

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PAUL ANSDELL AND FAIRHAVEN

England & Wales · Charity number 1131961

Details

Other names ST PAUL'S PCC ANSDELL AND FAIRHAVEN

Status Registered

Legal form Previously excepted

Registered 2009-10-01

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

Contact

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Lake Road North
Ansdell
Lytham St. Annes
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Activities

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

Activities: Provides worship facilities and pastoral care. Exercises mission and outreach.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£187,319	£184,114	-	-
2023-12-31	£201,650	£178,150	-	-
2022-12-31	£173,788	£156,425	-	-
2021-12-31	£165,229	£162,914	-	-
2020-12-31	£134,639	£155,992	-	-

Trustees

Name	Role	Appointed
Rev Paul Bye	Chair	2016-06-08
DOROTHY ANNE STORY		2013-04-03
Diane Austin		2015-04-12
JANET KIMBER		
Jennifer Sealey		2022-04-03
John Michael Fenton		2023-04-02
Judith Fenton		2022-04-03
Pam Rowell		2023-04-02
Pamela Rowell		2014-04-13
Sheila Redcliffe		2024-04-28
Stuart Austin		2018-04-29

Accounts



Parish of Ansdell and Fairhaven St Paul

Clifton Drive, Lytham St Annes

Diocese of Blackburn

Registered Charity Number: 1131961

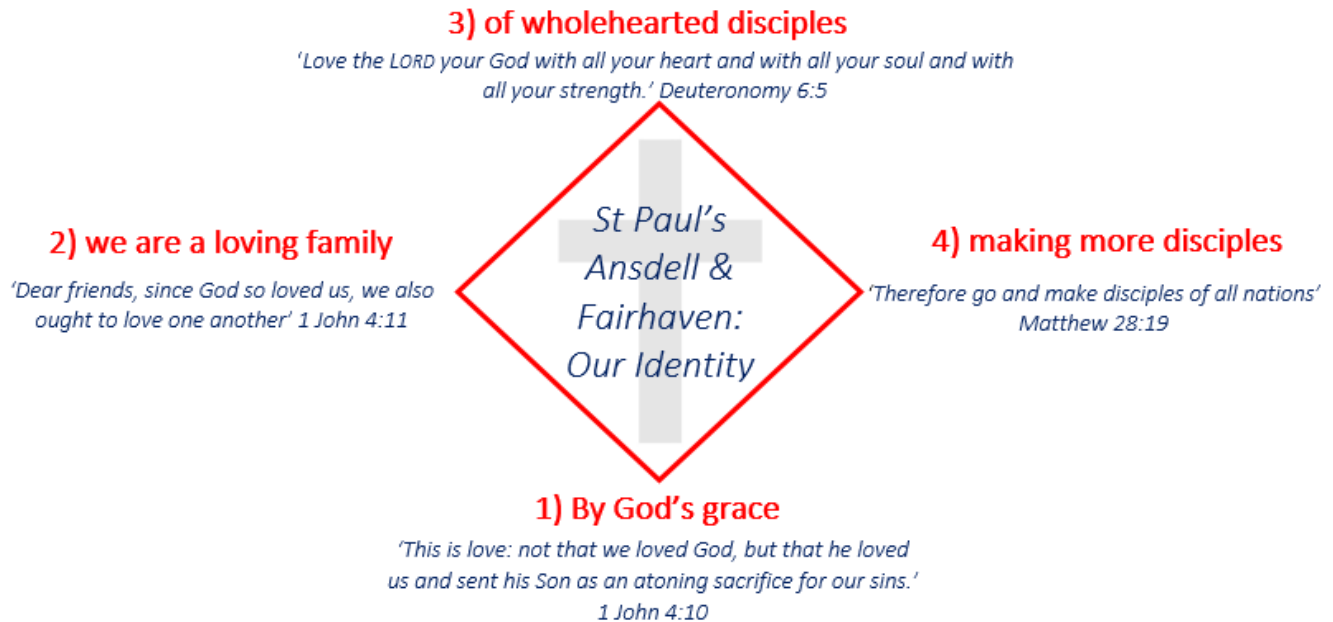
**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2024**

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Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. This aim is further expressed in St Paul's Identity and Vision statement.



Our Vision: Under Jesus, we long and aim to be:

- An Anglican parish church where God and the good news of his undeserved and generous love in Jesus is shaping all we do –
 - a welcoming, accessible family of all ages, experiences and backgrounds, which learns, shares and works together;
 - a Bible-centred family growing in Jesus and transformed by his Spirit, whose life demonstrates a generosity in giving; the goodness of Jesus' ways; and serves our community as an expression of the good news.
 - a family growing in number, reaching out beyond ourselves to tell others of Jesus so that they might also receive him as Saviour and Lord.

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.

The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

St Paul's continued to be guided by our identity statement as we maintained existing ministries and began new ones, all the time seeking to grow as a loving family, in our discipleship and reaching and serving the parish. A review of year one of the Three Year Plan took place. Some aspects of the first year had been achieved, some were ongoing and others had not taken place.

The PCC continued to operate the 'Outside Support Fund' designating some of church finances and a proportion of shop profits to benefit the following projects:

- **Crosslinks** – a mission agency with an Anglican heritage making disciples around the world;
 - **Christians Against Poverty** – helping people find freedom from debt, and true freedom in Jesus;
 - **The Bridge Project** – a Salvation Army project helping the most vulnerable Blackpool;
 - **Kware Parish** – alongside some church funds, PCC members donated to enable a small team of St Paul's members to visit our link parish, as well as take a new laptop for the benefit of the parish;
 - **Faith in Kids** – Faith in Kids -This organisation works to support parents and churches disciple young people in Christ. St Paul's has used a number of their excellent resources.
 - **Embrace the Middle East** – donations from the Lent organ recital went to support their work.
- A proportion from shop profits over recent years was used to support local families in food poverty, identified through local schools. This culminated in nine families receiving Christmas hampers.

The first four projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God's work in the world.

The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and
- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2024 at a glance

January – The church family enjoyed time together over a meal as we marked our patronal festival. Evensong for the Conversion of Paul. A successful Christianity Explored course was held. We expressed our thanks to our shop volunteers with an afternoon tea following a training meeting. Four lessons took place with Year 7 students at AKS secondary school.

February – Ash Wednesday service. Equip, our new course equipping church members in their service of God began. Mike Fenton and Paul Bye attended a 'Front Door' meeting, as part of a project for St Paul's to have a new website. Assembly at Ansdell Primary School (APS). Kware link parish online meeting.

March – Organ recital raising money for Embrace the Middle. Session for the infant children at Clifton Primary for Easter. Easter Assembly at APS. Easter Explorations family event welcoming. Re-licensing of Janet Kimber as Licensed Lay Minister at Blackburn Cathedral.



April – Evensong for Palm Sunday. Holy Week services including Compline, Maundy Thursday communion and Good Friday reflection. Our Easter Invitation service saw us welcome people

who had never attended before. Annual Parochial Church Meeting. Kware link parish online meeting. Tots' Ladies Curry evening with testimony.



May – Assembly at APS. Ascension Day service. Around the World family event. Visit by APS to St Paul's to explore baptism. Evensong for Pentecost Sunday.

June – Assembly at APS. A group from St Paul's walk in Lytham Club Day. Farewell service and church family tea as we said good bye to the Mulholland family and commissioned them for their new

ministry in Wolverhampton. Visit of group of men from St Paul's to 'Man Alive' event at Blackburn Cathedral. Side persons' Training.



July – Assembly at APS. Kware link online meeting. Olympic family event. Visit of Archdeacon David Picken to an evensong service to induct Alan Curtis and Mike Fenton as wardens.

August – Celebration of Fundraising Shop's 21st birthday. Evensong for the Transfiguration.

September – Heritage Open Day welcomes members of our local community. Assembly at APS. Harvest Sunday with bring and share meal. Visit of four members of St Paul's to our link parish, Kware in Thika Diocese, Kenya.



October – ‘From Ansdell to Africa’ afternoon feeding back on the recent visit to our link parish. Harvest Assembly at APS. Bright Lights Party family event. Mike Fenton and Paul Bye attended a ‘Front Door’ project meeting.



November – Memorial Service held to remember loved ones who had died. Remembrance Sunday service. Evensong for Advent Sunday. Assembly at APS. Kware link parish online meeting. Visits to Clifton Primary school to be involved in RE lessons.



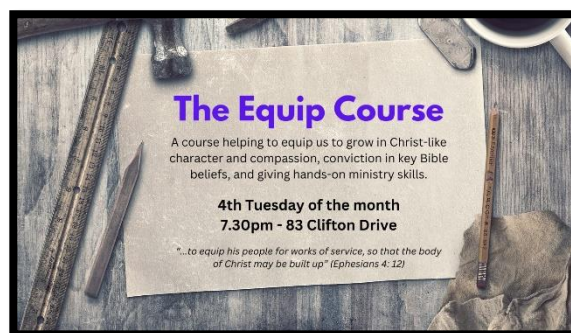
December – Christmas leaflet and letter distributed around the parish. Christingle Service, Carols by Candlelight service, Crib service and services on Christmas Eve and Christmas Day. Carol singing at local nursing homes. St Paul’s Tots Nativity and Christmas Party held. Visit of Ansdell Primary for their Christmas service. New ‘Ansdell Community Carol Service’ pioneered by St Paul’s in conjunction with the Well Church.

Pastoral

The church family has welcomed visitors from within, as well as outside, our parish boundary, and from a range of ages and backgrounds. There were 104 parishioners on the church electoral roll (as of 7th April 2024), 63 of whom are not resident within the parish. The Regular Weekly Attendance (those over 16 attending once a month or more) was counted in October at 53.25 people. The average Sunday attendance in October was 54 adults and 4 children. We have continued to provide the live stream of services for those not able to attend. Pews News Extra, our parish magazine continues to be a valuable way of keeping people connected and informed, as well as regularly picked up by members of our community.

We led seven funerals and two interment of ashes.

To enable us to grow as disciples, several courses took place. Until his departure, Kyle, our Assistant Curate, continued to run courses looking at the Apostle’s Creed, Lord’s Prayer and Ten Commandments, as well as doctrine and church history. Growth Group continued. Christianity Explored ran in the early Spring. The Equip course was pioneered as a new course over ten sessions helping equip church members in Christ-like character, conviction and with skills for their Christian life. On Sundays, the prayer meeting continued at 9.45am to lift the day and week to God.



The church continued to support people within the congregation and the wider community, especially in key ‘life’ moments, providing appropriate care, preparation, and support at these times.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul’s.

St. Paul's Tots continued to flourish. Regularly 40+ children and their carers attended, enjoying crafts and activities, a warm welcome and hearing of Jesus. At Easter, the leadership of the group transitioned from Amy Mulholland to Sheila Redcliffe and Paul Bye supported by a small group of faithful volunteers.



Family Events which ran for their first full year were designed as an opportunity to connect with whole families in our community, as well as Tots' families outside the weekly Tots' sessions.

The Fundraising Shop continued to be a place of welcome and connection with our community. Celebrating its twenty first birthday in August was an opportunity to give thanks for God's goodness over many years, raise the profile further and distribute Christian literature.

The 4, our more informal multigenerational service, continued. While this has not fully enabled us to connect with some of the demographics we had hoped, it has enabled a time of worshipping and fellowship together for a range of ages.

Our Christmas services enabled us to welcome new and returning faces, and make Jesus known as we celebrated Jesus' birth.

Social

Wednesday Coffee continued and has been a place where new people have been welcomed, particularly those feeling more isolated. Jacob's Join meals took place in January and September enabling the church family to eat and fellowship together. The Fundraising Shop provided opportunities to befriend community members and support the wider community through passing on donations we cannot use to other local good causes.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal and Safe Families at the Christingle. The Outside Support Fund is detailed on page 2-3.

In July, a new safeguarding officer, Stuart Austin, was appointed enabling extra capacity and renewed direction in maintaining safeguarding good practice to enable St Paul's to care for people well.

Ecumenical

St Paul's played a part in Deanery Synod of Kirkham Deanery, and Paul is a member of the Diocesan Synod.

St Paul's joined with other Christians locally for the outdoor Good Friday service outside the Fundraising Shop, and 'Ansdell Community Carol Service.'

Fabric

Key works on the church fabric in 2024 have been:

January 2024

- Boiler service carried out on all church & hall boilers
- Emergency lights replaced over new office door
- Drains repaired to ladies' toilets
- Floor tiles replaced in ladies' toilets
- Public notice displayed for removal of invasive Ailanthus trees

February 2024

- PAT testing carried out on all church and hall equipment
- Blackpool Catering attended site to action repairs to oven and service the steam injector
- New toilet fitted in ladies' toilets
- Ailanthus trees by contractor

March 2024

- Fire extinguishers serviced
- Site survey by Ecclesiastical Insurance carried out
- Grass cutting and weeding season begins through to end of October with weekly tasks

April 2024

- Oven thermostat replaced
- Site survey by Ecclesiastical Insurance was audited by a senior manager
- Plastic trims under chairs in hall were re-secured after lifting.
- Hasp & staple replaced on knife drawer in the kitchen

May 2024

- Energy audit carried out recording church usage and hall usage for gas and electric by the wardens

June 2024

- An energy auditor appointed by the Diocese visited site and was shown around the church and hall

July – August 2024

- Paul Bye & Alan Curtis met with Steve Fish, our quinquennial architect to discuss various issues with the roof and walls around the kitchen and toilets area of the hall
- Confirmation received that the external energy audit was complete and once approved we would be entitled to a £3,000.00 grant towards installing energy efficient lighting

September 2024

- The lock on the disabled toilet was replaced
- The wardens repaired the hinges for the hall entrance
- Group from Women's Institute help with some weeding tasks around grounds

October 2024

- The church electrical installation was tested and several issues were raised
- A new earth cable was installed to the organ blower motor

- Lights have been replaced with LED fittings in boiler room, organ blower room, hall kitchen store room, organ loft and choir vestry entrance hall
- Blackpool Catering attended site to check the oven thermostat was working correctly
- Leaf collecting season around begins through to December with weekly tasks

November 2024

- The storage racking was moved from the kitchen storeroom to the centre storeroom due to the roof leaking over the kitchen storeroom

December 2025

- It was noticed that one of the church boilers had failed
- To keep costs down the boiler service was brought forward to December 2024 instead of January 2025. This avoided a call out charge but the digital control board had failed. This was replaced at a significant cost
- As is annual practice the church gates were locked to maintain the private status of the church grounds and not a public right of way

Financial Review

Financially we continue to thank the Lord for his provision and we are grateful for our financial gifts. Our financial statements look slightly different this year, as we now use a software package designed for churches and charities.

2024 was the first year since the pandemic (2020) that we did not receive a Parish Share Support grant from the Diocese, all income received has come from Planned Giving, donations legacies, charitable and other trading activities.

On 31/12/2024 the final position of the General fund, before fund transfers, was a surplus of £2,480. During the year £599 was moved from three Funds (Toddler Group, Flowers and Vicar's Special Support) into the General fund and at the end of the year 10% of the Fundraising shop profit (£3,303) was transferred to the Shop 10% Profit fund. The balance after fund transfers was a deficit of (£224). This is a reduction from a surplus (after fund movements) of £11,104 in 2023.

The surplus of £2,480 represents the difference between all the money we received in 2024, less all the money paid out for the same period. Compared to 2023 our receipts have fallen by 7.1%, and payments have increased by 4.6%.

Receipts. As in 2023 we have 3 main areas of income: planned giving, the fundraising shop and hall hire. Planned giving (£49,963) has fallen by 17.5%. The shop profit has remained about the same as 2023 (2024 profit £33,034) and hall hire (£22,101) has increased by 43.7%.

Without the shop income our deficit (before fund transfers) would have (£30,554). We are very thankful to Joe, the volunteer supervisors who cover for annual leave etc. and all the volunteers at the Fundraising Shop. It is clear that St Paul's remained heavily dependent on shop income in 2024. This income requires a significant amount of time and effort for many people.

As previously stated, hall hire income increased by 43.7%, and although it is difficult to give an exact number, due to heating and lighting being combined with the church costs, the church hall was able to cover its costs even with the increased energy costs since 2022. We are thankful to Mary & Ian Winterflood

for their work with the hall hire and we are grateful for the wide variety of groups that use the hall, bringing not only an income but also an opportunity to connect with our community.

Financially, in 2025 we continue to face challenges from increased costs, as our heating and lighting will continue to cost significantly more than before 2022 (although 2024 costs are £2,500 lower than 2023), a plan to carry our significant works to the church hall roof, required tasks from our Quinquennial Inspection and making sure that witnessing to Jesus drives our plans and budget.

In March, we will be having a period reflecting on God's generosity to us and what it means to be joyful, generous stewards in response. Our desire is to increase our planned giving as a church to meet our own costs for ministry and maintenance. This goes hand in hand with a need to have a clear plan regarding the Fundraising Shop and our financial dependence on it.

On a positive note the PCC has committed to increase our giving through our Outside Support Fund to mission causes we partner with. It has also budgeted to use church funds for outreach activities aimed at making more disciples of Jesus. It has also agreed to use some of its funds to host a team from Kware Parish in September 2025 developing our global link.

	2024	2023
Planned giving – tax efficient	£ 38,782	£ 45,149
Planned giving - other	£ 11,181	£ 15,374
	<u>£ 49,963</u>	<u>£ 60,523</u>

Number of Planned givers	2024	50 (8 lost, 4 gained)
Number of Planned givers	2023	54 *

* In the Annual report for 2023, the number of Planned givers for 2023 was reported as 55, the figure has been restated and is 54 as shown.

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Some key areas for focus in 2025 are:

Discipleship – In 2025, we will be using John 15:1-17 as a focus for our Sunday sermons, small groups and 'take home' materials to help us be a church which exists to bear fruit for the Father's glory and to do so by remaining in Jesus. It is our prayer that having an overarching theme for the year, explored through different angles will enable us to continue to grow as a church, in spiritual life and numbers.



Plan – Further work is needed to embed the three year plan in the life of St Paul's. Some aspects of year one of the plan await action, while others have wonderfully been able to take place. Budgeting for 2025 has taken into account priorities from the three year plan which we would like to carry out this year. This includes reviewing our services and 0-18s provision.

Sustain – The beginning of the Equip course was an exciting addition to our life as a church in 2024, seeking to equip church members to grow in their faith and roles in which they currently service. However, there is still a need to build stronger teams for our various ministries and identify and train leaders to serve in those ministries and others in the future.

Fellowship – Our ‘bring and share’ lunches have been real moments of us operating as a family, with relationships across backgrounds and ages being witnessed. However, the deepening of our relationships with each other continues to be important. There will be a series of opportunities (link up meals, quizzes, times together) to seek to strengthen our relationships. It is our aim to have a team from Kware parish to visit St Pauls in September 2025. This will help us further develop our partnership with these Kenyan Christians, especially as St Paul’s members get to meet, worship with and host our brothers and sisters.

Finances – We give great thanks to God for his provision in 2024. However, there is still a significant gap between providing for our needs as a church from our own giving and our expenditure. Without income from the Fundraising Shop, St Paul’s is not covering its own expenses at present. We will be exploring the theme of God’s generosity and our response during Lent as we consider our ongoing stewardship.

Fabric – Having received further advice from our architect in 2024 and with our Quinquennial Inspection in early 2025, we will be in a place to make decisions regarding a plan to upgrade lighting in the hall and church to make it more energy efficient and address the ongoing water ingress in the hall. This will be a significant piece of work and likely require outside funding.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister), and those elected by the membership of the Electoral Roll. Church attendees who are eligible are encouraged to register on the Electoral Roll and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met eleven times during the year with an average attendance of 81.72%. Four decisions were made by email outside of meetings, as well as some discussion had. Close monitoring of the finances, stewardship, cash flow projections were undertaken, with excellent support of the Treasurer and Stewardship Officer. St Paul’s transitioned to a new accounting package in January 2024 which has required extra work but should be more user friendly in the long-term.

The PCC also operates through a Standing Committee. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It did not meet physically during the year but made thirteen financial, logistical, ministry and personnel decisions by email and discussed various other matters.

The PCC re-elected a Shop Oversight Committee. This met four times in person, and individuals from the SOC have also met to liaise with the Shop Manager on a number of other occasions. Various matters were also discussed by email. Several HR decisions were needed to be made during the year. Minutes or updates from the SOC are reported to the PCC. The PCC also has two additional committees to help share the work of the church – the Fabric Committee (which did not meet) and Finance Committee. The Finance Committee made one decision by email.

Our Hall Hire Secretary continued to do much work behind the scenes liaising with hall hirers.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and sought to be complied with to the best of the PCC's ability. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually.

St Paul's takes seriously the safeguarding of children and young people within its activities. The PCC appointed a new Parish Safeguarding Officer in 2024, Stuart Austin. The PCC continues to operate by the Church of England safeguarding policy and Parish Handbook outlining best practice. A safer recruitment process is in place and checks are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Foundation and Domestic Abuse safeguarding training was run within the parish, with other volunteers accessing online training. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice or raise concerns. The annual review identified areas of needed development and a plan put in place to address them. Reports to the PCC are made throughout the year to update them.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
 15 Carleton Road
 Great Knowley
 Chorley
 PR6 8TQ

Church Website:

www.stpaulsfairhaven.weebly.com

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2024 until the 31st December 2024 are:

<i>Incumbent</i>	The Revd. Paul Bye	* Chair
<i>Curate</i>	The Revd. Kyle Mulholland	(until 2 nd June)
<i>Licensed Lay Minister</i>	Janet Kimber	*
<i>Churchwardens</i>	Alan Curtis	*
	Mike Fenton	*
<i>Deanery Synod Representatives</i>	<i>Vacant</i>	
<i>Elected Members</i>	Diane Austin	
	Stuart Austin	
	Loraine Lee	(until APCM 2024)
	Dorothy Anne Story	
	Jennifer Sealey	
	Judith Fenton	
	Anne Scanes	
	Pam Rowell	*
	Sheila Redcliffe	(from APCM 2024)

* Standing Committee

Key Postholders during 2024 were:

- Treasurer – Loraine Lee (until APCM 2024); appointed appropriate individual by PCC from May 2024 until new Treasurer appointed.
- PCC Secretary – Pam Rowell (until May 2024), Jennifer Sealey (from May 2024)
- Minute Taker – Diane Austin
- Safeguarding Officer – Stephen Whittaker (until July 2024); Stuart Austin (from July 2024)
- Data Protection Lead – Richard Rowell; Deputy Lead - Bill Crabtree
- Hall Hire Secretaries – Mary and Ian Winterflood
- Stewardship Secretary – Pam Rowell
- Shop Oversight Committee – Paul Bye, Judith Lakin, Pam Rowell, Diane Austin
- Finance Committee – Paul Bye, Loraine Lee, Pam Rowell
- Fabric Committee – Alan Curtis, Michele Briers, Richard Rowell, Alan Wrapson
- Procurement Officer – Judith Fenton
- Fundraising Shop Manager – Joe Hinkson- Heys (employed)

It is considered that all members of the P.C.C. and any others who could be understood to be 'managers' in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be 'fit and proper persons' under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time should be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed



Date 18.3.25

The Revd. Paul Bye

Vicar (on behalf of the PCC)

Financial Statements

The financial statements have been prepared in accordance with Church Accounting Regulations 2006 using the Receipts and Payments Basis for the period 1st January to 31st December 2024.

Summary Statement

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Total income	185,927	-	1,391	-	187,318	201,649
Total expenditure	183,447	565	102	-	184,114	178,150
Net income / (expenditure) resources before transfer	2,480	(565)	1,288	-	3,204	23,499
Transfers:						
Gross transfers between funds - in	599	3,303	-	-	3,903	-
Gross transfers between funds - out	(3,303)	(84)	(515)	-	(3,903)	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(224)	2,655	773	-	3,204	23,499
Reconciliation of funds						
Total funds brought forward	56,992	41,362	1,278	-	99,632	76,133
Total funds carried forward	56,768	44,016	2,051	-	102,836	99,632
Represented by						
Unrestricted						
General Fund	56,768	-	-	-	56,768	56,992
Designated						
Building Fund (Quinquennial)	-	22,237	-	-	22,237	22,237
Flowers	-	-	-	-	-	35
Hardship (church Designated)	-	1,000	-	-	1,000	1,000
Shop 10% Profit	-	8,779	-	-	8,779	6,041
Support Worker	-	12,000	-	-	12,000	12,000
Vicar's Special Support	-	-	-	-	-	49
Restricted						
Club Day	-	-	376	-	376	385
Donations For Non Parish Share Expenditure	-	-	1,000	-	1,000	-
Hardship (donations)	-	-	675	-	675	675
Toddler Group	-	-	-	-	-	218

Statement of Assets and Liabilities

			Balance	Previous balance
Cash At Bank And In Hand				
6501: Bank current account				
Club Day	Restricted		376	385
Flowers	Designated		-	35
Hardship (church Designated)	Designated		1,000	1,000
Hardship (donations)	Restricted		675	675
Donations For Non Parish Share Expenditure	Restricted		1,000	-
Shop 10% Profit	Designated		8,779	6,041
Toddler Group	Restricted		-	272
Vicar's Special Support	Designated		-	49
General Fund	Unrestricted		34,505	35,589
Agency collection	Restricted		436	-
			46,772	44,045
6510: CCLA (CBF) deposit account				
Building Fund (Quinquennial)	Designated		22,237	22,237
Support Worker	Designated		12,000	12,000
General Fund	Unrestricted		22,218	19,373
			56,455	53,610
6590: Cash in hand				
General Fund	Unrestricted		45	45
			45	45
Cash At Bank And In Hand			103,272	97,700
Debtors				
Z05: Accounts Receivable				
Toddler Group	Restricted		-	78
General Fund	Unrestricted		-	3,908
			-	3,985
Debtors			-	3,985
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		436	-
			436	-
Agency Accounts			436	-
Creditors: Amounts Falling Due In One Year				
Z04: Accounts Payable				
Toddler Group	Restricted		-	131
General Fund	Unrestricted		-	1,922
			-	2,053
Creditors: Amounts Falling Due In One Year			-	2,053
			Balance	Previous balance
Grand Total			102,836	99,632

The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities:
Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.

Fund Movement Summary

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Building (Quin)							
Designated	22,237	-	-	-	-	-	22,237
Sub-totals	22,237	-	-	-	-	-	22,237
Club Day							
Restricted	385	-	9	-	-	-	376
Sub-totals	385	-	9	-	-	-	376
Flowers							
Designated	35	-	-	(35)	-	-	-
Sub-totals	35	-	-	(35)	-	-	-
Hardship designated							
Designated	1,000	-	-	-	-	-	1,000
Sub-totals	1,000	-	-	-	-	-	1,000
Hardship restricted							
Restricted	675	-	-	-	-	-	675
Sub-totals	675	-	-	-	-	-	675
Non Parish Share exp.							
Restricted	-	1,000	-	-	-	-	1,000
Sub-totals	-	1,000	-	-	-	-	1,000
Shop profit							
Designated	6,041	-	565	3,303	-	-	8,779
Sub-totals	6,041	-	565	3,303	-	-	8,779
Support worker							
Designated	12,000	-	-	-	-	-	12,000
Sub-totals	12,000	-	-	-	-	-	12,000
Tots							
Restricted	218	391	94	(515)	-	-	-
Sub-totals	218	391	94	(515)	-	-	-
Vicar's support							
Designated	49	-	-	(49)	-	-	-
Sub-totals	49	-	-	(49)	-	-	-
General							
Unrestricted	56,992	185,927	183,447	(2,704)	-	-	56,768
Sub-totals	56,992	185,927	183,447	(2,704)	-	-	56,768
Totals	99,632	187,318	184,114	-	-	-	102,836

Analysis of Receipts and Payments

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Bank	31,051	-	-	-	31,051	35,261
0110 - Gift Aid - Envelopes	7,730	-	-	-	7,730	9,888
0201 - Other planned giving	11,181	-	-	-	11,181	15,374
0301 - Loose plate collections	4,703	-	-	-	4,703	4,370
0501 - One-off Gift Aid gifts	291	-	1,000	-	1,291	-
0550 - Donations appeals etc	1,424	-	-	-	1,424	11,907
0551 - Donations appeals & events 1	2,018	-	-	-	2,018	372
0601 - Tax recoverable on Gift Aid	9,579	-	-	-	9,579	10,374
0701 - Legacies	5,547	-	-	-	5,547	-
0801 - Recurring grants	-	-	-	-	-	10,000
Donations and legacies Totals	73,525	-	1,000	-	74,525	97,545
Income from charitable activities						
1101 - Fees for weddings and funerals	984	-	-	-	984	558
1210 - Bookstall sales to promote objectives	131	-	-	-	131	-
1211 - Toddler group	890	-	391	-	1,280	1,192
Income from charitable activities Totals	2,005	-	391	-	2,396	1,750
Other trading activities						
0902 - Fundraising shop sales gross	85,451	-	-	-	85,451	85,675
0903 - Sundry	-	-	-	-	-	28
1240 - Church hall lettings - fund raising	22,101	-	-	-	22,101	15,376
Other trading activities Totals	107,552	-	-	-	107,552	101,079
Investments						
1020 - Bank and building society interest	2,846	-	-	-	2,846	1,275
Investments Totals	2,846	-	-	-	2,846	1,275
Receipts Grand Totals	185,927	-	1,391	-	187,318	201,649
Payments						
Raising funds						
1720 - Costs of stewardship campaign	82	-	-	-	82	90
1730 - Costs of fetes & other events	-	-	9	-	9	-
1770 - Shop payroll	25,201	-	-	-	25,201	23,047
1771 - Shop Payroll costs	569	-	-	-	569	492
1772 - Shop rent	15,289	-	-	-	15,289	14,895
1773 - Shop rates, water, phone, light & heat	5,512	-	-	-	5,512	5,262
1774 - Shop credit card costs	926	-	-	-	926	1,174
1775 - Shop Maintenance	2,543	-	-	-	2,543	2,096
1776 - Shop fittings and supplies	988	-	-	-	988	882

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
1777 - Shop Volunteer travel costs	890	-	-	-	890	954
1778 - Shop Sundry	499	-	-	-	499	3,521
Raising funds Totals	52,499	-	9	-	52,507	52,412
Expenditure on charitable activities						
1801 - Giving to missionary societies	1,000	-	-	-	1,000	1,000
1870 - Secular charities	50	-	-	-	50	-
1910 - Ministry parish share etc	74,130	-	-	-	74,130	71,137
2101 - Working expenses of incumbent	421	-	-	-	421	541
2120 - Council tax	3,754	-	-	-	3,754	3,590
2130 - Parsonage house expenses	794	-	-	-	794	2,632
2140 - Water rates - vicarage	572	-	-	-	572	516
2145 - Parsonage - water	330	-	-	-	330	631
2150 - Vicar's telephone	797	-	-	-	797	712
2201 - Parish training and mission	1,207	565	-	-	1,771	2,277
2202 - Parish training and mission publicity & flyers	792	-	-	-	792	1,003
2203 - Parish training and mission Tots	774	-	94	-	868	1,146
2204 - Costs for appeals and events 1	2,986	-	-	-	2,986	-
2301 - Church running - insurance	3,747	-	-	-	3,747	3,707
2310 - Church office - telephone	849	-	-	-	849	762
2320 - Organ / piano tuning	444	-	-	-	444	432
2330 - Church maintenance	867	-	-	-	867	432
2331 - Cleaning	6,454	-	-	-	6,454	6,172
2340 - Upkeep of services	1,010	-	-	-	1,010	1,231
2343 - Subscriptions and licenses	990	-	-	-	990	918
2344 - Flowers	129	-	-	-	129	127
2350 - Upkeep of churchyard	2,537	-	-	-	2,537	95
2360 - Administration	291	-	-	-	291	188
2361 - Print and stationery	2,465	-	-	-	2,465	3,095
2362 - Equipment purchase	-	-	-	-	-	324
2365 - Church sundry	95	-	-	-	95	89
2370 - Visiting speakers / locums	25	-	-	-	25	10
2401 - Church running - electric	5,402	-	-	-	5,402	5,044
2410 - Church running - gas	9,800	-	-	-	9,800	12,121
2420 - Church running - water	478	-	-	-	478	421
2540 - Hall running - gas	825	-	-	-	825	1,398
2550 - Hall running - insurance	1,408	-	-	-	1,408	1,680
2560 - Hall running - maintenance	3,718	-	-	-	3,718	1,559
2580 - Hall running - water	822	-	-	-	822	541
2601 - Governance costs examination/audit fee	204	-	-	-	204	207
2801 - Hall + major repairs - structure	780	-	-	-	780	-
Expenditure on charitable activities Totals	130,948	565	94	-	131,606	125,738
Payments Grand Totals	183,447	565	102	-	184,114	178,150

The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.

Signed by two trustees on behalf of all the trustees

Signature



Print Name

Reverend Paul Bye

Date of approval

18.3.25



Pam Rowell

18.3.25

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

Independent Examiner's unqualified report to the
P.C.C. of Ansdell and Fairhaven St. Paul,
Clifton Drive, Lytham St. Annes, Diocese of Blackburn.

This report of the financial statements of the P.C.C. for the year ended 31st December 2024 which are set out on pages 12-16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the P.C.C. and the examiner.

As members of the P.C.C. you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and
 - comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Alan A Clements Date 7th April 2025.

Name Rev'd. A. A. Clements,
Fellow of the Association of Charity Independent Examiners.
Address: 15 Carleton Road, Great Knowley, Chorley, PR6 8TQ

Accounts



Parish of Ansdell and Fairhaven St Paul

Clifton Drive, Lytham St Annes

Diocese of Blackburn

Registered Charity Number: 1131961

**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2023**

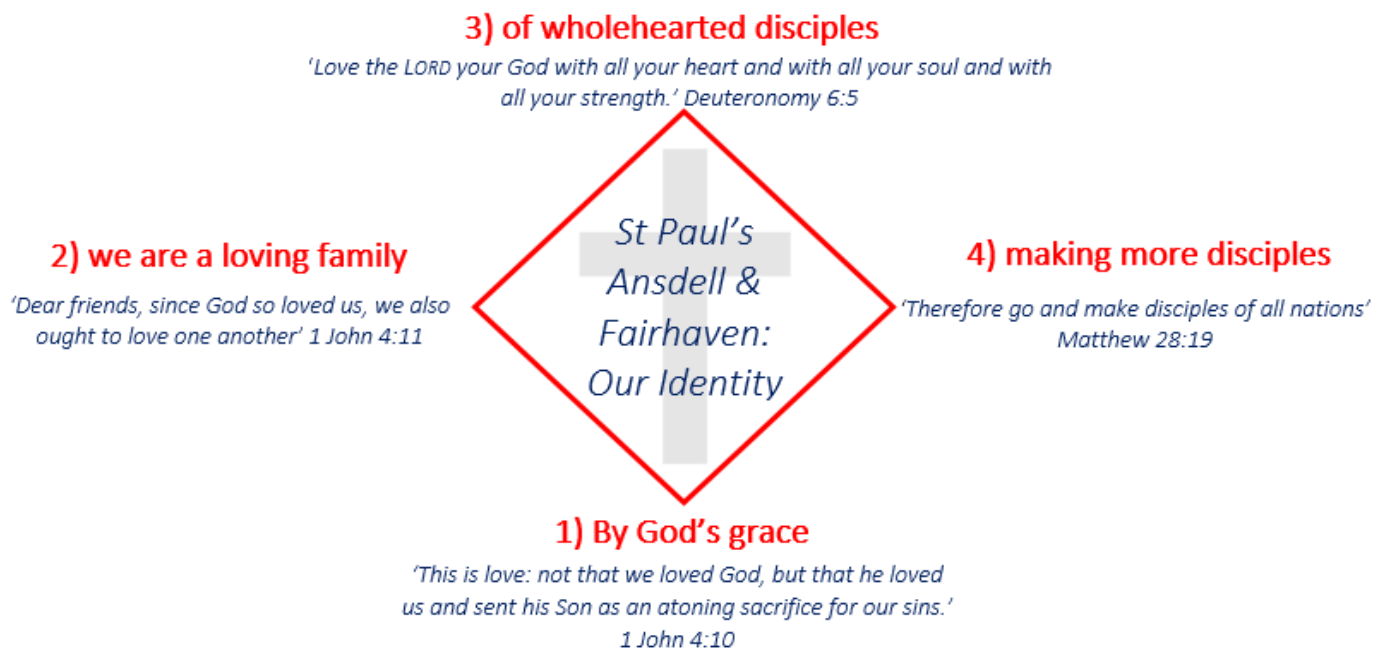
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Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

This aim is further expressed in St Paul's Identity and Vision statement.



Our Vision: Under Jesus, we long and aim to be:

- An Anglican parish church where God and the good news of his undeserved and generous love in Jesus is shaping all we do –
 - a welcoming, accessible family of all ages, experiences and backgrounds, which learns, shares and works together;
 - a Bible-centred family growing in Jesus and transformed by his Spirit, whose life demonstrates a generosity in giving; the goodness of Jesus' ways; and serves our community as an expression of the good news.
 - a family growing in number, reaching out beyond ourselves to tell others of Jesus so that they might also receive him as Saviour and Lord.

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.

The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

“This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. Dear friends, since God so loved us, we also ought to love one another. (1 John 4:10-11)

This was our motto text for 2023. Recognising that many new people had joined St Paul’s since the formation of our identity statement, as well as a number of years having passed, revisiting this statement and its meaning for our church life was central to this year. The motto text enabled us to focus on God’s grace to us, and the responses that it calls forth in our lives. The formation of the Three Year Plan to give shape to implementing our identity and vision was one fruit of this focus in 2023. This plan involved reflection by the PCC, opportunity for input from the wider congregation, and discernment of projects and priorities which we would like to undertake in the coming three years.

The PCC continued to operate the ‘Outside Support Fund’ designating some of church finances, and a proportion of shop profits, to benefit the following projects:

- **Crosslinks** – While no decision has been taken on supporting a specific missionary through Crosslinks (in part because of the new link with Kware parish), a donation was made to support them
- **Christians Against Poverty** – seeking to help people find freedom from debt, and true freedom in Jesus;
- **The Bridge Project** – A Salvation Army project helping the most vulnerable in Blackpool;
- **Faith in Kids** – This organisation works to support parents and churches disciple young people in Christ. St Paul’s has used a number of their excellent resources in Tots, Sunday Club and services.
- The ten percent proportion of profit from the Fundraising Shop was added to the Shop Profit Fund, alongside the proportion unspent from 2022. Some of this fund was used in December 2023 to support local families in food poverty, identified through local schools. This culminated in seventeen families receiving Christmas hampers.

The first three projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God’s work in the world.

The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and
- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

The Lord has once again been kind, and it is right to give thanks. Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2023 at a glance

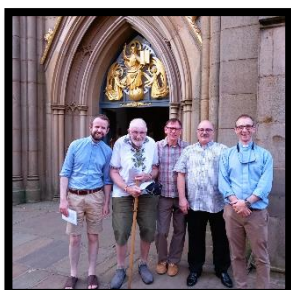
January – Marking our patronal festival and the conversion of the Apostle Paul. Beginning of Confirmation classes to prepare a group of adults and young people for confirmation. A series of four Question and Answer sessions for Year 7 students at AKS school. Assembly at Ansdell Primary school. Volunteers Thank You afternoon tea to say thank you to our Fundraising Shop volunteers.

February – Ash Wednesday service. First online meeting with our new link partner church, Kware, in Thika Diocese, Kenya. Second year of our study groups begins with an Old Testament overview, as well as the Foundations Course run for a second year. Assembly at Ansdell Primary school. Beginning of the monthly Prayer for Life prayer meeting.

March – Baptism of Mikayla Osetoba. Confirmation service with Bishop Philip, including one adult baptism, two affirmation of faith, and five confirmations. Organ recital raising money for Embrace the Middle East's Earthquake Appeal. Session for the infant children at Clifton Primary for Easter. Assembly at Ansdell Primary school for Easter. Giving Review Sunday following a giving review period as a church.

April – Annual Parochial Church Meeting. Holy Week services including Compline, Maundy Thursday communion, Good Friday All-Age service and a Good Friday reflection. Second online meeting with Kware Parish. Assembly at Ansdell Primary school.

May – Coronation Organ Recital, Afternoon Tea and talk, and Coronation Evensong marking King Charles III's coronation. Assembly at Ansdell Primary school. Ascension Day service. Two PCC members attend the Living Out day conference in Manchester. Morning Prayer and Prayer Walk as part of Thy Kingdom Come prayer events. Joe Hinkson Heys begins as Fundraising Shop Manager and Church Community Worker at the St Paul's Fundraising Shop.



June – Archdeacon's Visitation at St Thomas' St Annes including the investing of churchwardens, Alan Curtis and Mike Fenton. Assembly at Ansdell Primary school. Third online meeting with Kware Parish. Visit of five men from St Paul's to the Man Alive event at Blackburn Cathedral. Involvement of St Paul's in Lytham Club Day. St Paul's Music Group re-formed.



July – Assembly at Ansdell Primary school. Concert with Heyhouses Choir and Clifton Primary school choir at St Paul's. Visit by Year 2 at Ansdell to St Paul's to explore baptism. Visit by 10 members of St Paul's to the Keswick Convention. Involvement in the No More Knives project run by the Message Trust in Lytham St Annes High School. Beginning of the Three Year Plan for St Paul's.



August – First Men's Prayer Breakfast and Work Day, working on the church hall. Renewal of the lease on the St Paul's Fundraising Shop.



September – Heritage Open Day welcomes members of our local community into the church building. Assembly at Ansdell Primary school. Harvest Sunday with bring and share meal. Beginning of Christianity Explored course. Church Away Day at Christ Church Thornton.

October – Harvest Assembly at Ansdell Primary School and AKS preparatory school. Session for year 1 at Clifton Primary School. Beginning of formal engagement with the Front Door website project run

by Blackburn Diocese. Memorial Service held for members of the church and community to remember loved ones who had died.



November – Remembrance Sunday service. Advent Sunday. Assembly at Ansdell Primary school. Involvement in the Ansdell Light Switch on. Bright Lights Party, a fun alternative to Halloween pointing our community to Jesus. Invitation Service, inviting our parish to engage with the invitation of Jesus hosted with a good number of guests from the community.

December – 'Advent Window' reaching the community in the

Shop window. Christmas leaflet and letter distributed around the parish, with positive responses received. Christingle Service, Carols by Candlelight service, Crib service and services on Christmas Eve and Christmas Day. A choir rehearsed to bring additional musical content to our Carol Service. Carol singing at local nursing homes in Ansdell. St Paul's Tots Nativity and Christmas Party held. Visit of Ansdell Primary for their Christmas service. School trip from Year 1 at Clifton Primary School to consider Christmas. Carol service hosted for Laugh, Live, Love luncheon club.



Pastoral

The church family has welcomed visitors from within, as well as outside, our parish boundary, and from a range of ages and backgrounds. There were 104 parishioners on the church electoral roll (as of 2nd April 2023), 43 of whom are not resident within the parish. The Regular Weekly Attendance (those over 16 attending once a month or more) was counted in October at 56.75 people. The average Sunday attendance in October was 51 adults and 8 children. Although our encouragement has been for people to physically meet together again, we have continued to provide the live stream of services for those not able to attend. Pews News Extra, our parish magazine continues to be a valuable way of keeping people connected and informed, as well as regularly picked up by members of our community.

We saw two church members baptised, one thanksgiving, one churching of women service, two reaffirmation of baptismal vows, five confirmations, eight funerals and one interment of ashes.

To enable us to grow as disciples, multiple courses have taken place. Kyle, our Assistant Curate, re-ran a series of courses in the day time and evening, looking at the Apostles' Creed, Lord's Prayer and Ten Commandments. He also began a second year stream of courses looking the Old Testament and Church History. There was Confirmation Class run to prepare possible candidates for confirmation. Growth Group continued and Christianity Explored also ran in the autumn. On Sundays, a prayer meeting has been meeting at 9.45am to lift the day and week to God. This has fluctuated in numbers at different points during the year, and all are welcome to join for this important time of expressing dependence on God. In February a new prayer group looking at and praying about pro-life matters from a Christian perspective began.

The church continued to support people within the congregation and the wider community, especially in key 'life' moments, providing appropriate care, preparation, and support at these times.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul's.

St Paul's Tots continues to flourish, with growing numbers as 2023 progressed. Regularly 40+ children and their carers attend each week, enjoying crafts and activities, a warm welcome and hearing of Jesus. It is led by Amy Mulholland, and supported by a group of volunteers. Its aim is evangelistic – wanting to make Jesus known to those who attend, through Bible stories, songs and conversation.



The Invitation Service in November was the fruit of our Autumn sermon series in Acts 13-28. The service saw the whole parish invited through flyers, online platforms and personal invitation. Several church members shared their testimony. It was a joy to welcome guests from the parish as well as church members.

A new programme of Family Events formed part of the Three Year Plan. These are designed as stepping stones for families in our community to access. The first was a Bright Light Party offering a fun alternative to Halloween for our community and pointing to Jesus. Families from the parish and Tots attended. A further programme is planned in 2024.

The appointment of a full time permanent Fundraising Shop Manager and Church Community Worker enables the continuing desire for the Fundraising Shop to continue to be a place where we connect with our community, share something of the love of Christ in our welcome, and have resources to point people to Jesus. Many customers have commented on the welcome they have received. Prayer has underpinned this work and God has answered many of these with opportunities to serve the parish in moments of need, and point people to Jesus.

The 4, our more informal multigenerational service continued. While this has not fully enabled us to connect with some of the demographics we had hoped, we saw a new family joining us during the year. It has also enabled a time of worshipping and fellowship together for a range of ages, which has been encouraging.

Social

Wednesday Coffee continued, and has been a place where new people have been welcomed, particularly those feeling more isolated. Jacob's Join meals took place during the year enabling the church family to eat and share in fellowship together. It has been a joy to see church members increasingly spending time with each other outside of services, and eating in each other's homes. The Coronation Afternoon Tea and Lent Lunch allowed a place for members of the community to access us on a more social basis.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal and Safe Families at the Christingle. The Outside Support Fund is detailed on page 2-3.

Ecumenical

St Paul's played a part in Deanery Synod of Kirkham Deanery, and Paul is a member of the Diocesan Synod. Peter Hinkson was appointed as a lay Deanery Synod representative at the APCM in April 2023. We currently have two vacancies for Deanery Synod members.

St Paul's offered support to St Anne's Baptist church as it sought to reopen, in both Paul and Kyle speaking at a Sunday service.

St Paul's joined with other Christians locally for the outdoor Good Friday service outside the Fundraising Shop.

Fabric

Key works on the church fabric in 2023 have been:

- The three boilers in the church cellar were serviced and inspected along with the boiler in the hall kitchen;
- The organ was maintained and tuned;
- Ongoing issues with various leaks were looked into. The likely result is that the hall roof may need completely replacing;
- Works on drains have been carried out due to tree root ingress and repairs to one toilet drain in the ladies is ongoing with relining required;
- Fire extinguishers were inspected and fire alarm and emergency lights checked on a regular basis;
- In the kitchen the oven door seal was replaced;

- The church office was relocated to a side room off the corridor and with the help of the Men's Prayer Breakfast members, all the church records and filing cabinets were re-located in the old music room. The office move was completed;
- Various minor issues with water pipes were repaired by Richard Rowell;
- The old office, old store room and gardens were cleared of rubbish into a 6 yard skip. Any scrap metal was taken to a scrap dealer and monies received were paid into church funds. This was in preparation to decorate the old office as a space available for church use;
- Whilst decorating the old office it was discovered that water was running down the inside of the cavity wall. Work has ceased until a structural engineer gives advice on several issues regarding the brickwork around the Gent's toilet to kitchen areas;
- It was reported that the hall floor had lifted in several locations but with careful use of the hall heating we have managed to lower the humidity levels over several weeks and the floor appears to have settled back down (Thank you Paul).
- Mike and Judith have worked hard in the grounds all year. After a wardens' walk round of the grounds, the advice of the Diocesan Tree Advisor was sought with regards to cutting back several trees. Whilst on site he was asked to look at two trees that we have received letters about. Unfortunately, they are an invasive species and we have no option but to cut them down as the roots are affecting neighbouring properties. This is subject to a faculty and is ongoing at this time.

Financial Review

Financial review 2023

Financially we continue to thank the Lord for his provision, and we are grateful for our financial gifts. In 2023 we faced a difficult year as the cost-of-living increases affected our parish just as it has affected us as individuals. The main impact was seen in our heat and light costs, whilst our usage decreased our costs increased to £18,564 in 2023 compared to £10,035 in 2022. We still have much to be thankful for; Planned giving increased by 15.5% (£6,087), we were awarded £10,000 Parish Share Support by the Blackburn Diocese Board of Finance and we received a donation of £10,000.

The final position of the General fund, at 31/12/23, was a surplus of £24,438. As in previous year the surplus is from our fundraising shop (net profit £33,353). We are very thankful to Joe, the volunteer supervisors who cover for annual leave etc., and all the volunteers at the Fundraising shop. Our hall hire income increased by 49.7% to £15,376, thanks to Mary & Ian Winterflood, for their work with the hall hire and we are grateful for the wide variety of groups that use the hall.

Financially, in 2024 we continue to face challenges from increased costs such as heat and light and ongoing repairs to the church building and hall, but on a positive note the PCC has committed to increase our Mission activities and we trust that we will be able to meet all these commitments as our General fund budgeted payments exceed the budgeted receipts.

	2023	2022
Planned giving - tax efficient	£45,149.00	£39,062.00
Planned giving - other	£15,374.00	£14,891.00
	<u>£60,523.00</u>	<u>£53,953.00</u>

Number of Planned givers	2023	56
Number of Planned givers	2022	55

Reserves Policy

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Some key areas for focus in 2024 are:

Discipleship – In 2024, we will continue to explore in Sunday sermons and small groups our identity statement, considering ways to help us grow in each of the areas – depending on God's grace, being a loving family, being wholehearted disciples, and making more disciples. In the early part of the year looking at the book of Galatians will help us grow in clarity over God's grace – what it means, how it comes to us, and why it is so vital. Wider changes in the Church of England around *Prayers of Love and Faith* will also be a topic which the PCC and church will be required to consider.

Plan – The Three Year Plan has begun to be implemented. However further work is needed to embed the plan in the life of St Paul's, enable ownership by all, and clarify areas which needed further discernment. Some key aspects of Year One of the plan await action including Sunday Tots, reviewing services, and your youth provision. A system to monitor progress is also needed.

Sustain – The Equip course began in January 2024. This course aims to help to equip church members in their personal discipleship, as well as roles they may also be serving in. With existing ministries continuing, and the departure of the Mulhollands when Kyle's curacy finishes, it is the desire that this course (as well as through other areas of church life) will also help identify and train leaders and teams to serve in those ministries in to the future.

Fellowship – Our 'bring and share' lunches have been real moments of us operating as a family, with relationships across backgrounds and ages being witnessed. However, the deepening of our relationships with each other and learning to live well together continues to be important. This growth in fellowship is wider than simply within our church. It is our aim to have a small team from St Paul's to visit Kware parish in Kenya to help further develop our partnership with these Kenyan Christians.

Finances – We give great thanks to God for his provision in 2023. It has meant that the PCC has not sought a Diocesan grant in 2024. However, closing the gap between our current financial situation and providing for our needs ourselves continues to be a priority. Without income from the Fundraising Shop, St Paul's is not covering its own expenses at present.

Fabric – As well as ongoing works from the last Quinquennial Inspection, some significant decisions and repairs will be needed to the roof of the church hall this year.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister, and those elected by the membership of the Electoral Roll. Church attendees who are eligible are encouraged to register on the Electoral Roll (revised prior to the 2023 APCM) and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met eleven times during the year with an average attendance of 84%. A number of decisions were also made by email in between meetings. These have all been recorded for future reference. The Vicar, PCC and Standing Committee wrote to the congregation in January regarding church finances. Close monitoring of the finances, stewardship, cash flow projections were undertaken, with excellent support of the Treasurer and Stewardship Officer. There has been significant work behind the scenes by a number of individuals to enable the PCC's responsibilities to be carried out.

The PCC also operates through a Standing Committee which meets between the full meetings of the PCC when required. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It met on two occasions (once jointly with the Shop Oversight Committee). The Standing Committee made 16 financial, logistical and personnel decisions by email and discussed various other matters. The PCC elected a Shop Oversight Committee consisting of four members. This has met four times in person, and individuals from the SOC have also met to liaise with the Shop Manager on a number of other occasions. Various matters were also discussed by email. Minutes or Reports from the SOC are reported to the PCC. The PCC also has two additional committees to help share the work of the church – the Fabric Committee and Finance Committee. The Finance Committee met once to carry out the annual review of finances following good practice procedures of the Charity Commission, and begin to consider the 2024 budget.

Our Hall Hire Secretary continued to do much work behind the scenes liaising with hall hirers.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify

any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually.

Regarding safeguarding, an annual safeguarding review using the new Parish Dashboard took place in autumn 2023. The PCC continues to operate by the National Church of England Safeguarding Policy and Parish Handbook, first accepted in 2018, and ratified in 2023. Checks are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice. A Safer Recruitment process is in place.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
15 Carleton Road
Great Knowley
Chorley
PR6 8TQ

Church Website:

<http://stpaulsfairhaven.weebly.com/>

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2023 until the 31st December 2023 are:

Incumbent
Curate
Licensed Lay Minister
Churchwardens

Deanery Synod Representative
Elected Members

The Revd. Paul Bye * Chair
The Revd. Kyle Mulholland
Janet Kimber *
Pam Rowell (Until APCM 2023) * Secretary (from
APCM 2023)
Alan Curtis *
Mike Fenton (from APCM 2023) *
Peter Hinkson (From APCM 2023 – December 12th 2023)
Diane Austin
Stuart Austin
Loraine Lee Treasurer
Dorothy Anne Story
Stephen Whittaker (until APCM 2023)
Jennifer Sealey
Judith Fenton
Anne Scanes

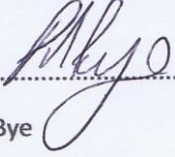
* Standing Committee

Key Postholders during 2023 were:

- Safeguarding Officer – Stephen Whittaker
- Data Protection Lead – Richard Rowell, Deputy Lead - Bill Crabtree
- Hall Hire Secretaries – Mary and Ian Winterflood
- Stewardship Secretary – Pam Rowell
- Shop Oversight Committee – Paul Bye, Judith Lakin, Pam Rowell, Diane Austin
- Procurement Officer – Judith Fenton

It is considered that all members of the P.C.C. and any others who could be understood to be 'managers' in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be 'fit and proper persons' under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time will be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed.....  Date..... 25/3/24

The Revd. Paul Bye

Vicar (on behalf of the PCC)

Financial Statements



PARISH OF ANSDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1131961	
Receipts and payments accounts			
For the period from	1st January 2023	To	31st December 2023



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2022 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		45,149	-	-	-	45,149	39,062
Planned giving (other)		15,374	-	-	-	15,374	14,891
Collections at services		4,370	-	-	-	4,370	5,312
Other voluntary receipts	5a	21,812	95	-	-	21,907	21,166
Gift Aid Recovered		10,374	-	-	-	10,374	8,934
Activities for generating funds	5b	55	-	1,192	-	1,247	927
Receipts from Church Activities	5c	101,954	-	-	-	101,954	83,076
Investment income	5d	1,275	-	-	-	1,275	420
Any other income		-	-	-	-	-	-
Sub total		200,363	95	1,192	-	201,650	173,788
A2 Asset and investment sales, etc.		-	-	-	-	-	-
Total receipts		200,363	95	1,192	-	201,650	173,788
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	90	-	-	-	90	18
Church Activities							
Diocesan Parish Share		71,137	-	-	-	71,137	66,928
Other Payments	5f	103,491	979	1,246	-	105,716	88,279
Mission giving and charitable donations	5g	1,000	-	-	-	1,000	1,050
Governance Costs	5h	207	-	-	-	207	150
Sub total		175,925	979	1,246	-	178,150	156,425
A4 Asset and investment purchases, etc.		-	-	-	-	-	-
Total payments		175,925	979	1,246	-	178,150	156,425
Net of receipts/(payments)		24,438	- 884	- 54	-	23,500	17,363
A5 Transfers between funds		- 13,334	13,335	- 1	-	-	-
A6 Cash funds last year end		45,889	28,911	1,333	-	76,133	58,770
Cash funds this year end		56,993	41,362	1,278	-	99,633	76,133



Receipts and payments accounts

For the period from	1st January 2023	To	31st December 2023
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	NatWest	37,575	7,125	1,278	-
	BDDA	19,373	34,237	-	-
	Cash in hand	45	-	-	-
	Total cash funds	56,993	41,362	1,278	-
	(agree balances with receipts and payments accounts))				
B2 Other monetary assets	Details				
B3 Investment assets	Details		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		Fund to which asset belongs	Cost (optional)	Current value (optional)
B5 Liabilities	Details		Fund to which liability relates	Amount due (optional)	When due (optional)
				-	
				-	
				-	
				-	
				-	

The notes attached on page 3 form part of these financial statements

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Reverend Paul Bye	19/3/24
	Loraine Lee	19/3/24



Receipts and payments accounts

For the period from	1st January 2023	To	31st December 2023
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Section C Notes

- The financial statements have been prepared in accordance with Church Accounting Regulations 2006 using the Receipts and Payments Basis.
- The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities: Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.
- The movement in designated and restricted funds in the year were:

Restricted:	Bal b/f	Receipts	Payments	Transfer	Bal c/f
Club Day/Landau Fund	401	-	16		385
Keith Turner Memorial Fund	86	-	85	1	-
Toddler Group Fund	172	1,192	1,145		219
Hardship Fund (donations)	675	-	-		675
	1,334	1,192	1,246	1	1,279
Designated:					
Quinquennial Fund	22,237	-	-	-	22,237
Vicar's Special Support Fund	106	-	57	-	49
Support Worker Fund	2,000	-	-	10,000	12,000
Hardship Fund (church designated)	1,000	-	-	-	1,000
Flowers	67	95	127	-	35
Shop 10% Profit	3,501	-	795	3,335	6,041
	28,911	95	979	13,335	41,362

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2022 to nearest £
Receipts						
Other voluntary receipts 5a						
Legacy	-				-	-
Grants	10,000				10,000	18,625
Donations	11,812	95			11,907	2,541
	21,812	95	-	-	21,907	21,166
Activities for generating funds 5b						
General	55		1,192		1,247	927
Social	-	-			-	-
	55	-	1,192	-	1,247	927
Receipts from Church Activities 5c						
Shop	85,675				85,675	71,378
Hall lettings	15,376				15,376	10,270
Fees	558				558	512
Mission & evangelism events	317				317	416
Sundry	28				28	200
	101,954	-	-	-	101,954	82,776
Investment income 5d						
BDDA interest	1,275				1,275	420
Bank interest	-				-	-
	1,275	-	-	-	1,275	420



Receipts and payments accounts

For the period from	1st January 2023	To	31st December 2023
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Section C Notes continued

5. Receipts and Payments analysis

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2022 to nearest £
Payments						
Cost of Generation Voluntary income						
5e						
Event costs	-	-	0	0	-	-
Stewardship envelopes	90	0	0	0	90	18
	90	-	-	-	90	18
Church Activities						
5f						
Other Payments						
Salaries, wages and honaria	-	-	-	-	-	-
Clergy & staff expenses	7,919	-	-	-	7,919	7,786
Sub total	7,919	-	-	-	7,919	7,786
Church Expenses						
Mission and evangelism costs	2,326	-	-	-	2,326	1,053
Church, hall and grounds maint.	8,623	-	-	-	8,623	13,673
Church repair minor	-	-	-	-	-	-
Hall repair	68	-	-	-	68	2,820
Insurance	5,387	-	-	-	5,387	5,183
Equipment	324	-	-	-	324	373
Telecoms	1,474	-	-	-	1,474	1,301
Print & stationary	3,095	-	-	-	3,095	2,654
Parish office	188	-	-	-	188	440
Sundries	89	-	-	-	89	55
Service requirements	1,231	-	-	-	1,231	859
Subs & licences	918	-	-	-	918	840
	-	-	-	-	-	-
Sub total	23,723	-	-	-	23,723	29,251
Church utility bills						
Light & heat	18,564				18,564	10,035
Water rates	962				962	875
Sub total	19,526	-	-	-	19,526	10,910
Shop (cost of trading)	52,323	-	-	-	52,323	37,138
Vicar's Special Support fund	-	57	-	-	57	-
Keith Turner fund	-	-	85	-	85	34
Club Day	-	-	16	-	16	613
Hardship fund	-	-	-	-	-	-
Flower fund	-	127	-	-	127	595
Community Foundation fund	-	-	-	-	-	14
Local School support fund	-	-	-	-	-	959
Shop 10% profit fund	-	795	-	-	795	-
Toddler Group fund	-	-	1,145	-	1,145	979
Major repairs to the Church building	-	-	-	-	-	-
Total	103,491	979	1,246	-	104,921	88,279
Mission giving and donations						
5g	1,000	-	-	-	1,000	1,050
	1,000	-	-	-	1,000	1,050
Governance Costs						
5h						
Independent Examiner's fees	200	-	-	-	200	150
Postage	7	-	-	-	7	-
	207	-	-	-	207	150

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

Independent Examiner's unqualified report to the
P.C.C. of Ansdell and Fairhaven St. Paul,
Clifton Drive, Lytham St. Annes, Diocese of Blackburn.

This report of the financial statements of the P.C.C. for the year ended 31st December 2023 which are set out on pages 12-15, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the P.C.C. and the examiner.

As members of the P.C.C. you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and
 - comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Date

Name Rev'd. A. A. Clements,
Fellow of the Association of Charity Independent Examiners.
Address: 15 Carleton Road, Great Knowley, Chorley, PR6 8TQ

Accounts



Parish of Ansdell and Fairhaven St Paul

Clifton Drive, Lytham St Annes

Diocese of Blackburn

Registered Charity Number: 1131961

**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2022**

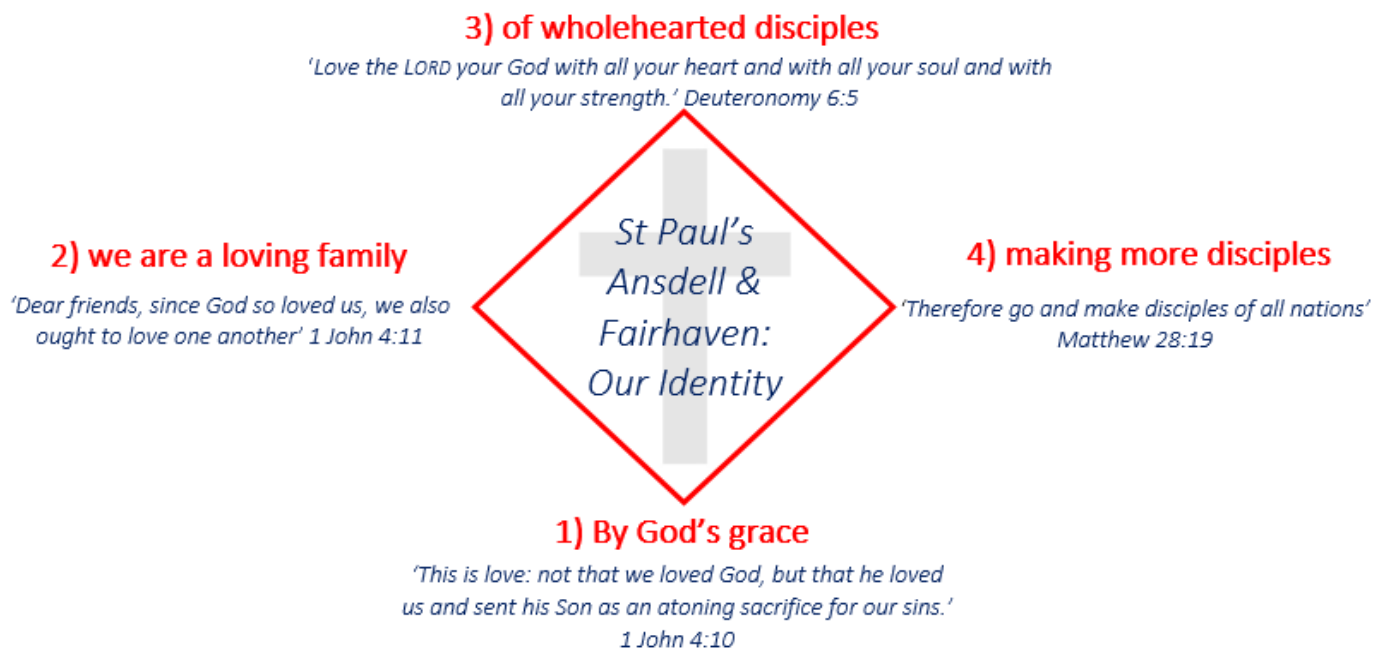
Contents

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Financial Statements	Pages 11-14
Accounting Policies	Page 15
Independent Examiner's Report	Page 16

Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

This aim is further expressed in St Paul's Identity and Vision statement.



Our Vision: Under Jesus, we long and aim to be:

- An Anglican parish church where God and the good news of his undeserved and generous love in Jesus is shaping all we do –
 - a welcoming, accessible family of all ages, experiences and backgrounds, which learns, shares and works together;
 - a Bible-centred family growing in Jesus and transformed by his Spirit, whose life demonstrates a generosity in giving; the goodness of Jesus' ways; and serves our community as an expression of the good news.
 - a family growing in number, reaching out beyond ourselves to tell others of Jesus so that they might also receive him as Saviour and Lord.

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.

The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts. And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him. (Colossians 3:15-17)

This was our motto text for 2022. Although this past year has been different from 2021, a major dynamic continued to be adjusting to the new shape of St Paul's post pandemic, especially in terms of growing to be a body of God's people again. With significant changes in our makeup in the past two years, this continues to be an important work. The change to our patterns of service in 2021 were further embedded in our corporate life.

The PCC continued to operate the 'Outside Support Fund' designating some of church finances, and a proportion of shop profits, to benefit the following projects:

- **Crosslinks** – With the De Leeuws having returned to the Netherlands, the PCC began exploring new link missionaries through a mission agency called Crosslinks. This process is ongoing, but a donation was made to support them
- **Christians Against Poverty** – seeking to help people find freedom from debt, and true freedom in Jesus;
- **The Bridge Project** – A Salvation Army project helping the most vulnerable Blackpool;
- **Embrace the Middle East** - the remaining quarter which the PCC leaves unassigned was given to this organisation, and their aid work in the Middle East. A church member travelled to Israel with the charity in autumn 2022.
- The destination for the proportion from shop profits in 2022 will be determined in 2023. However, the remainder of the previous year's proportion was used to support local families in food poverty, identified through local schools. This culminated in fifteen families receiving Christmas hampers.

The first three projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God's work in the world.

The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

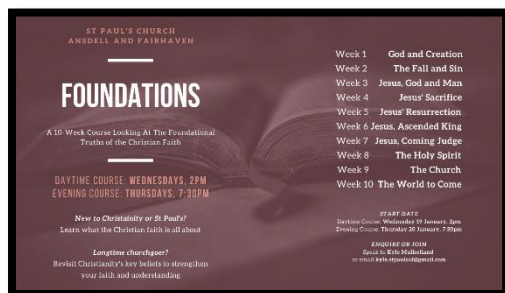
- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and

- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

The Lord has once again been kind, and it is right to give thanks. Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2022 at a glance



January – Marking our patronal festival and the conversion of the Apostle Paul. 'Foundations', a new course helping people consider the foundations of the Christian faith, begins.

February – Ash Wednesday service.

March – Organ recital raising money for Samaritan Purse's work in Ukraine. Prayer meeting in person and online for the situation

in Ukraine. Session for the infant children at Clifton Primary for Easter. Assembly at Ansdell Primary school for Easter. Baptism of Joe and Theo Hinkson-Heys. Giving Review Sunday following a giving review period as a church.

April – Annual Parochial Church Meeting. Holy Week services including Compline, Maundy Thursday communion, Good Friday All-Age service and a Good Friday reflection. The Prayer course, a study group looking at the Lord's Prayer, begins.

May – Assembly at Ansdell Primary school. 'A Right Royal Riddle' holiday club takes place for primary school children. Special service of thanksgiving for the Queen's Platinum Jubilee. Ascension Day service.



June – Primary Visitation at Lancaster Priory including the investing of churchwardens, Pam Rowell and Alan Curtis. Assembly at Ansdell Primary school, and visit by Year 2 to St Paul's to explore baptism. Volunteer Supervisors team set up to oversee management of the Fundraising Shop. Diocesan Advisory Committee visit to St Paul's. Visit of Joy Rushton, the Diocese's 'Making Disciples' co-ordinator to 'The 4.' Baptism of Beatrice Hinkson-Heys. Retirement of Aisha Berry as Lytham Rose Queen.

July – Assembly at Ansdell Primary school. Church Away Day at Christ Church Thornton.

Retirement of Bishop Julian as Diocesan Bishop.

September – Open Church and Book of Remembrance following the late HM the Queen's death, as well as service of commemoration. Heritage Open Days welcome members of our local community into the church building. Assembly at



Ansdell Primary school. Day of Prayer for schools. Harvest Sunday with bring and share meal. Beginning of the Ten Commandments study course. Beginning of Christianity Explored course.

October – Harvest Assembly at Ansdell Primary School. Session for Year 1 at Clifton Primary School. Appointment of Pam Rowell as Fundraising Shop Manager and Church Community Worker (6 months), and the beginning of daily shop prayers. Baptism of Iona Saba.



November – Memorial Service held for members of the church and community to remember loved ones who had died. Remembrance Sunday service. Evensong for Advent Sunday. Paul, Kyle and Pam attend the Diocesan Conference. Visit from members of Kware Parish, Kenya to explore a possible future parish link. Assembly at Ansdell Primary school.

December – ‘Advent Window’ reaching the community in the Shop window and online with the message of Christmas.

Christmas leaflet and letter distributed around the parish, with positive responses received. Christingle Service, Carols by Candlelight service, Crib service and services on Christmas Eve and Christmas Day. Carol singing at local nursing homes. St Paul’s Tots Nativity and Christmas Party held. Volunteer meal to thank the Fundraising Shop volunteers. Visit of Ansdell Primary for their Christmas service.

Pastoral

The church family has welcomed visitors from within, as well as outside, our parish boundary, and from a range of ages and backgrounds. There were 107 parishioners on the church electoral roll (as of 9th April 2022), 61 of whom are not resident within the parish. The Regular Weekly Attendance (those over 16 attending once a month or more) was counted in October at 54 people. The average Sunday attendance in October was 51 adults and 6 children. Although our encouragement has been for people to physically meet together again, we have continued to provide the live stream of services for those not able to attend. Pews News Extra, our parish magazine continues to be a valuable way of keeping people connected and informed, as well as regularly picked up by members of our community.

We saw three church members baptised, led nine funerals and one interment of ashes.

To enable us to grow as disciples, several courses have taken place. Kyle, our Assistant Curate, ran a series of courses in the day time and evening, looking at the Apostle’s Creed, Lord’s Prayer and Ten Commandments. Some members joined for all three courses, while others joined for one or more. Growth Group continued, including a series of studies in the book of Philippians. Christian Explored also ran in the autumn welcoming both members of St Paul’s and others from the community to explore Jesus and his message. On Sundays, a prayer meeting has been meeting at 9.45am to lift the day and week to God. This has fluctuated in numbers at different points during the year, and all are welcomed to join for this important time of expressing dependence on God.

Youth Group met through the year on a Wednesday afternoon. The young people have explored the Beatitudes, Mark’s gospel, and questions their non-Christian friends might ask. The session involves time to

chat and built relationships, a study, prayer and often ending with a game. With some members no longer attending, or having graduated with age, the future shape of this ministry is being considered.

The church continued to support people within the congregation and the wider community, especially in key 'life' moments, providing appropriate care, preparation, and support at these times. This was particularly evident following the death of the late HM the Queen.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul's.

St Paul's Tots continues to flourish, with growing numbers as 2022 progressed. Regularly 40+ children and their carers attend each week, enjoying crafts and activities, a warm welcome and hearing of Jesus. It is led by Amy Mulholland, and supported by a group of volunteers. Its aim is evangelistic – wanting to make Jesus known to those who attend through Bible stories, songs and conversation.



The 'Right Royal Riddle' Bible holiday club was a great time welcoming 23 young people from our community, including a number with no church connections to have fun hearing of Jesus, God's true king.

In September 2022, the PCC took the decision to seek to increase the Christian presence of the Fundraising Shop. This involved the creation of a welcome area with church literature, and the beginning of daily prayers for our community. A six month position for Shop Manager and Church Community Worker to oversee this work was created, along with an occupational requirement that they be a practising, committed Christian. Many customers have commented on the welcome they have received. God has answered many of these with opportunities to serve the parish in moments of need, and point people to Jesus.

The 4, our more informal multigenerational service, continued. While this has not fully enabled us to connect with some of the demographics we had hoped, we saw a new family joining us at the end of 2022. It has also enabled a time of worshipping and fellowship together for a range of ages, which has been encouraging.

Our Christmas services enabled us to welcome new and returning faces, and make Jesus known as we celebrated Jesus' birth. The Advent window enabled three church members to share their testimony of what Jesus means to them, online.

Social

Wednesday Coffee continued, and has been a place where new people have been welcomed, particularly those feeling more isolated. Jacob's Join meals took place in January and September enabling the church family to eat and fellowship together. In May, the first 'link up lunch' took place supporting church members to offer hospitality to each other in their own homes.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal and Safe Families at the Christingle. The Outside Support Fund is detailed on page 2-3.

Ecumenical

St Paul's played a part in Deanery Synod of Kirkham Deanery, and Paul is a member of the Diocesan Synod. We currently have two vacancies for Deanery Synod members.

St Paul's offered support to St Anne's Baptist church as it sought to reopen in both Paul and Kyle speaking at a Sunday service.

St Paul's joined with other Christians locally for the outdoor Good Friday service outside the Fundraising Shop.

Fabric

Key works on the church fabric in 2022 have been:

- The four boilers in the church cellar and kitchen were serviced and inspected
- The organ was maintained and tuned
- Various leaks on the church roof were inspected and repaired
- Water ingress from the hall roof was investigated and repairs made to the main gully.
- All portable electrical appliances were tested, maintained and replaced as required
- Kitchen water heating equipment was inspected and serviced as needed
- Gardening work, including the removal of some overhanging branches was carried out
- Fire equipment and emergency lighting tested and maintained.
- Blocked drains were cleared and re-lined.

Financial Review

Financial review 2022

Financially we thank the Lord for his provision, and in 2022 we continue to have much to be thankful for; Planned Giving increased by 19% (£8,659), we were awarded £17,000 Parish Share Support by the Blackburn Diocese Board of Finance and £1,625 from the national Church to offset parish energy costs. The final position of the General fund, at 31/12/22, was a surplus of £18,274. The surplus is from our fundraising shop which has finally been able to resume trading under normal circumstances for five days a week. However, whilst the shop is performed well, the 2022 surplus is mostly due to salary savings over the summer period when volunteer shop supervisors ensured that it opened on a regular basis. We are very thankful to all the volunteers and employees at the Fundraising shop. Our hall hire has returned to normal, and the income of £10,270 is comparable to pre-pandemic levels, thanks to Mary & Ian Winterflood, for their work with the hall hire, it is good to see the hall in use again.

2023 will continue to challenge us financially, we will receive Parish Share Support of £10,000 but again our general expenses are budgeted to be greater than our receipts. For the most part this is due to the increase in energy costs that we all face and, while we are fortunate to be a part of the Parish Buying Energy Basket, the impact will be considerable.

Now that life is on a more normal footing, the PCC is once again looking to lessen our reliance on fundraising income to ensure that our church has a sustainable future.

	2022	2021
Planned Giving - tax efficient	£39,062.00	£37,526.00
Planned Giving - other	£14,891.00	£7,768.00
	<u>£53,953.00</u>	<u>£45,294.00</u>

Number of Planned Givers	2022	55
Number of Planned Givers	2021	57

Reserves Policy

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Some key areas for focus in 2023 are:

Plan – One area which was discerned in 2022 is the benefit and need to have clearer medium term and long terms aims and associated plans. The shape of the past couple of years has meant that some of that planning has not always been there, or difficult to achieve. This planning helps us to have a clearer trajectory, and plan resources accordingly.

Sustain – With existing ministries continuing, and the future departure of the Mulhollands when Kyle's curacy finishes, it is important to consider how they will be sustained in the longer term particularly through the identifying and training of leaders and teams to serve in those ministries into the future.

Discipleship – 2023 began with a sermon series in all our services looking at our identity statement. For many at St Paul's, they were not present when we first introduced this statement, or for others it has moved into the background through the events of the past few years. 2023 will be an opportunity to focus on forging again a common identity, and considering ways to help us grow in each of the areas – depending on God's grace, being a loving family, being whole hearted disciples, and making more disciples.

Fellowship – It has been an encouragement in 2022 to see new relationships formed in St Paul's, and existing relationships strengthened. With a significant change in our congregation in the past three years, the deepening of our relationships with each other continues to be important.

Finances – While we give great thanks to God for his provision through his people and other means in 2022, continuing to build our regular giving base is important. For the past two years we have been generously

helped by a Diocesan grant. However these were only emergency supports and closing the gap between our current financial situation and providing for our needs ourselves, must be our aim in the next few years.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister, and those elected by the membership of the Electoral Roll. Church attendees who are eligible are encouraged to register on the Electoral Roll (revised prior to the 2022 APCM) and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met ten times during the year with an average attendance of 81.74%. A number of decisions were also made by email (eight votes) outside of meetings. These have all been recorded for future reference. The Vicar, PCC and Standing Committee wrote out to the congregation on two occasions during the year, particularly regarding church updates and finances. Close monitoring of the finances, stewardship, cash flow projections were undertaken, with excellent support of the Treasurer and Stewardship Officer. There has been significant work behind the scenes by a number of individuals to enable the PCC's responsibilities to be carried out.

The PCC also operates through a Standing Committee which meets between the full meetings of the PCC when required. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It met on two occasions (both joint with the Shop Oversight Committee). The Standing Committee made nine financial, logistical and personnel decisions by email and discussed various other matters. The PCC elected a Shop Oversight Committee consisting of four members. This has met four times in person (including the two joint meetings above), and individuals from the SOC have also met to liaise with the Shop Manager on a number of other occasions. Various matters were also discussed by email. Minutes or Reports from the SOC are reported to the PCC. The PCC also has two additional committees to help share the work of the church – the Fabric Committee and Finance Committee. The Finance Committee met once to carry out the annual review of finances following good practice procedures of the Charity Commission.

Our Hall Hire Secretary continued to do much work behind the scenes liaising with hall hirers.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually.

Regarding safeguarding, an annual safeguarding review using the new Parish Dashboard took place in autumn 2022. The PCC continues to operate by the National Church of England Safeguarding policy and Parish Handbook, first accepted in 2018. Checks are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice. A Safer Recruitment process is in place.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
15 Carleton Road
Great Knowley
Chorley
PR6 8TQ

Church Website:

<http://stpaulsfairhaven.weebly.com/>

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2022 until the 31st December 2022 are:

<i>Incumbent</i>	The Revd. Paul Bye	* Chair
<i>Curate</i>	The Revd. Kyle Mulholland	
<i>Licensed Lay Minister</i>	Janet Kimber	*
<i>Churchwardens</i>	Pam Rowell	*
	Alan Curtis	* Secretary
<i>Deanery Synod Representative</i>	<i>Vacant</i>	
<i>Elected Members</i>	Diane Austin	
	Stuart Austin	
	Christine Challenger (until APCM 2022)	
	Loraine Lee	* Treasurer
	Dorothy Anne Story	
* Standing Committee	Stephen Whittaker	
	Jennifer Sealey (from APCM 2022)	
	Judith Fenton (from APCM 2022)	
	Anne Scanes (from APCM 2022)	

Key Postholders during 2022 were:

- Safeguarding Officer – Stephen Whittaker
- Data Protection Lead – Richard Rowell; Deputy Lead - Bill Crabtree
- Hall Hire Secretaries – Mary and Ian Winterflood
- Stewardship Secretary – Pam Rowell
- Shop Oversight Committee – Paul Bye, Judith Lakin, Pam Rowell (adjunct from October 2022), Diane Austin
- Procurement Officer – Judith Fenton

It is considered that all members of the P.C.C. and any others who could be understood to be ‘managers’ in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be ‘fit and proper persons’ under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time will be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed..... Date.....

The Revd. Paul Bye

Vicar (on behalf of the PCC)

Financial Statements



PARISH OF ANSDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1131961	
Receipts and payments accounts			
For the period from	1st January 2022	To	31st December 2022



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2021 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		39,062	-	-	-	39,062	37,526
Planned giving (other)		14,891	-	-	-	14,891	7,768
Collections at services		5,312	-	-	-	5,312	4,715
Other voluntary receipts	5a	20,013	433	720	-	21,166	52,642
Gift Aid Recovered		8,840	94	-	-	8,934	13,900
Activities for generating funds	5b	92	9	826	-	927	426
Receipts from Church Activities	5c	82,876	200	-	-	83,076	48,235
Investment income	5d	420	-	-	-	420	17
Any other income		-	-	-	-	-	-
Sub total		171,506	736	1,546	-	173,788	165,229
A2 Asset and investment sales, etc.						-	
Total receipts		171,506	736	1,546	-	173,788	165,229
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	18	-	-	-	18	176
Church Activities						-	-
Diocesan Parish Share		66,928				66,928	65,629
Other Payments	5f	85,085	595	2,599	-	88,279	95,909
Mission giving and charitable donations	5g	1,050	-	-	-	1,050	1,050
Governance Costs	5h	150	-	-	-	150	150
Sub total		153,231	595	2,599	-	156,425	162,914
A4 Asset and investment purchases, etc.						-	-
Total payments		153,231	595	2,599	-	156,425	162,914
Net of receipts/(payments)		18,275	141	- 1,053	-	17,363	2,315
A5 Transfers between funds		- 3,424	3,501	77		-	-
A6 Cash funds last year end		31,038	25,269	2,463		58,770	56,455
Cash funds this year end		45,889	28,911	1,333	-	76,133	58,770



Receipts and payments accounts

For the period from	1st January 2022	To	31st December 2022
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	NatWest	41,247	1,173	1,333	
	BDDA	4,597	27,738	-	
	Cash in hand	45	-	-	
	Total cash funds	45,889	28,911	1,333	-
	(agree balances with receipts and payments accounts))				
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
			-		
			-		
			-		
			-		

The notes attached on page 3 form part of these financial statements

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Reverend Paul Bye	21/02/2023
	Loraine Lee	21/02/2023

PARISH OF ANSDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1131961
Receipts and payments accounts		
For the period from	1st January 2022	To 31st December 2022



Section C Notes

- The financial statements have been prepared in accordance with Church Accounting Regulations 2006 using the Receipts and Payments Basis
- The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities: Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.
- As agreed by the trustees the balance of the Community Foundation Fund (£269) was transferred to the Local School Support fund in November 2022.
- A new fund, Shop 10% Profit fund, has been created for the 10% profit from St. Paul's Fundraising Shop, the 2022 10% profit has been transferred from the General fund to this fund (£3,424). The remaining balance from the Local School Support Fund (£77) has also been transferred to this fund as the fund consists of cumulative shop 10% profits.
- The movement in designated and restricted funds in the year were:

Restricted:	Bal b/f	Receipts	Payments	Transfer	Bal c/f
Club Day/Landau Fund	592	422	613		401
Keith Turner Memorial Fund	120	-	34		86
Community Foundation Fund	283	-	14	- 269	-
Local School Support Fund	767	-	959	192	0
Toddler Group Fund	326	824	978		172
Hardship Fund (donations)	375	300	-		675
	2,463	1,546	2,598	- 77	1,334
Designated:					
Quinquennial Fund	22,163	74	-	-	22,237
Vicar's Special Support Fund	106	-	-	-	106
Support Worker Fund	2,000	-	-	-	2,000
Hardship Fund (church designated)	1,000	-	-	-	1,000
Flowers	-	661	594		67
Shop 10% Profit	-	-	-	3,501	3,501
	25,269	735	594	3,501	28,911

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2021 to nearest £
Receipts						
Other voluntary receipts	5a					
Legacy		-			-	10,000
Grants		18,625			18,625	35,693
Donations		1,388	433	720	2,541	6,949
		20,013	433	720	21,166	52,642
Activities for generating funds	5b					
General		92	9	826	927	426
Social		-	-	-	-	-
		92	9	826	927	426
Receipts from Church Activities	5c					
Shop		71,378			71,378	44,983
Hall lettings		10,270			10,270	2,471
Fees		812				
Mission & evangelism events		416				
Sundry		-	200		200	456
		82,876	200	-	81,848	47,910
Investment income	5d					
BDDA interest		420			420	181
Bank interest		-			-	-
		420	-	-	420	181



Receipts and payments accounts

For the period from	1st January 2022	To	31st December 2022
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Section C Notes continued

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2021 to nearest £
Payments						
Cost of Generation Voluntary income	5e					
Event costs	-	-	-	-	-	-
Stewardship envelopes	18	-	-	-	18	176
	18	-	-	-	18	176
Church Activities	5f					
Other Payments						
Salaries, wages and honaria	-	-	-	-	-	-
Clergy & staff expenses	7,786	-	-	-	7,786	7,712
Sub total	7,786	-	-	-	7,786	7,712
Church Expenses						
Mission and evangelism costs	1,053	-	-	-	1,053	645
Church, hall and grounds maint.	13,673	-	-	-	13,673	11,311
Church repair minor	-	-	-	-	-	720
Hall repair	2,820	-	-	-	2,820	12
Insurance	5,183	-	-	-	5,183	4,749
Equipment	373	-	-	-	373	1,976
Telecoms	1,301	-	-	-	1,301	1,258
Print & stationary	2,654	-	-	-	2,654	1,857
Parish office	440	-	-	-	440	527
Sundries	55	-	-	-	55	151
Service requirements	859	-	-	-	859	746
Subs & licences	840	-	-	-	840	808
Flowers	-	-	-	-	-	340
Sub total	29,251	-	-	-	29,251	25,100
Church utility bills						
Light & heat	10,035	-	-	-	10,035	7,035
Water rates	875	-	-	-	875	543
Sub total	10,910	-	-	-	10,910	7,578
Shop (cost of trading)	37,138	-	-	-	37,138	52,533
Vicar's Special Support fund		-	-	-	-	-
Keith Turner fund		-	34	-	34	13
Club Day		-	613	-	613	-
Hardship fund		-	-	-	-	-
Flower fund		595	-	-	595	-
Community Foundation fund		-	14	-	14	568
Local School support fund		-	959	-	959	943
Toddler Group fund		-	979	-	979	646
Major repairs to the Church building		-	-	-	-	816
Total	85,085	595	2,599	-	88,279	95,909
Mission giving and donations	5g					
	1,050	-	-	-	1,050	1,050
	1,050	-	-	-	1,050	1,050
Governance Costs	5h					
Independent Examiner's fees	150	-	-	-	150	150
Postage	-	-	-	-	-	-
	150	-	-	-	150	150

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

Independent Examiner's unqualified report to the
P.C.C. of Ansdell and Fairhaven St. Paul,
Clifton Drive, Lytham St. Annes, Diocese of Blackburn.

This report of the financial statements of the P.C.C. for the year ended 31st December 2022 which are set out on pages 11-14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the P.C.C. and the examiner.

As members of the P.C.C. you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and
 - comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Date

Name Rev'd. A. A. Clements,
Fellow of the Association of Charity Independent Examiners.
Address: 15 Carleton Road, Great Knowley, Chorley, PR6 8TQ

Accounts



St. Paul's Church Ansdell & Fairhaven
Working in Unity To Share The Good News Of Christ

Parish of Ansdell and Fairhaven St Paul

Clifton Drive, Lytham St Annes

Diocese of Blackburn

Registered Charity Number: 1131961

**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2021**

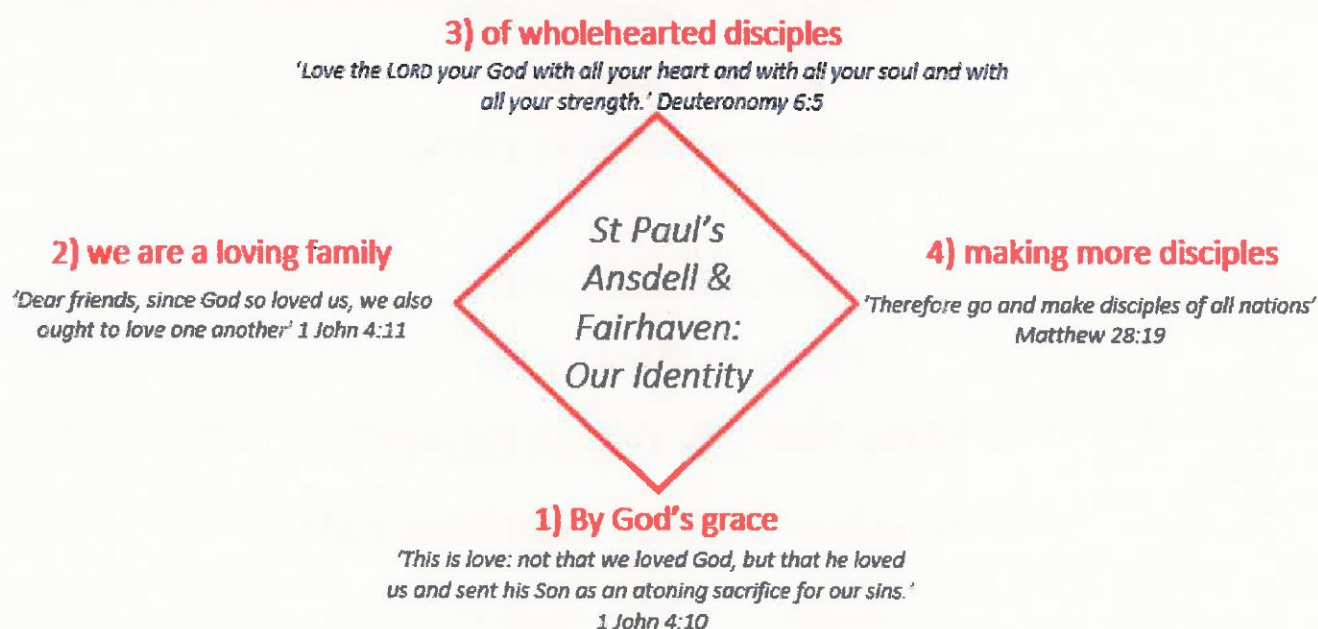
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Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

This aim is further expressed in St Paul's Identity and Vision statement.



Our Vision: Under Jesus, we long and aim to be:

- An Anglican parish church where God and the good news of his undeserved and generous love in Jesus is shaping all we do –
- a welcoming, accessible family of all ages, experiences and backgrounds, which learns, shares and works together;
- a Bible-centred family growing in Jesus and transformed by his Spirit, whose life demonstrates a generosity in giving; the goodness of Jesus' ways; and serves our community as an expression of the good news.
- a family growing in number, reaching out beyond ourselves to tell others of Jesus so that they might also receive him as Saviour and Lord.

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.

The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

"Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you." (1 Peter 5:6-7) This was our motto text for 2021. It has been a year when we have needed to look to God again and again. Though different than 2020, it was also a year of uncertainties, challenges, sorrows and joys. Through this we sought to continue to work out our aims and objectives as a church, increasingly able to do that in person in different ways.

A significant aspect to the life of the church was the change to the pattern of services in September, following reflection, prayer and discussion within the PCC and the church. While a change of pattern is unsettling and painful, it aims at enabling us to better fulfil our vision as a church.

The PCC continued to operate the 'Outside Support Fund' designating some of church finances, and a proportion of shop profits, to benefit the following projects:

- **The De Leeuws family** serving Jesus among the Laarim in South Sudan. They returned back from the mission field in 2021, and so reflection and discernment is needed in 2022 regarding whom to partner with going forward;
- **Christians Against Poverty** – seeking to help people find freedom from debt, and true freedom in Jesus;
- **The Bridge Project** – A Salvation Army project helping the most vulnerable Blackpool;
- The remaining quarter, and the proportion from shop profits was used to support local families in food poverty during the pandemic, identified through a local school.

The first three projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God's work in the world.

The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and
- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

The Lord has once again been kind, and it is right to give thanks. Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2021 at a glance

January – A new ministry, St Paul's Tots, begins. Initially online with weekly sessions including songs and a Bible story. St Paul's Sunday morning services (10am and 11.15am) and Wednesday morning services continue in the national lockdown. We played host to a number of individuals from other churches which were closed, a number of whom have since joined us as a church.

February – Ash Wednesday service. Vision group meets to help support the work of the PCC in considering our vision and possible future ministries.

March – Lent series (including weekly Lent Study group) on Jesus' upper room teaching. Prayer meeting continues on Sunday afternoons online. Online session for reception children at Clifton Primary for Easter.

April – St Paul's Tot's begins in person. Due to limits on numbers and good interest in the group, it began meeting as two groups – for 0-3's and then under 1's to increase capacity. Holy Week services take place including Compline, Maundy Thursday communion, Good Friday All-Age service and a Good Friday reflection. Outdoor singing on Easter Sunday.



May – Annual Parochial Church Meeting took place. Baptism of Isabella Parry. Paul and Kyle have opportunity to support the learning of an A-level RE student in AKS school. Thy Kingdom Come marked through various services and prayer times. Regular patterns of outdoor singing begins on a fortnightly basis.



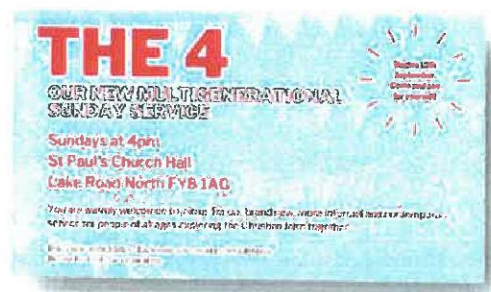
June – Archdeacon's Visitation including the investing of churchwardens, Pam Rowell and Alan Curtis. Giving Review Sunday following a giving review period as a church. Coffee afternoon for members of the parish and community. Fortnightly coffee between the morning services begins. Youth group begins meeting in the church grounds in person.

July – Ordination of Kyle as priest at Blackburn Cathedral, and presiding over first Holy Communion, followed by a church picnic. Return to one morning Sunday service recombining the 10am and 11.15am service at 10.30am. Sunday Club restarts again.



August – Wedding of Joe and Hope.

September – Baptism of Alisha Bond. Beginning of the new pattern of services – 10.30am Morning Service, The 4 – our new multigenerational service, Wednesday 10am Holy Communion and Thursday 3.30pm Evening Prayer. Evening Prayer restarts again, including the first special Evensong on Harvest Sunday. Relicensing of Licensed Lay Ministers at Blackburn Cathedral, including Janet Kimber, our LLM. Heritage Open Day welcomes members of our local community into the church building.



October – Harvest Assembly at Ansdell Primary School.

November – Memorial Service held for members of church and community to remember loved ones who had died, within the context of a Christian service. Baptism of Connor Kay. Evensong for Advent Sunday.

December – Christmas leaflet and letter distributed around the parish, with positive responses received. Christingle Service, Carols by Candlelight service, two Crib services and services on Christmas Eve, Christmas Day and Boxing Day. People, including new people, welcomed in person and online. Carol singing outside local nursing homes. St Paul's Tots Nativity and Christmas Party held.

Pastoral

The church family has welcomed visitors from within, as well as outside, our parish boundary, and from a range of ages and backgrounds. There were 102 parishioners on the church electoral roll (as of 22nd May 2021), 57 of whom are not resident within the parish. The Regular Weekly Attendance (those over 16 attending once a month or more) was counted in October at 53 people. The average Sunday attendance in October was 57 adults and 12 children (some of those adults and children attend twice on a Sunday). Around 10 weekly service orders and other information continue to be sent each week to church members who are unable to attend physically, as well as provision of the live stream of services. Pews News Extra, our parish magazine, has been a valuable way of keeping people connected and informed.

We saw three church members baptised, conducted one wedding, led fourteen funerals (five of which were in support of a neighbouring parish) and three internment of ashes.

2021 has been a year of change in many ways. Alongside the change of services, we have seen some changes in church membership too. For different reasons some members are no longer with us, or able to be with us, whilst we have at the same time welcomed a number of new individuals too. We also recognise the pain which a change in patterns and people have brought to some, as well as the new opportunities it has brought.

To enable us to grow as disciples, Growth Group continued. In September it moved back to meeting in person and has been a source of fellowship and growth for those who joined. The weekly online prayer meeting continued on Sunday afternoons, before ending in August. Since September, a prayer meeting open to all has been meeting on Sunday mornings at 9.45am to lift the day and week to God.

Youth Group met online for the first part of the year, and then physically since the summer. It has provided a meeting place in the absence of our young people being able to meet physically, as well as a place to explore Jesus with their contemporaries. The young people have explored some key foundations of Christian belief, and how they relate to the world around them, as well as the Ten Commandments.

The church continued to support people within the congregation and the wider community, especially in key 'life' moments, providing appropriate care, preparation, and support at these times. The Pastoral Visiting Team have been unable to visit in person for much of the year, but have maintained contact with people by telephone and other means.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul's.

St Paul's Tots began in January 2021. This new ministry is led by Amy Mulholland, and supported by a group of volunteers. Its aim is evangelistic – wanting to make Jesus known to those who attend through Bible stories, songs and conversation. It has also provided a much needed social resource locally, as many who come have been isolated during the past 18 months. The group has grown over the year. Please pray for Amy and the team as they undertake this important and valued work.



The 4 – our new, more informal multigenerational service began in September, meeting at 4pm in the church hall. From a smaller start, a core of regular members have formed, averaging around 15-20 people most weeks. We have connected to some new or returning families at the service, though we would love to see this happen more. It has also enabled a time of worshipping and fellowshiping together for a range of ages, which has been encouraging.

Our Christmas services enabled us to welcome new and returning faces, and make Jesus known as we celebrated Jesus' birth.

Social

St Paul's had to continue offering support to our community through the five computer tablets purchased through the Covid-19 support grant, lent out through local schools. Via one local school, use of a portion of money from the Outside Support Fund enabled support to a number of families who experienced food hardship, particularly during times of lockdown or self-isolation. St Paul's recently received a letter of thanks from the Chair of Governors.

Wednesday Coffee restarted in late spring and has been a place of fellowship and connection for individuals, especially where isolation had been part of their experience in the past year. We would love to welcome more members from the community to it. Restarting coffee initially fortnightly and then weekly after the Sunday morning service has provided opportunities for those who wish, to be able to interact, talk and relate in ways which they had not been during the previous year.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal and Children's Society. The Outside Support Fund is detailed on page 2-3.

Ecumenical

St Paul's continued to be part of Churches Together in Ansdell. However, there were no physical meetings during the year. In 2022, an opportunity to reflect on a more fruitful and sustainable pattern of connecting presents itself.

St Paul's played a part in Deanery Synod of Kirkham Deanery, and Paul is a member of the Diocesan Synod. We currently have two vacancies for Deanery Synod members.

St Paul's offered support to St Anne's Baptist church as it sought to reopen in both Paul and Kyle speaking at a Sunday service. Both also supported a local Church of England parish during the year undertaking services and multiple funerals for them, especially while their minister was shielding.

Fabric

Key works on the church fabric in 2021 have been:

- The four boilers in the church cellar and kitchen were serviced, inspected and repairs on leaking pipework carried out. New thermostat fitted to kitchen boiler
- Organ and pianos were maintained, tuned and repaired, as necessary
- Various leaks on the church roof were inspected and repaired
- Water ingress from the hall roof and guttering was investigated and repairs attempted, though the situation is ongoing
- All portable electrical appliances were tested, maintained and replaced as required; lighting and timers, external and internal were also replaced, as necessary
- Conference chairs with arms and tabled for toddlers were purchased
- Repairs to leaks from roof over Warden's board and main entrance
- Kitchen water heating equipment was repaired, and appliances inspected and serviced as needed
- Lawn mower was replaced; gardening work, including the removal of some overhanging branches was carried out
- Fire equipment and emergency lighting tested and maintained. Replacements made where necessary
- Extractor fan in the disabled toilet was found to not be working. Upon examination it was found that a replacement was required.

Financial Review

Financially we thank the Lord for his continued provision, and in 2021 we have much to be thankful for; Planned Giving increased by 33% (£11,249), we received a £10,000 legacy and we were awarded £23,629 Parish Share Support by the Blackburn Diocese Board of Finance; the final position of the General fund, at 31/12/21, was a surplus of £4,099. Without the support of the Diocese and the legacy we would have needed to use £19,530 of our reserves.

For a second year running our fundraising shop has not been able to open full time, it was closed completely until 21st April 2021 due to Covid restrictions and since then the opening hours have been reduced due to volunteer availability, and once again, hall hire has been affected. We have received support from HMRC Furlough grants and Fylde Borough Council Business grants totalling £12,064. We are very thankful to all the volunteers and our employees at the Fundraising shop and to Mary & Ian Winterflood, for their work with the hall hire, for providing the extra income from these activities.

2022 will continue to challenge us financially, we will receive Parish Share Support of £17,000 but our general expenses are budgeted to be greater than our receipts and we will need to use our reserves. In addition, we have also budgeted to use up to £20,000 from the quinquennial fund, on pressing works to the hall roof.

		2021	2020
Planned Giving - tax efficient		£37,526.00	£30,385.00
Planned Giving - other		£7,768.00	£3,660.00
		£45,294.00	£34,045.00
Number of Planned Givers	2021	57	
Number of Planned Givers	2020	58	

Reserves Policy

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Some key areas for focus and development in 2022 are:

Establish – Having begun a new pattern of services in 2021, including a completely new service in The 4, it will be important this year to seek to establish those patterns. Part of this is allowing time for those changes to become familiar and part of our rhythm. However like all things new or different, reflection and review is important to consider ways they can be further improved or strengthened.

Sustain – With new ministries beginning in 2021, and existing ministries continuing, it is important to consider how they will be sustained in the longer term particularly through the identifying and training of leaders and teams to serve in those ministries in to the future.

Outreach – The foundation from which to grow as a disciple-making church is our own growth as disciples. That continues to be a key work within our life in 2022– in our corporate gatherings, small groups and individual conversations. From this, it is important we continue to discern ways to make connections with our community, both as individuals and corporately, where opportunities to serve people in the name of Christ might be, with the great desire of identifying further ways to speak of Jesus in the parish.

Fellowship – The past 18 months has brought real change in our congregation with some people who had been part of us no longer being with us, and many new members having joined us. It is important in this coming year to work at growing in our common life in Christ, building relationships with each other, and finding ways to create connections across services and between those who have been part of St Paul's for some time, and those who are newer.

Finances – While we give great thanks to God for his provision through his people and other means in 2021, continuing to build our regular giving base is important. For the past two years we have been generously helped by a Diocesan grant. However these are only emergency supports – closing the gap between our current financial situation and providing for our needs, ourselves, must be our aim in the next few years.

Fabric – There are pressing works needed on the church hall roof. Work is under way to seek to address these. Fixing these, and looking to longer term solutions will be important this year. This will in turn allow the use of some spaces in a new way (moving the current office to a different room allowing the creation of a new meeting room). Because the hall is important to our church ministry, and connection to the community having a watertight building with usable spaces is key.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister, and those elected by the membership of the Electoral Roll. Church attendees who are eligible are encouraged to register on the Electoral Roll (revised prior to the 2021 APCM) and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met eleven times during the year with an average attendance of 85.49%. Until July 2021, those meetings took place via Zoom, and since September in person. A number of decisions were also made by email (seven votes) outside of meetings (mostly amendments to risk assessments). These have all been recorded for future reference. The Vicar, PCC and Standing Committee wrote out to the congregation on two occasions during the year, particularly regarding church updates and finances. Close monitoring of the finances, stewardship, cash flow projections and decision regarding grants and furloughing of staff were undertaken, with excellent support of the Treasurer and Stewardship Officer. There has been significant work behind the scenes by a number of individuals to enable the PCC's responsibilities to be carried out.

The PCC also operates through a Standing Committee which meets between the full meetings of the PCC when required. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It met on three occasions in person. The Standing Committee made fifteen financial, logistical and personnel decisions by email and discussed various other matters. The PCC elected a Shop Oversight Committee consisting of four members. This has met three times in person, and individuals from the SOC have also met to liaise with the Shop Manager and/or Shop Supervisor on a number of other occasions. Various matters were also discussed by email. Minutes or Reports from the SOC are reported to the PCC. The PCC also constituted two new committees to help share the work of the church – these being the Fabric Committee and Finance Committee. Terms of reference were agreed and they will begin to meet in 2022.

Our Hall Hire Secretary continued much work behind the scenes liaising with hall hirers, and potential new hirers. The Winterfloods also oversaw a review of the Covid-19 risk assessment for hall use.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. With the implementation of the GDPR, the PCC has appointed a Data Protection Lead, Richard Rowell and Deputy Lead, Bill Crabtree. A Data Protection Policy and Procedures were drawn up. For some of the data the church holds, consent is required. The church continued to gain this consent during the year. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually. Following fire risk assessments at the Fundraising Shop, carried in 2019 and 2020 by ourselves and the landlord, further work on improving the fire warning system and closer working between building users was carried out, or begun.

Regarding safeguarding, a review of the Single Central Record of all volunteers and leaders and their safeguarding credentials has been carried out, to ascertain that DBS checks and training are up to date. The PCC continues to operate by the National Church of England Safeguarding policy and Parish Handbook, first accepted in 2018. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice. A Safer Recruitment process is in place.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
15 Carleton Road
Great Knowley
Chorley
PR6 8TQ

Church Website:

<http://stpaulsfairhaven.weebly.com/>

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2020 until the 31st December 2020 are:

<i>Incumbent</i>	The Revd. Paul Bye	* Chair
<i>Curate</i>	The Revd. Kyle Mulholland	
<i>Licensed Lay Minister</i>	Janet Kimber	*
<i>Churchwardens</i>	Pam Rowell	*

*Deanery Synod Representative
Elected Members*

Alan Curtis
Vacant
Diane Austin
Stuart Austin
Susan Birbeck (until APCM 2021)
Christine Challenger
Lorraine Lee
Dorothy Anne Story
Colin Turner (until APCM 2021)
Stephen Whittaker

* Secretary

* Treasurer

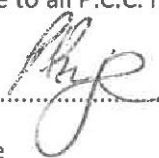
** Standing Committee*

Key Postholders during 2021 were:

- Safeguarding Officer – Stephen Whittaker
- Data Protection Lead – Richard Rowell, Deputy Lead - Bill Crabtree
- Hall Hire Secretaries – Mary and Ian Winterflood
- Stewardship Secretary – Pam Rowell
- Shop Oversight Committee – Paul Bye, Judith Lakin, Pam Rowell, Diane Austin

It is considered that all members of the P.C.C. and any others who could be understood to be 'managers' in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be 'fit and proper persons' under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time will be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed.......... Date.....22/2/2022.....

The Revd. Paul Bye

Vicar (on behalf of the PCC)

Financial Statements



PARISH OF ANSDALE and FAIRHAVEN ST PAUL		Registered Charity No. 1121061	
Receipts and payments accounts			
For the period from	1st January 2021	To	31st December 2021



Section A Receipts and payments

	No to	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2020 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		37,526	-	-	-	37,526	30,385
Planned giving (other)		7,768	-	-	-	7,768	3,660
Collections at services		4,715	-	-	-	4,715	1,259
Other voluntary receipts	5a	51,997	120	525	-	52,642	31,705
Gift Aid Recovered		13,740	35	125	-	13,900	19,406
Activities for generating funds	5b	29	-	387	-	426	133
Receipts from Church Activities	5c	48,235	-	-	-	48,235	47,910
Investment income	5d	17	-	-	-	17	181
Any other income		-	-	-	-	-	-
Sub total		164,027	155	1,047	-	165,229	134,639
A2 Asset and investment sales, etc.							
Total receipts		164,027	155	1,047	-	165,229	134,639
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	176	-	-	-	176	127
Church Activities							
Diocesan Parish Share		65,629	-	-	-	65,629	63,147
Other Payments	5f	82,923	816	2,170	-	85,909	91,780
Mission giving and charitable donations	5g	1,050	-	-	-	1,050	750
Governance Costs	5h	150	-	-	-	150	178
Sub total		149,928	816	2,170	-	152,914	155,992
A4 Asset and investment purchases, etc.							
Total payments		149,928	816	2,170	-	152,914	155,992
Net of receipts/(payments)		4,099	-	-	-	4,099	-
A5 Transfers between funds		4,886	5,000	14	-	9,900	21,363
A6 Cash funds last year end		31,925	20,930	3,600	-	56,455	77,808
Cash funds this year end		31,038	25,269	2,463	-	58,770	56,455



Section B Statement of assets and liabilities at the end of the period

Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds				
NatWest	23,281	1,108	2,483	
BODA	7,752	24,183		
Cash in hand	5			
Total cash funds	31,038	25,289	2,483	
(agree balances with receipts and payments accounts)				
Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets				
Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B3 Investment assets				
Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B4 Assets retained for the charity's own use				
Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
B5 Liabilities				

The notes attached on page 3 form part of these financial statements

Signed by one or two trustees on
behalf of all the trustees

Signature	Print Name	Date of approval
	Reverend Paul Bye	22/2/22
	Loraine Lee	22/2/22

PARISH OF ANSDALL and FAIRHAVEN ST PAUL		Registered Charity No. 1131881	
Receipts and payments accounts			
For the period from	1st January 2021	To	31st December 2021



Section C Notes

- The financial statements have been prepared in accordance with Church Accounting Regulations 2005 using the Receipts and Payments Basis.
- The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities. Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.
- The 2020 b/f balances for the Club Day & Vicar's Special Support Fund were incorrect in that they did not include the payments for 2019 (£1,939 for Club Day and £81 Vicar's Special Support). The 2021 b/f balances, for each fund, have been adjusted to reflect the correct position.
- In 2020 £74 of payments were assigned, in error, to the General fund when they should have been assigned to the Community Foundation fund. A transfer from the Community Support Fund to the General fund has been made in 2021.
- A transfer from the Community Foundation Fund to the General fund has been made in respect of items provided to Fylde Borough Council. In 2020, from the St. Paul's Fundraising Shop. The amount transferred is £150.
- The movement in designated and restricted funds in the year were:

Restricted:	Bal b/f	Receipts	Payments	Transfer	Bal c/f
Club Day/Landau Fund	582	-	-	-	582
Kelth Turner Memorial Fund	133	-	13	-	120
Community Foundation Fund	1,074	-	568	223	283
Local School Support Fund	1,501	-	943	209	767
Toddler Group Fund	300	672	646	-	326
Hardship Fund (donations)	-	375	-	-	375
	3,600	1,047	2,170	14	2,483
Designated:					
Quinquennial Fund	17,824	155	816	5,000	22,183
Vicar's Special Support Fund	106	-	-	-	106
Support Worker Fund	2,000	-	-	-	2,000
Hardship Fund (church designated)	1,000	-	-	-	1,000
	20,930	155	816	5,000	25,289

5. Receipts and Payments analysis		Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2020 to nearest £
Receipts							
Other voluntary receipts	5a						
Legacy		10,000				10,000	500
Grants		35,893				35,893	26,461
Donations		6,304	120	625		6,949	4,744
		51,997	120	625		52,642	31,705
Activities for generating funds	5b						
General		29		397		426	133
Social		-	-	-		-	-
		29		397		426	133
Receipts from Church Activities	5c						
Shop		42,656				42,656	44,983
Half sellings		4,753				4,753	2,471
Fees		927				927	456
		48,235				48,235	47,910
Investment income	5d						
BDDA interest		17				17	181
Bank interest		-				-	-
		17				17	181

Receipts and payments accounts

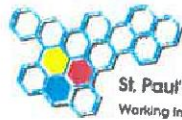
For the period from	1st January 2021	To	31st December 2021
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Section C Notes continued

5. Receipts and Payments analysis

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2020 to nearest £
Payments						
Cost of Generation Voluntary Income						
Event costs	-	-	-	-	-	23
Stewardship envelopes	176	-	-	-	176	164
	176	-	-	-	176	127
Church Activities						
Other Payments						
Salaries, wages and honaria	-	-	-	-	-	112
Clergy & staff expenses	7,712	-	-	-	7,712	5,260
Sub total	7,712	-	-	-	7,712	5,372
Church Expenses						
Mission and evangelism costs	646	-	-	-	646	480
Church, hall and grounds maint.	11,311	-	-	-	11,311	10,176
Church repair minor	720	-	-	-	720	-
Hall repair	12	-	-	-	12	-
Insurance	4,749	-	-	-	4,749	3,262
Equipment	1,976	-	-	-	1,976	1,788
Telecoms	1,258	-	-	-	1,258	1,404
Print & stationery	1,857	-	-	-	1,857	1,826
Parish office	527	-	-	-	527	595
Sundries	151	-	-	-	151	146
Service requirements	746	-	-	-	746	197
Subs & licences	808	-	-	-	808	862
Flowers	340	-	-	-	340	115
Sub total	25,180	-	-	-	25,180	20,841
Church utility bills						
Light & heat	7,035	-	-	-	7,035	5,922
Water rates	543	-	-	-	543	790
Sub total	7,578	-	-	-	7,578	6,712
Shop (cost of trading)	52,533	-	-	-	52,533	55,145
Vicar's Special Support Fund	-	-	-	-	-	-
Keith Turner Fund	-	-	13	-	13	-
Club Day	-	-	-	-	-	6
Community Foundation Fund	-	-	568	-	568	3,726
Local School support Fund	-	-	943	-	943	-
Toddler Group Fund	-	-	648	-	648	-
Major repairs to the Church building	-	818	-	-	818	-
Total	92,923	818	2,179	-	95,920	91,790
Mission giving and donations	1,050	-	-	-	1,050	750
	1,050	-	-	-	1,050	750
Governance Costs						
Independent Examiner's fees	150	-	-	-	150	153
Postage	-	-	-	-	-	15
	150	-	-	-	150	178



Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

**Independent Examiner's unqualified report to the
members of the P.C.C. of the Parish of Ansdell and Fairhaven St. Paul,
Diocese of Blackburn.**

Financial Statements for the year ended 31st. December 2021 as set out on pages 12 to 15 of this report.

Respective responsibilities of the P.C.C. and the examiner.

The P.C.C. members acting as the charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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

Basis of the Independent Examiner's statement.

My examination was carried out in accordance with the general Directions given by the Charity Commission and the guidance published in PCC Accountability (The Charities Act 2011 and the P.C.C.), 5th edition). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement.

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed. *Alan A Clements*
Name Revd. A. A. Clements

Date 17th. March 2022.

Relevant professional qualification Fellow Association of Charity Independent Examiners.

Address 15 Carleton Road, Great Knowley, Chorley PR6 8TQ

ACIE PCC CC32

Accounts

**Parish of Ansdell and Fairhaven St Paul
Clifton Drive, Lytham St Annes
Diocese of Blackburn
Registered Charity Number: 1131961**

**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2020**

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Annual Report	Pages 1 - 12
Financial Statements	Pages 13-16
Accounting Policies	Page 17
Independent Examiner's Report	Page 18

Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

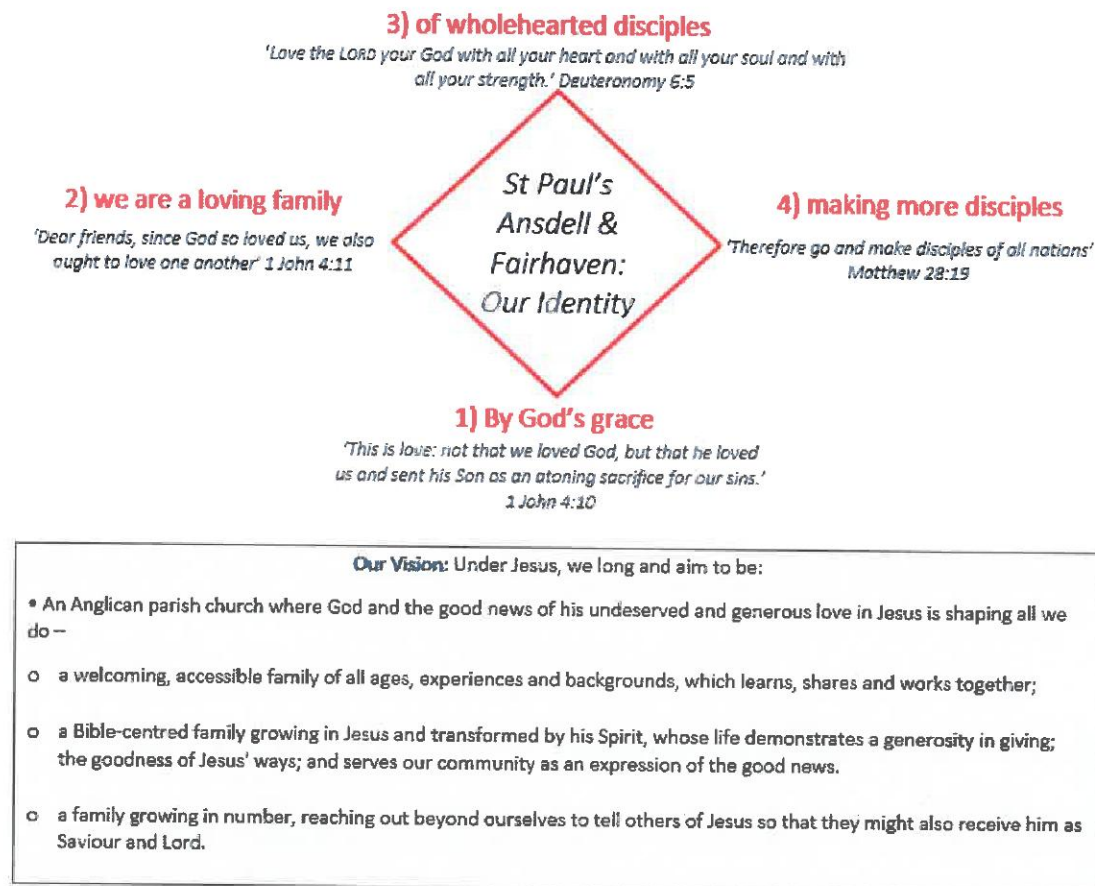
This aim is further expressed in St Paul's Identity and Vision statement. The vision aspect of this statement was progressed in 2020, and into 2021:

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.



The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

2020 has been a year like no other. It has been full of sorrows, challenges and joys. However, whilst many changes to our congregational life took place, nonetheless we have sought to continue to work out our aims and objectives – albeit with some of the outworking looking different from previous years!

The church continued to discern and reflect on the identity God has given us. The Vision group, a small group appointed by the PCC was reconstituted with new aims, to support the PCC in their work of discerning and implementing God's vision for our church. The PCC reflected on lessons Covid-19 has been teaching us, and the PCC agreed a new Vision statement to help clarify where we are seeking to head. The church also engaged in the Youth Provision Development project to reflect on our provision and integration of young people in the life of St Paul's.

Whilst 2020 was a year of disruption, it has also been a fruitful year – teaching us as a church important lessons about what is essential, of being church to one another (even when we couldn't physically meet) and where we might be being called to head.

The PCC continued to operate the 'Outside Support Fund' designating some of church finances, and a proportion of shop profits to benefit the following projects:

- **The De Leeuws family** serving Jesus among the Laarim in South Sudan;
- **Christians Against Poverty** – seeking to help people find freedom from debt, and true freedom in Jesus;
- **The Bridge Project** – A Salvation Army project helping the most vulnerable Blackpool;
- The remaining quarter, and the proportion from shop profits was used to set up a fund to enable us to support local families in food poverty during this pandemic, identified through a local school.

The first three projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God's work in the world. This support has been especially valuable during this pandemic, with many of those organisations directly supporting people impacted by it.

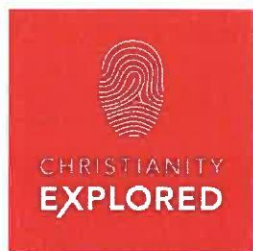
The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and
- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

This has not been a normal year! But the Lord has been kind, and it is right to give thanks. Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2020 at a glance



January – Churches Together met for the Week of Christian Unity service. Thank you meal for our Fundraising Shop volunteers held. A church family meal for our Patronal Festival brought people together. A new course of Christianity Explored began.

February – Work on our Data Protection policy was carried out. Woodlands Welcome, our community ministry using the Fundraising Shop continued to welcome isolated or vulnerable members. Paul led a series of three Religious Education question and answer sessions in AKS. The Fundraising Shop welcomed Sarah Elstone as Shop Supervisor.

March – A Fairtrade Fortnight event was hosted in the hall. St Paul's hosted the final Lent lunch, which included an organ recital given by Linda Carrington. Public Worship was suspended due to national lockdown. A new call network was set-up to provide pastoral care through the congregation by congregation members. Online services were instigated to enable a form of worship to continue. The 'Luke Journey' devotional series began to help people study the Bible while at home. 'The Case of the Christ' sessions for families were begun, to enable families to study the Bible together at home. Fundraising Shop closed.



April – Holy Week and Easter celebrated via recorded and live-stream services. Working with Churches Together, local Christians were encouraged to decorate their windows for Palm Sunday and Easter as a witness. Beginning of a new weekly Prayer Meeting. Creation of a 'Hardship Fund' to support those in the church and parish facing financial hardship.



May – Continuation of 'lockdown' ministry. Day of Prayer held. 'Letters from Lockdown' – materials for families looking at Paul's epistles produced.



June – Licensing of Kyle Mulholland as 'Licensed Lay Minister' in preparation for his ordination. Application for, and receipt of grant, of £4800 to enable us to run various projects to support our local community. Re-opening of the church building for private prayer. Adaptations to church building to enable this return. Youth Group begins weekly online. Aisha, the Lytham Rose Queen from St Paul's, lays flowers at the War Memorial in Lytham.



July – Welcoming of Kyle, Amy and Hannah Mulholland to St Paul's. Kyle's ordination as deacon. Re-opening for public worship on 5th July, including installation of equipment to live-stream services. Move to two morning services (10am and 11.15am) to increase capacity.



August – Reopening of the Fundraising Shop after much work to enable it to be 'covid secure'.

September – Harvest Sunday – including outdoor Harvest Sunday service. Thursday Service begins meeting online weekly. 10am mid-week communion service begun fortnightly.

October – Five yearly Quinquennial Inspection carried out by architect, Stephen Fish. Annual Parochial Church Meeting takes place online. Celebrashine – online light party as an alternative to Halloween held, welcoming children and families from the community.

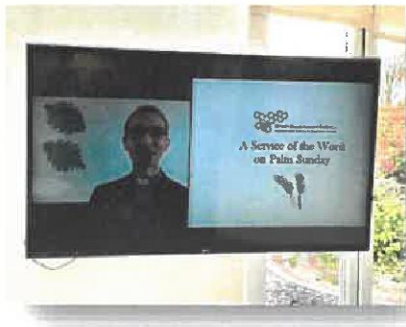


November – Public worship suspended during the second lockdown. Services continue online, including with new Sunday Catch Up. Day of Prayer held.

December – Public worship reinstated. Christmas leaflet and letter distributed around the parish, with positive responses received. Two Christingle Café's, two Candlelight services (with live choir), three Crib services (including Thursday Service nativity), outdoor carols as well as services on Christmas Eve and Christmas Day. People, including new people, welcomed in person and online. Carol singing outside local nursing homes.

Pastoral

The church family has welcomed visitors from within, as well as outside our parish boundary, and from a range of ages and backgrounds. There were 98 parishioners on the church electoral roll (as of 17th October 2020), 56 of whom are not resident within the parish. The average Normal Sunday Attendance was not counted in October because of the pandemic. However, on an average Sunday in Autumn 2020, approximately 40 people were present physically across the two services. Each Sunday service received around 45-50 views on YouTube for the streamed services.



During the past year between 12-20 service orders, talk transcripts and other information have been sent each week to church members who are unable to attend physically, but also are unable to access the live streamed service. Pews News Extra, our parish magazine has been a valuable way of keeping people connected and informed, as well as a weekly email update. For many, this past year has been immensely difficult where they have not been able to attend church because of their health or situation. A key aim has been to seek to keep people 'connected' whilst apart. To enable the return to services and to the Fundraising Shop, a significant number of risk assessments have been carried out by the PCC and Shop Oversight Committee.

St Paul's has offered a place of hospitality during 2020, welcoming people in person and online who are normally part of other churches, but whose churches were not meeting. It has also been wonderful to welcome new members to the church. For a number St Paul's offering worship in different forms during the pandemic has been what has drawn people to us. It has been a hard time to connect with all our families, with Sunday Club and Thursday Service having not returned physically. However, it has been an encouragement to welcome a new family to Thursday Service online.

To enable us to grow as disciples, Growth Group continued. It began meeting online from September. While this has been a different setting, and not fully conducive to getting to know each other better, it has still been a source of fellowship and growth for those who joined. The weekly online prayer meeting has seen a growing group of people joining to pray about our national, and international context, as well as our own church and personal items. People have joined by computer or telephone. This has been a time of seeking God's help and growing together.

Youth Group has met online for much of the past year. It has provided a meeting place in the absence of our young people being able to meet physically, as well as a place to explore Jesus with their contemporaries. The group looks forward to the time it can meet physically again. The group have raised some big questions, particularly in terms of some of the pressures they face at school, which have been fruitful to discuss together. Engagement in the Youth Provision Development project began in January 2020, and then restarted in Autumn 2020. It has enabled some steps forward – creating a vision for our work with young people, further research to understand barriers to young people connecting with us, and some areas of further ministry for the future. This is an area which continues to need further work.

The church continued to support people within the congregation and the wider community, especially in key 'life' moments, providing appropriate care, preparation, and support at these times. No baptisms or weddings took place. However, there were ten funerals and one burial of ashes. The Pastoral Visiting Team have been unable to visit in person for much of the year, but have maintained contact with people by telephone.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul's. In January, we hosted another course of Christianity Explored.

Recognising that opportunities to connect with people face to face were reduced, a number of short online videos connecting to questions and themes raised by the pandemic were made. These were shared online and benefitted both church members and others wider than church. Christmas services enabled us to welcome new and returning faces. One area of future work is to seek to build on those visits to build a greater year round relationship. Online streamed services have enabled some people to 'listen in' to our ministry, who are not yet in a place to join us physically.



Social



The pandemic highlighted a number of needs in our local community. In summer 2020, St Paul's applied for a Covid Support grant. Thanks to the Lancashire COVID-19 Community Support Fund and National Emergencies Trust we have been able provide of packs of colouring books and pencils, as well as spring bulbs to isolated and vulnerable adults to support their mental wellbeing; provision of books for local schools to support children with reduced online access; purchase of 5 tablets to enable digital inclusion in the community; the formation of a jigsaw lending library to help stimulate those who are isolated, purchasing of materials to run the 'Bereavement Journey' course, and use of shop stock to support rehoming of vulnerable individuals by Fylde

Borough Council. These projects are ongoing, and have been well received by the local community, and enabled us to connect with community members we had not had contact with before. St Paul's also set up a Hardship Fund earlier in the first lockdown to provide a fund to help church and parish members who might be struggling financially in these times.

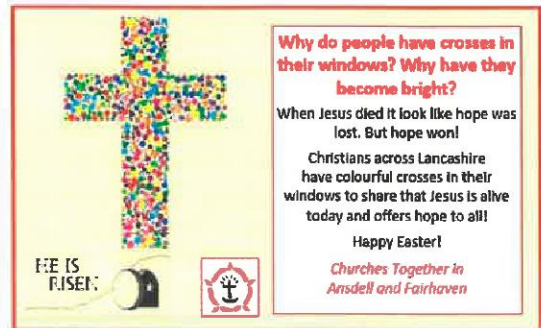
Sadly for much of the year our Wednesday Coffee morning and Woodlands Welcome community drop in have not been able to run. We look forward to a time when these places of offering company and community can restart. They are valued by church and non-church members alike.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal, Leprosy Mission and Children's Society. The Outside Support Fund is detailed on page 2-3.

Ecumenical

St Paul's continued to be part of Churches Together in Ansdell. However its work has been much reduced this year. The hosting of a family trail around Ansdell exploring the Bible's message of Christmas was hosted ecumenically, as well as a call to decorate windows around Palm Sunday and Easter Sunday.

St Paul's played a part in Deanery Synod of Kirkham Deanery. Sadly Mike Briers, a faithful member of the Synod died in 2020. There are currently two vacancies to the Synod.



Fabric

Due to the pandemic, all but the most essential tasks, were postponed for practical and financial reasons. However the following took place:

- Installation of equipment for livestreaming;
- Alterations to hall and church building to enable return to physical services (sanitiser stations, signage etc.);
- Installation of new Vicar's Board in church building;
- Continued maintenance of church grounds, including repairs to areas of fencing;
- Servicing of the church organ;
- Health and safety walk arounds;
- Liaising with structural engineer regarding movement in brickwork to side of hall and replacement of lintel;
- Quinquennial inspection carried out.

Financial Review

2020 was a year that we would have preferred not to have but we still have much to be thankful for. For the most part our church family has been unaffected by Covid and we have been able to talk to each other and see each other at services or over Zoom meetings. We are thankful that Paul has been able to provide these with continued energy and we are grateful that Kyle, Amy & Hannah have joined our family.

Financially we still have much to be thankful for even though services were disrupted, hall hire stopped, and our fundraising shop closed for 5 months of the year. We have seen an increase in Planned Giving and benefited from the furlough scheme for our employees and local government grants. The figures speak for themselves; our expenditure was considerably more than our income and we used £23,131 of our reserves. For the General Fund, our actual deficit was £36,439 but this was offset by Gift Aid claimed for 2018 & 2019 (£13,308).

Two years ago, the PCC had taken the prudent decision to lessen our reliance on shop profit, however this was intended to be a gradual process and while Planned Giving encouragingly increased in 2020 by 22% to £34,045 our reliance on the shop has been highlighted. It is likely that in 2021 our finances will face the same challenges as in 2020. The PCC have budgeted for a 2021 overspend of £55,400 and therefore all our reserves will be used up by the end of 2021.

		2020
Planned Giving	Tax efficient	£30,385.00
Planned Giving	Other	£3,660.00
		<u>£34,045.00</u>
Number of Planned Givers	2020	58
Number of Planned Givers	2019	52

Reserves Policy

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Despite the challenges of 2020, which have continued into 2021, as a church we have our eyes fixed on the future.

Early in 2020, the new vision statement was shared with the congregation via the Pews News Extra magazine, with an opportunity for people to feedback. This vision gives us a common picture as a church as to where under Jesus we seek to head. It also gives a framework to review our ministries and made decisions for the future.

One desire is to make St Paul's a truly multigenerational church, where the different generations interact together. Recognising 'missing generations' exist within our church, one new ministry agreed in December 2020 is the St Paul's Tots toddler group. Sadly this was not able to begin in person in January, but has begun online until it is able to meet physically. The group aims at sharing the good news of Jesus with toddlers and their families, to build bridges into the St Paul's community, as well as serve a social need. We look forward to what God might do through this ministry in 2021 and beyond.



The Vision Group and PCC have discussed the potential of a different style service on a Sunday afternoon in the Parish hall, which is aimed at being multigenerational. This would enable all-ages to grow together, and worship together, with a deliberate inclusion of children, young people and families into this service. This recognises a number of barriers to people of all age-ages, but particularly families, in part due to the times and days of our existing services. Discussions and thoughts around this proposal are ongoing. It is something which as a church we need to seek the Lord's face for going forward.

As noted before, further work also needs to be carried out to move forward some of the action points from the Youth Provision Development Project.

One focus for 2021 will be the re-establishing of St Paul's church family as 'family'. While there has been real growth in many relationships during the pandemic, we also recognise that for over a year many people have been separated. We have seen sad losses from our congregation as members have died; and have had new members join us. Work will be needed when we are in a place to welcome everyone back to re-connect us together and forge, or re-forge, relationships.

The world has changed in the past year, and St Paul's has been changed too. In 2021, we will find ways to seek the Lord together regarding our future. It will involve continuing to review our ministries and discerning where else the Lord is calling us to change for the future, following this period of flux.

One key action for 2021 will be seek ways to make sustainable our financial position as a church. We give great thanks for increased giving in 2020, alongside other provisions. We recognise much of this increased given has been through new people having joined. But further work to help build a culture for all members of regular, considered and sacrificial giving to the needs of St Paul's and God's work beyond. New and clearer documents related to stewardship are already in process and will support this discipleship work. The Annual Parochial Church Meeting will be an opportunity to present some of these needs to the church.

In July 2021, Kyle Mulholland will be ordained presbyter (priest). As his curacy continues we will look to ways for Kyle to take on new or increasing ministry experience in the life of St Paul's as well as support him in his wider IME 4-7 (curacy training) within the life of the Diocese. Having received our Quinquennial Inspection report, a process of identifying priority works, and planning for their funding and implementation will be needed. One key work identified is regarding multiple issues with the church hall roof, which may require significant work.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister, and those elected by the membership of the Electoral Roll. All church attendees who are eligible are encouraged to register on the Electoral Roll (revised prior to the 2020 APCM) and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met eleven times during the year with an average attendance of 87%. Since March 2020, these meetings have taken place via Zoom. A number of decisions were also made by email outside of PCC meetings due to the current situation. These have all been recorded for future reference. The PCC and Standing Committee wrote out to the congregation on two occasions during the year, particularly regarding church updates and finances. Close monitoring of the finances, stewardship, cash flow projections and decision regarding grants and furloughing of staff were undertaken, with excellent support of the Treasurer and Stewardship Officer. There has been significant work behind the scenes by a number of individuals to enable the PCC's responsibilities to be carried out in these difficult circumstances.



The PCC also operates through a Standing Committee which meets between the full meetings of the PCC when required. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It met via Zoom on seven occasions. The Standing Committee made fourteen financial, logistical and decisions and personnel decisions by email and discussed various other matters. This is higher than last year in part due to the increased number of decisions needed, and reduced ability to meet together. The PCC elected a Shop Oversight Committee consisting of four members. This has met six times, primarily by Zoom. Minutes from the SOC are reported to the PCC.

Additional meetings with the Church Wardens and Hall Hire Secretaries took place to oversee the implication of Covid-secure practices in the Parish Hall.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. With the implementation of the GDPR, the PCC has appointed a Data Protection Lead, Richard Rowell and Deputy Lead, Bill Crabtree. A Data Protection Policy and Procedures were drawn up. For some of the data the church holds, consent is required. The church continued to gain this consent during the year. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually. Following fire risk assessments at the Fundraising Shop, carried in 2019 and 2020 by ourselves and the landlord, further work is needed to implement some actions. Many of these were impacted by the lockdowns in 2020.

Regarding safeguarding, a review of the Single Central Record of all volunteers and leaders and their safeguarding credentials has been carried out, to ascertain that DBS checks and training are up to date. The PCC continues to operate by the National Church of England Safeguarding policy and Parish Handbook, first accepted in 2018. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice. A Safer Recruitment process is in place. Stephen Whittaker was appointed as Parish safeguarding Officer in January 2020.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
15 Carleton Road
Great Knowley
Chorley
PR6 8TQ

Church Website:

<http://stpaulsfairhaven.weebly.com/>

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2020 until the 31st December 2020 are:

<i>Incumbent</i>	The Revd. Paul Bye	* Chair
<i>Curate</i>	The Revd. Kyle Mulholland (from July 2020)	
<i>Licensed Lay Minister</i>	Janet Kimber	
<i>Churchwardens</i>	Michele Briers (until July 2020)	*
	Pam Rowell	*
	Alan Curtis (from APCM 2020)	* Secretary
	Michael Briers (until July 2020)	
<i>Deanery Synod Representative</i>	Diane Austin	
<i>Elected Members</i>	Stuart Austin	
	Gordon Barratt (until APCM 2020)	Vice-Chair
	Susan Birbeck	
	Christine Challenger	
	Alan Curtis (until APCM 2020)	*
	Lorraine Lee	* Treasurer
	Dorothy Anne Story	
	Colin Turner	
	Stephen Whittaker (from APCM 2020)	

* Standing Committee

Key Postholders during 2020 were:

Safeguarding Officer – Stephen Whittaker

Data Protection Lead – Richard Rowell, Deputy Lead - Bill Crabtree

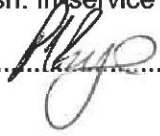
Hall Hire Secretaries – Mary and Ian Winterflood

Stewardship Secretary – Pam Rowell

Shop Oversight Committee – Paul Bye, Alan Curtis (until October 2020), Judith Lakin, Pam Rowell, Diane Austin (from November 2020)

It is considered that all members of the P.C.C. and any others who could be understood to be 'managers' in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be 'fit and proper persons' under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time will be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed.......... Date.....7/5/21.....

The Revd. Paul Bye
Vicar (on behalf of the PCC)

Financial Statements



PARISH OF ANSDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1121961	
Receipts and payments accounts			
For the period from	1st January 2020	To	31st December 2020



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		30,385	-	-	-	30,385	25,934
Planned giving (other)		3,660	-	-	-	3,660	1,934
Collections at services		1,259	-	-	-	1,259	7,161
Other voluntary receipts	5a	26,344	420	4,941	-	31,705	6,336
Gift Aid Recovered		19,079	250	77	-	19,406	6,999
Activities for generating funds	5b	123	-	10	-	133	2,074
Receipts from Church Activities	5c	47,910	-	-	-	47,910	100,790
Investment income	5d	181	-	-	-	181	415
Any other income		-	-	-	-	-	-
Sub total		128,941	670	5,028	-	134,639	151,643
A2 Asset and investment sales, etc.							
Total receipts		128,941	670	5,028	-	134,639	151,643
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	127	-	-	-	127	289
Church Activities							
Diocesan Parish Share		63,147	-	-	-	63,147	60,908
Other Payments	5f	87,870	-	3,920	-	91,790	83,556
Mission giving and charitable donations	5g	750	-	-	-	750	5,921
Governance Costs	5h	178	-	-	-	178	164
Sub total		152,072	-	3,920	-	155,992	150,918
A4 Asset and investment purchases, etc.							
Total payments		152,072	-	3,920	-	155,992	150,918
Net of receipts/(payments)		- 23,131	670	1,108	-	- 21,353	725
A5 Transfers between funds		- 7,400	6,000	1,400		-	-
A6 Cash funds last year end		69,436	14,641	2,731		77,808	77,083
Cash funds this year end		29,905	21,311	5,239	-	56,455	77,808

Financial Statements



PARISH OF ANSDALL and FAIRHAVEN ST PAUL		Registered Charity No. 1121961	
Receipts and payments accounts			
For the period from	1st January 2020	To	31st December 2020



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
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Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		30,385	-	-	-	30,385	25,934
Planned giving (other)		3,660	-	-	-	3,660	1,934
Collections at services		1,259	-	-	-	1,259	7,161
Other voluntary receipts	5a	26,344	420	4,941	-	31,705	6,336
Gift Aid Recovered		19,079	250	77	-	19,406	6,999
Activities for generating funds	5b	123	-	10	-	133	2,074
Receipts from Church Activities	5c	47,910	-	-	-	47,910	100,790
Investment income	5d	181	-	-	-	181	415
Any other income		-	-	-	-	-	-
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A2 Asset and investment sales, etc.							
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A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	127	-	-	-	127	289
Church Activities							
Diocesan Parish Share		63,147	-	-	-	63,147	60,988
Other Payments	5f	87,870	-	3,920	-	91,790	83,556
Mission giving and charitable donations	5g	750	-	-	-	750	5,921
Governance Costs	5h	178	-	-	-	178	164
Sub total		152,072	-	3,920	-	155,992	150,918
A4 Asset and investment purchases, etc.							
Total payments		152,072	-	3,920	-	155,992	150,918
Net of receipts/payments		23,131	670	1,108	-	24,909	725
A5 Transfers between funds		7,400	6,000	1,400	-	-	-
A6 Cash funds last year end		60,436	14,641	2,731	-	77,808	77,083
Cash funds this year end		69,836	21,311	5,239	-	96,386	77,808



Receipts and payments accounts

For the period from	1st January 2020	To	31st December 2020
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £																													
B1 Cash funds	<table border="1"> <tr><td>NatWest</td><td>17,803</td><td>1,487</td><td>5,239</td><td></td></tr> <tr><td>Co-op</td><td>-</td><td></td><td></td><td></td></tr> <tr><td>BDDA</td><td>12,075</td><td>19,824</td><td></td><td></td></tr> <tr><td>Cash in hand</td><td>27</td><td></td><td></td><td></td></tr> <tr><td>Total cash funds</td><td>29,905</td><td>21,311</td><td>5,239</td><td>-</td></tr> </table> (agree balances with receipts and payments accounts)	NatWest	17,803	1,487	5,239		Co-op	-				BDDA	12,075	19,824			Cash in hand	27				Total cash funds	29,905	21,311	5,239	-								
NatWest	17,803	1,487	5,239																															
Co-op	-																																	
BDDA	12,075	19,824																																
Cash in hand	27																																	
Total cash funds	29,905	21,311	5,239	-																														
B2 Other monetary assets	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																																	
B3 Investment assets	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																					Fund to which asset belongs	Cost (optional)	Current value (optional)										
B4 Assets retained for the charity's own use	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																															Fund to which asset belongs	Cost (optional)	Current value (optional)
B5 Liabilities	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																					Fund to which liability relates	Amount due (optional)	When due (optional)										

The notes attached on page 3 form part of these financial statements

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Reverend Paul Bye	7/5/21
	Loraine Lee	7/5/21

PARISH OF ANDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1131861
Receipts and payments accounts		
For the period from	1st January 2020	To 31st December 2020



Section C Notes

- The financial statements have been prepared in accordance with Church Accounting Regulations 2006 using the Receipts and Payments Basis.
- The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities: Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.
- The movement in designated and restricted funds in the year were:

	Bal b/f	Receipts	Payments	Transfer	Bal c/f
Restricted:					
Club Day/Landau Fund	2,398	127	6	-	2,531
Keith Turner Memorial Fund	133	-	-	-	133
Family Service Laptop Fund	200	-	200	-	-
Community Foundation Fund	-	4,800	3,726	-	1,074
Local School Support Fund	-	101	-	1,400	1,581
	2,731	5,028	3,926	1,400	5,239
Designated:					
Quinquennial Fund	12,454	370	-	5,000	17,824
Vicar's Special Support Fund	187	-	-	-	187
Support Worker Fund	2,000	-	-	-	2,000
Hardship Fund	-	-	-	1,000	1,000
Toddler Group Fund	-	300	-	-	300
	14,641	670	-	6,000	21,311

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
Receipts						
Other voluntary receipts 5a						
Legacy	500				500	-
Grants	21,661		4,800		26,461	-
Donations	4,183	420	141		4,744	6,336
	26,344	420	4,941	-	31,705	6,336
Activities for generating funds 5b						
General	123		10		133	2,074
Social	-	-	-		-	-
	123	-	10	-	133	2,074
Receipts from Church Activities 5c						
Shop	44,983				44,983	89,425
Hall lettings	2,471				2,471	10,810
Fees	456				456	555
	47,910	-	-	-	47,910	100,790
Investment income 5d						
BCDA interest	181				181	415
Bank interest	-				-	-
	181	-	-	-	181	415



Receipts and payments accounts

For the period from	1st January 2020	To	31st December 2020
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Section C Notes continued

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
Payments						
Cost of Generation Voluntary income						
5e						
Event costs	23	-			23	87
Stewardship envelopes	104				104	202
	127	-	-	-	127	289
Church Activities						
5f						
Other Payments						
Salaries, wages and honaria	112				112	325
Clergy & staff expenses	5,260				5,260	4,201
Sub total	5,372	-	-	-	5,372	4,526
Church Expenses						
Mission and evangelism costs	480				480	1,582
Church, hall and grounds maint.	10,176				10,176	11,613
Church repair minor	-				-	115
Hall repair	-				-	618
Insurance	3,252				3,252	4,903
Equipment	1,588		200		1,788	2,217
Telecoms	1,404				1,404	1,323
Print & stationery	1,826				1,826	3,154
Parish office	595				595	497
Sundries	146				146	129
Service requirements	197				197	920
Subs & licences	862				862	667
Flowers	115				115	514
Sub total	20,641	-	200	-	20,841	28,253
Church utility bills						
Light & heat	5,922				5,922	6,738
Water rates	790				790	719
Sub total	6,712	-	-	-	6,712	7,458
Shop (cost of trading)	55,145				55,145	41,299
Vicar's Special Support Fund	-				-	81
Club Day			5		5	1,939
Community Foundation Fund			3,726		3,726	-
Major repairs to the Church building					-	-
Total	87,870	-	3,920	-	91,790	83,566
Mission giving and donations						
5g	750				750	5,921
	750	-	-	-	750	5,921
Governance Costs						
5h						
Independent Examiner's fees	163				163	164
Postage	15				15	-
	178	-	-	-	178	164

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible.

They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

**Independent Examiner's unqualified report to the
P.C.C. of Ansdell and Fairhaven St. Paul,
Clifton Drive, Lytham St. Annes, Diocese of Blackburn.**

This report of the financial statements of the P.C.C. for the year ended 31st December 2020 which are set out on pages 13-16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the P.C.C. and the examiner.

As members of the P.C.C. you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and
 - comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Alan A Clements Date 861 May 2021.

Name Rev'd. A. A. Clements,
Fellow of the Association of Charity Independent Examiners.
Address: 15 Carleton Road, Great Knowley, Chorley, PR6 8TQ

