,362	116,688

Analysis by fund

Unrestricted funds	99,499
Restricted funds	2,863
	102,362

For the year ended 31 December 2019

Unrestricted funds	100,026
Restricted funds	16,662
	116,688

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year other than listed below.

The vicar, a trustee, is paid a stipend by the Diocese through the clergy payroll scheme operated by the Church of England. This also makes provision for a pension. The charity pays a parish share to the Diocese to cover the Vicar's costs as well as a contribution to central costs. The parish share was £43,332 however with LICF offsets the amount was reduced to £29,515 (2019: £39,117). The reduction also reflects the Vicars duties for the Diocese.

The Vicar was reimbursed expenses of £3,160 incurred by him in the furtherance of his duties. This includes travelling costs in connection with his work in the Diocese.

Expenses have been paid on behalf of the Vicar for rates totalling £3,748 (2019: £2,670) and accountancy fees of £419 (2019: £411).

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Finance and administration	2	2
Cleaner	1	1
Organist	1	1
	4	4

Employment costs	2020 £	2019 £
Wages and salaries	20,974	18,372

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

9 Other

	2020 £	2019 £
Financing costs	1,013	1,320
	1,013	1,320

10 Net gains/(losses) on investments

	2020	2019
	£	£
Revaluation of investments	3,371	11,490

11 Tangible fixed assets

	Freehold land and buildings	Computers	Total
	£	£	£
Cost			
At 1 January 2020	9,434	30,350	39,784
At 31 December 2020	9,434	30,350	39,784
Depreciation and impairment			
At 1 January 2020	-	15,557	15,557
Depreciation charged in the year	-	7,743	7,743
At 31 December 2020	-	23,300	23,300
Carrying amount			
At 31 December 2020	9,434	7,050	16,484
At 31 December 2019	9,434	14,793	24,227

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £3,327 (2019 - £2,495) for the year.

	2020	2019
	£	£
Computers	1,764	5,090

12 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 January 2020	76,277
Valuation changes	3,386
Disposals	(23,425)
At 31 December 2020	56,238
Carrying amount	
At 31 December 2020	56,238
At 31 December 2019	76,277

13 Debtors

	2020 £	2019 £
Amounts falling due within one year:		
Other debtors	3,583	3,239

14 Creditors: amounts falling due within one year

	2020 £	2019 £
Obligations under finance leases	2,211	1,951
Unsecured loan from Diocese	5,000	5,000
Accruals and deferred income	1,530	1,530
	8,741	8,481

Obligations under finance leases are secured against the asset to which they relate.

15 Creditors: amounts falling due after more than one year

	2020	2019
	£	£
Obligations under finance leases	3,129	5,339
Unsecured loan from Diocese	13,751	18,750
	16,880	24,089

Obligations under finance leases are secured against the asset to which they relate.

16 Loans and overdrafts

	2020	2019
	£	£
Unsecured loan from Diocese	18,751	23,750
Payable within one year	5,000	5,000
Payable after one year	13,751	18,750

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds		
	Balance at 1 January 2020	Incoming resources	Resources expended	Balance at 31 December 2020
	£	£	£	£
Donations and legacies	779	-	-	779
Columbarium/ Garden of Repose	-	675	(675)	-
Mission income	3,214	1,390	(1,072)	3,532
Tea dance holiday fund	79	-	-	79
Choir fund	150	-	-	150
Cantantes Domino	1,840	-	(306)	1,534
Parish feast	235	-	-	235
Walsingham	-	819	(810)	9
Lighting fabric fund	5,000	-	-	5,000
	11,297	2,884	(2,863)	11,318

Donations and legacies - amounts received to be used for the specific upkeep of the Church.

Missions - monies raised to support missionary charities connected to the Church.

Tea Dance Holiday Fund - funds paid by club members towards the annual holiday costs.

Choir Fund - donations received for choir social events.

Cantantes Domino - donations received for a music society whose aim is to provide Liturgical music.

Parish feast - monies received and paid re the annual parish feast.

Walsingham - monies received and paid re the annual pilgrimage.

Lighting fabric fund - monies received to fund lighting project.

18 Unrestricted funds

		Movement in funds		
	Balance at 1 January 2020	Incoming resources	Resources expended	Balance at 31 December 2020
	£	£	£	£
General funds	51,503	86,682	(92,769)	45,416
Property Asset Fund	24,227	-	(7,743)	16,484
	75,730	86,682	(100,512)	61,900

General Fund
The 'free' reserves of the charity after allowing for all designated funds.

Designated Fund
The unrestricted property asset fund of £16,484 is the value of the unrestricted funds already spent and represented by the tangible fixed assets of the charity.

The resources expended of £7,743 represents the depreciation charge in the current year and a correction to the prior year.

19 Analysis of net assets between funds

	General Fund	Designated Fund	Restricted Fund	Total
	£	£	£	£
Fund balances at 31 December 2020 are represented by:				
Tangible assets	-	16,484	-	16,484
Investments	56,238	-	-	56,238
Current assets/(liabilities)	6,058	-	11,318	17,376
Long term liabilities	(16,880)	-	-	(16,880)
	45,416	16,484	11,318	73,218

20 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).

The Friends of Saint Stephen on the Cliffs, Blackpool (1120454) is a related charity which is operated and controlled by 10 Trustees, 7 of whom are the Incumbent, Treasurer and churchwardens of the Parochial Church Council of St. Stephen on the Cliffs, Blackpool.

During the year the Parochial Church Council of St. Stephen on the Cliffs, Blackpool received £5,000 (2019: £17,332) in donations from The Friends of Saint Stephen on the Cliffs, Blackpool.

During the year expenditure totalling £50,570 (2019: £44,789) has been borne by the Friends of Saint Stephen on the Cliffs, Blackpool to assist with the running costs of the Church and the Parochial Church Council of St. Stephen on the Cliffs, Blackpool and is most appreciative of its support.