



Parish of Ansdell and Fairhaven St Paul

Clifton Drive, Lytham St Annes

Diocese of Blackburn

Registered Charity Number: 1131961

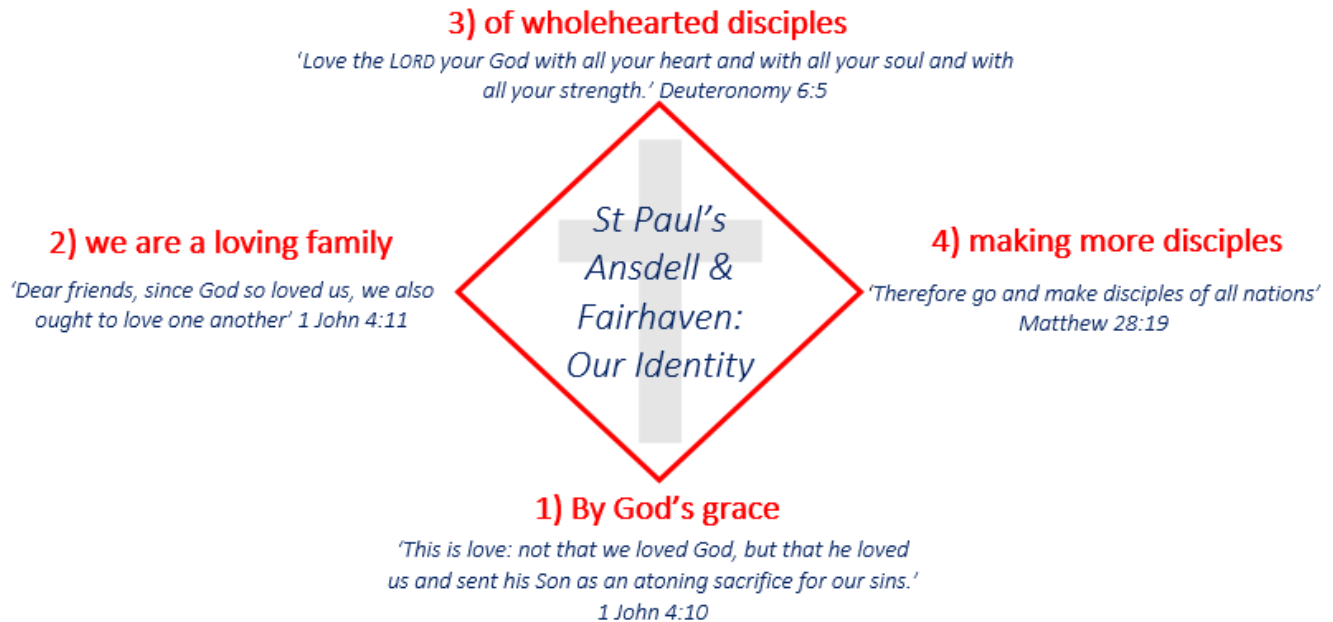
**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2024**

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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.



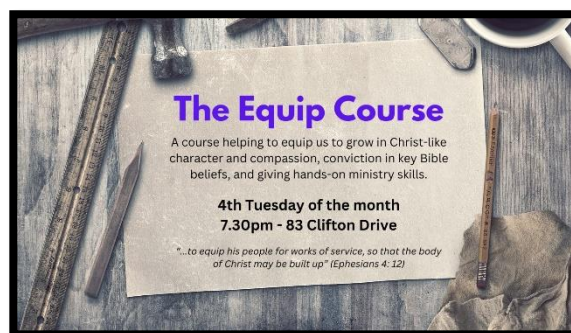
December – Christmas leaflet and letter distributed around the parish. Christingle Service, Carols by Candlelight service, Crib service and services on Christmas Eve and Christmas Day. Carol singing at local nursing homes. St Paul’s Tots Nativity and Christmas Party held. Visit of Ansdell Primary for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