

**THE PAROCHIAL CHURCH COUNCIL**  
**OF THE ECCLESIASTICAL PARISH OF**  
**ST MARY, UPTON (OVERCHURCH)**

Church Road Upton Wirral CH49 6JZ

[www.stm-upton.org.uk](http://www.stm-upton.org.uk)

Email: [office@stm-upton.org.uk](mailto:office@stm-upton.org.uk)

CHARITY NUMBER: 1132542

**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2024**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024**

***Administrative information***

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises:

Address:

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: [office@stm-upton.org.uk](mailto:office@stm-upton.org.uk)

***Structure, governance and management***

All members of the Parochial Church Council are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules.

The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, 15 members elected at the Annual Parochial Meeting which usually takes place in April, and similarly elected members of Deanery Synod. Members of the congregation who live within the Parish boundaries, or who attend our services regularly, are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership.

The Electoral Roll is completely revised every six years. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The full PCC meets at least six times a year. Given its wide range of responsibilities, the PCC also has a number of sub committees, each dealing with a particular aspect of church life. The committees at St Mary's include:

- Standing Committee
- World Church Group
- Financial Management Group
- Centre Management Committee
- Christians Against Poverty (CAP) Management Committee
- Fabric and Property Committee
- Children & Young People (CYP) Management Committee
- ECO Group
- Carbon Neutral Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the full PCC are taken back to the committees to be acted upon. Committees may include other church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage. The PCC is continually reviewing and updating policies and procedures in line with guidance from the Church of England and the Charity Commission.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF**

**ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Trustees***

Up to 5 members elected each year at the APCM for a 3 year term, maximum 2 continuous terms, giving a degree of continuity with regular turnover.

***PCC members for years 2024-25***

Ex Officio members:

*Incumbent and Chair:* The Reverend Nicola Eastwood (until 10 November 2024)

*Associate Vicar:* The Reverend Alec Ham

*Churchwardens:* Paul Eddon 2020-24

Dr Anne Tomlinson 2023-27

Mr Kenneth London 2024-28

*Associate Wardens:* Mr Paul Eddon (Vice Chair) (co-opted\*)

Mrs Alison Elliott (co-opted\*)

*World Church Group Chair:* Mr Alastair Miatt (co-opted\*)

**PCC Members:**

**2021-2024**

Miss Liz Olsen

Mr David Roberts

**2022-2025**

Mrs Christine Allen

Mr Martin Hallett

Mrs Ruth Richards

Mr Paul Wilson

**2023-2026**

Mrs Rosalind Carter

Mr Richard Farrell

Mrs Annemarie Gillett

**2024-2027**

Mrs Jenny Burrows  
Mr Geoff Caton  
Mr Steve Johns  
Miss Liz Olsen  
Mr David Roberts

*Deanery Synod:* Mr Graham Morris

*Treasurers:* Mr John Hughes (resigned 10 June 2024)  
Mr Graham Morris (appointed 10 June 2024)

*Assistant Treasurer:* Mr Steve Johns

*PCC Secretary:* Mrs Sian Turner

\* co-opted but not a voting member.

**Main Bankers:**

HSBC, 4 Dale St Liverpool

**Independent Examiners:**

GRC Accountants 166 Banks Road West Kirby CH48 0RH

**Making a difference wherever we are as we share faith for life in Christ**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Aims and Purposes***

St Mary's Church, Upton (Overchurch) exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

***Staff team***

***Clergy***

Incumbent Vicar: Rev Nicola Eastwood (until 10 November 2024)

Associate Vicar: Rev Alec Ham

***Caretaker***

Sandra Fletcher

***Operations Manager***

David Steele (appointed 1 June 2024)

***Administrators***

Morgan Downs (until 9 July 2024)

Inga Lanigan

***Pastoral Coordinator***

Tracey Pugh

***Parish Nurse***

Lizzie Hsuan

***0-18s team***

Cat Farrell

Becca Johnson

Malcolm Kydd

***Christians Against Poverty (CAP Wirral)***

Jess Parkhouse

Christina Green

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Cleaners***

Joshua Hoyle (until August 2024),  
Yuliia Pavlova (until July 2024)  
Sandra Cookson (appointed July 2024)  
Rachel Lavin (appointed September 2024, resigned October 2024)  
Darren Jones (appointed November 2024)  
Catherine Graham (appointed December 2024)

***Premises***

St Mary's Parish Church complex and grounds  
St Mary's Centre, Saughall Massie Road  
The Bank, Upton Village  
43 Grafton Drive, Upton  
10 Manor Drive, Upton  
Salacre Lane Graveyard

The PCC is also specifically responsible for the maintenance of the church and all its buildings, grounds, two graveyards, and car park. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial Church inspection. The Church building in particular needs careful maintenance being Grade 2 listed. The Centre on Saughall Massie Road, about a mile from the Parish Church, holds services and activities, mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the Parish Church.

When planning Church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Faith for Life in Jesus". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

**Objectives and Activities**

***Celebrating our faith through worship in the widest sense***

The PCC is committed to enabling as many people as possible to worship and to become part of our church community, and an overview of worship throughout the parish is maintained. Our aim is to make church services varied, relevant, helpful, and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services.

The website and Facebook page have continued to inform, encourage, and inspire our congregations and the local and wider community in their faith. Sermons, videos and Bible study notes are available to view or listen to at leisure. Two services each month are livestreamed. We have a card payment machine enabling contactless giving and payment for church functions.

***Welcoming people and helping them belong to our Church family***

It continues to be important that St Mary's should constantly review and adapt activities where necessary to demonstrate the increasing relevance of the Christian message in people's daily lives.

Currently there are 4 services on Sundays, 3 at the parish church - a quiet, reflective traditional service (8.45am); a lively family orientated service (10.30am) with children's groups running simultaneously; a more relaxed style evening service (6pm), a Sunday evening teenager group; a friendly informal service at The Centre (11am). Holy Communion is available on a monthly rotation between the Sunday services, and every week at a Wednesday 11am service at the parish church. The 10.30am service has been livestreamed when possible since the Covid19 pandemic as some people are unable to attend Church. We consider it an important way to make our services open and easily accessible. The pastoral coordinator and assistants continue to support and help those in need or ill.

The 0-18s staff run a variety of activities through the week for children and young people as well as the Sunday groups. The teenage work is based at The Bank, with various groups and after-school drop-ins during the week. They also run "Treading the Boards" theatre group who perform 2 shows per year, a School of Rock instrumental teaching and performance group plus two residentials each year with Christian input.

Groups and activities are in place to encourage people of all ages to connect with St Mary's and The Centre and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, lonely, toddlers and carers, children, teenagers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, homegroups, Bible Studies and prayer groups.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Welcoming people and helping them belong to our Church family (continued)***

Numbers at our independent Pre-School have increased this year. It has its own Facebook page for communication with parents and supporters. Its Mission Statement is: 'St Mary's Preschool aims to educate, develop and share our faith with the children and families in a secure, caring and sharing environment.' The NHS continues to hire rooms 3 times a week for respiratory clinics. Those attending are welcomed warmly by church staff and volunteers. Similarly, a local children's dance club meets twice weekly. There is a lively weekly after-school FUSE club in association with a local primary school.

In June we held a church weekend – 'All Together Now' which was similar to the one we held in May 2023. It started with a session with our invited speaker and a Fish & Chip supper on the Friday evening at the Parish Church. We then spent Saturday morning and afternoon at a church a few miles away where we combined worship sessions with talks from the speaker. This was followed by a barbecue and ceilidh back at St. Mary's in the evening. On Sunday there was one morning service for all four congregations after which most people stayed for lunch.

St. Mary's has a great team of employed staff and none of them are paid less than the real living wage. In June we welcomed David Steele as our Operations Manager. His role is to support the ministry and mission at St Mary's that happens throughout the week. It is a leadership position within the staff structure and includes projects to improve communications, health and safety, HR and volunteer development.

***Becoming a healing community where people are helped in their pain and struggles***

As a church we recognise that there are times when people need additional support and help because of circumstances such as crisis, need, illness or bereavement. The clergy and pastoral team support many needy or bereaved families, as well as those suffering physically and mentally. Some people who were supported during the pandemic have now become part of our church community by attending services or other groups. This has given opportunities for learning about Christian faith through Bible study, prayer and discussion, and provided contact, healing and support. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. 'Our Place', at The Centre and the Forget Me Not Café, Monday Makers and Midweek service at the Parish Church all provide refreshments and companionship.

Our Parish Nurse is able to support and advise people with health issues including end of life care. She holds drop-in sessions and can do home visits when needed. Her role is to link health and spiritual care but doesn't include prescribing or altering treatment regimes. We have increased the number of trained First Aiders.

In 2024 St. Mary's received both Summer and Winter grants from Wirral Borough Council totalling £9200. This has been used to provide meals and food hampers for elderly people and families in particular need. As well as this we have a team of licensed Communion Assistants who administer communion to those who are housebound in their own home or Care Home when needed. This is greatly appreciated by those who receive such visits. A Church member runs a bereavement course several times per year and bereaved people are invited to the weekly Forget Me Not Café.



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Becoming a healing community where people are helped in their pain and struggles (continued)***

The bereaved families may have no prior association with St. Mary's, but are invariably pleased and thankful to be supported during a very difficult time.

Christians Against Poverty (CAP) is a national organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral has for many years run a Debt Centre hosted and supported by St Mary's, with other local churches. It has 2 part-time staff – a Debt Centre Manager, and a debt coach, assisted by a network of volunteer befrienders. There have been many life-changing stories of the impact CAP has had on lives of local people. A second Wirral Debt Centre opened in Wallasey in 2022.

St Mary's staff continue to provide the Chaplaincy for the local Woodchurch CofE High School, and they have particular input in delivery of the assemblies, RE lessons and developing the school's values.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer groups which anyone can join during the week, and specific prayer can be requested. There is a Whole Church Prayer Meeting once a month, held at The Centre. Many Church members belong to small home groups which meet regularly for Bible study, prayer and fellowship.

***Equipping disciples to make a difference wherever we are***

Our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups. This provides a solid base of practical and biblical teaching to help build up church members into Christian maturity and equip them for service 'wherever they are.' As well as the varied activities referred to previously, church members are encouraged to make their faith relevant in ways relating to their interests and concerns.

As a church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, which started from St Mary's in 1983. Our hardworking 'Eco team' help to raise our awareness of local and wider environmental issues and encourages people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the Church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other specified environmental initiatives. The Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge. In July 2024 a Carbon Neutral Group was set up to explore ways in which we could reduce our gas use. Possible solutions include chandelier electric heating in the church (which aims to heat the people and not the whole space) and solar panels on parts of the roof of the new Parish Building. Although there was a slight increase in total energy consumption over the whole church estate in April 2024-March 2025 compared with the previous year, a genuine reduction of about 12% is suggested when the outside temperature is taken into account.

Alongside initiating local outreach activities, St Mary's supports a number of church members working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation, international justice and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Equipping disciples to make a difference wherever we are (continued)***

We distributed £40,920 to our link missionaries and other mission organisations in 2024. For some of these people it is their only income. Within its scope is a Young People in Mission fund which helps to support young church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

St Mary's also runs courses introducing the basics of Christian faith (ALPHA) and offers further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities.

As part of our decisions relating to our Faith Building project 7 years ago, a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed was in the region of £173K. Money has been allocated to various projects since 2015, but mainly since 2021. In 2024 £47,785 was allocated and £48,655 remains to be allocated in 2025.

**Delighting in sharing our faith in relevant ways**

Church members are encouraged to share their faith when appropriate with people they know and meet. One way is by inviting them to events and activities where they can visit church in a relaxed environment with hospitality and opportunities to meet other people. During 2024 we have held a ladies' curry night, a men's breakfast and a quiz night.

On the first Sunday of the month, eight or nine times a year, instead of the usual evening service, we have Sundays@7 during which a Christian with an interesting life story is interviewed, with time to chat and enjoy refreshments. This is an ideal opportunity for church members to bring friends or family and invitation cards are widely circulated. Several members are actively involved with the Upton Village Community Group, and take part in activities such as litter-picking and gardening. St. Mary's and the Community Group jointly organise events which are often hosted by St Mary's. In September we again held Heritage Open Days which included Heritage Trail walks and an exhibition about the history of Upton and St. Mary's itself, held within in the church. There was a talk about a local benefactor and shipping line owner who provided funding for the building of the present St. Mary's Church. Also, a local resident and artist ran two 'Let's Sketch Upton' groups. In late November we hosted the Christmas Lights Switch On with included music and dancing displays and carol singing.

We continue to hold monthly Repair Cafés. People can bring household items, clothes, computers, bikes etc in need of repair and a group of volunteers will repair them if possible.

Before Easter and Christmas each year, cards with details of church services and other church activities are delivered by volunteers to every home in the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

***Future Developments***

We are looking into ways of increasing regular church income as although we receive one-off gifts and legacies we can't rely on them to finance regular payments and salaries.

We continue to welcome new opportunities to forge links with the local community.

Training for volunteers who serve in many ways continues along with renewal and updating of correct policies and procedures to ensure smooth and safe operations. Safeguarding training is imperative and there is an ongoing programme implemented by our Safeguarding Officer who ensures volunteers, trustees and staff complete all relevant Safeguarding courses and DBS checks. All PCC members complete basic levels of Safeguarding Training. We intend to increase the number of people who have completed the Safeguarding Leadership course which is run by Chester Diocese.

We continue to look into ways of saving energy.

On the 8th September 2024, our Vicar, Revd Nikki Eastwood, took her last service at St. Mary's before officially leaving in November to take up a new position. We were very grateful for her ministry at St. Mary's as a Curate, an Associate Vicar and then, since 2018, as the Incumbent Vicar. The process to appoint her replacement then started and we will be welcoming a new vicar in the Autumn 2025.

**Volunteers**

The Churchwardens would like to acknowledge the enormous contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the Church family and wider community. Much valuable work is done in support of our Sunday services by welcomers, pray-ers and readers, musicians, audio-visual technicians, Holy Communion assistants and those who serve refreshments after each service.

We continue to be particularly grateful to the treasurers and team for their invaluable work on the Church finances and to all members of the PCC for their contribution and commitment to our Church ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the Parish in the way it currently manages to do. We are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue.

The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

**Financial Review**

The church made an overall deficit of £170,703 for the year to 31 December 2024 (2023: £5,410). An analysis of this is as follows:-

General Fund – Deficit	(71,646)
Faith Building Project – Deficit	(49,549)
Children’s Youth Project – Surplus	14,485
Christians Against Poverty – Deficit	(5,547)
World Church – Deficit	(3,954)
Legacy Fund – Deficit	(12,174)
Reserve Fund – Deficit	(44,724)
	-----
Total Unrestricted Funds – Deficit	(173,109)
Restricted Funds – Surplus	2,406
	-----
Deficit	(170,703)
	-----

Over the last few years we have a widening gap opening between what it costs to run St Mary’s Church every month and the regular income we receive. The increase has been due to rising energy costs, annual pay increases for our staff plus inflation on all other expenditure. The treasurers are aware of this and, as the general economic outlook is improving, it is hoped that the Church members will meet the challenge to correct the situation during 2025. Following guidance from the Charity Commission, the PCC have agreed that the Church should have 2 months of normal expenditure in our Reserve Fund. As at 31 December 2024 this policy was met excluding Legacy and other Unrestricted Funds.

***Risk***

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children and vulnerable adults, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord’s work at St Mary’s.

***Training***

All elected members are asked to read the information contained in the booklet ‘Trusteeship - an introduction for PCC members’ a publication produced jointly by the Archbishop’s Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

***Public Benefit***

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

**Statement of Trustees' responsibilities**

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Paul Eddon (PCC Vice Chairman)

Dated:

## **INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF**

### **THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)**

I report on the accounts for the year ended 31 December 2024 set out on pages 14 to 25

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

#### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 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 statements below.

#### **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 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.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.

G Cooper

[ Date ]

GRC Accountants  
166 Banks Road  
West Kirby  
Wirral  
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

						Total Funds	
						2024	2023
	Note	General £	Faith Building Project £	Children & Young People £	Restricted Funds £	£	£
<b>INCOME AND ENDOWMENTS FROM</b>							
Donations and legacies	2(a)	374,678	-	19,248	14,852	<b>408,778</b>	478,005
Charitable activities	2(b)	69,223	-	34,650	-	<b>103,873</b>	106,001
Other trading income	2(c)	-	-	6,604	-	<b>6,604</b>	2,804
Investment Income	2(d)	8,283	3,288	117	-	<b>11,688</b>	9,261
<b>TOTAL</b>		<b>452,184</b>	<b>3,288</b>	<b>60,619</b>	<b>14,852</b>	<b>530,943</b>	<b>596,071</b>
<b>EXPENDITURE ON</b>							
Raising funds	3(a)	-	-	2,515	-	<b>2,515</b>	2,300
<b>Charitable activities</b>							
Grants	3(b)	40,920	47,785	-	12,446	<b>101,151</b>	51,112
Other activities directly relating to the work of the church	3(c)	417,139	4,992	41,903	-	<b>464,034</b>	425,436
Management and administration	3(d)&(e)	131,920	60	1,716	-	<b>133,696</b>	122,471
<b>TOTAL</b>		<b>589,979</b>	<b>52,837</b>	<b>46,134</b>	<b>12,446</b>	<b>701,396</b>	<b>601,319</b>
Net gains/(losses) on investments	11	(250)	-	-	-	<b>(250)</b>	(162)
<b>NET INCOME/(EXPENDITURE)</b>		<b>(138,045)</b>	<b>(49,549)</b>	<b>14,485</b>	<b>2,406</b>	<b>(170,703)</b>	<b>(5,410)</b>
Total funds brought forward		2,128,897	104,045	46,867	11,626	<b>2,291,435</b>	<b>2,296,845</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2024 (2023)</b>		<b>1,990,852</b>	<b>54,496</b>	<b>61,352</b>	<b>14,032</b>	<b>2,120,732</b>	<b>2,291,435</b>

**Comprises:**

St Mary's Church - Unrestricted	1,968,279
World Church Fund	2,044
Christians Against Poverty	20,529
<b>BALANCE CARRIED FORWARD</b>	<b>1,990,852</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**BALANCE SHEET AS AT 31 DECEMBER 2024**

		<b>2024</b>		<b>2023</b>	
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	5		<b>1,779,187</b>		<b>1,822,370</b>
<b>CURRENT ASSETS</b>					
Stock		50		1,166	
Debtors	7	23,504		25,055	
Investments	11	2,700		2,950	
Short term deposits		269,078		405,878	
Cash at bank and in hand		79,800		89,149	
		<b>375,132</b>		<b>524,198</b>	
<b>CREDITORS</b>					
Amounts falling due within one year	8	33,587		55,133	
<b>NET CURRENT ASSETS</b>			341,545		469,065
<b>TOTAL ASSETS LESS</b>					
<b>CURRENT LIABILITIES</b>			<b>2,120,732</b>		<b>2,291,435</b>
<b>FUNDS</b>					
Unrestricted:	10				
Faith Building Project		54,496		104,045	
Church		1,990,852		2,128,897	
Children & Young People Project		61,352		46,867	
			2,106,700		2,279,809
Restricted:	9				
Church		13,957		10,651	
Children & Young People Project		75		975	
			14,032		11,626
			<b>2,120,732</b>		<b>2,291,435</b>

Approved by St Mary's Parish Church Council on  
and signed on its behalf by:-

Dr A Tomlinson (Warden) \_\_\_\_\_

Mr K London (Warden) \_\_\_\_\_

Dated:



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 £	2023 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	(153,445)	23,415
Interest paid		-	-
<b>Net cash provided by (used in) operating activities</b>		<b>(153,445)</b>	<b>23,415</b>
<b>Cash flows from investing activities:</b>			
Purchase of tangible fixed assets		(4,392)	(27,966)
Disposal of tangible fixed assets		-	-
Interest received		11,688	9,261
<b>Net cash provided by (used in) investing activities</b>		<b>7,296</b>	<b>(18,705)</b>
<b>Net cash provided by (used in) financing activities</b>		<b>(146,149)</b>	<b>4,710</b>
Change in cash and cash equivalents in the reporting period		(146,149)	4,710
Cash and cash equivalents at the beginning of the reporting period		495,027	490,317
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>348,878</b>	<b>495,027</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024**

**1 RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM  
OPERATING ACTIVITIES**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Net income (expenditure) for the reporting period (as per the statement of financial activities)</b>	<b>(170,703)</b>	<b>(5,410)</b>
Adjustments for:		
Depreciation charges	47,575	46,475
Loss(gain) on investments	250	162
Interest received	(11,688)	(9,261)
Decrease(increase) in stock	1,116	(460)
Decrease(increase) in debtors	1,551	(2,051)
(Decrease) increase in creditors	(21,546)	(6,040)
	<b><u>(153,445)</u></b>	<b><u>23,415</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

**1. ACCOUNTING POLICIES**

**Basis of accounting**

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

**Financial instruments**

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

**Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gathering of Church members.

**Incoming Resources**

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**

**1. ACCOUNTING POLICIES (continued)**

**Resources used**

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

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

**Fixed assets**

**(a) Consecrated land and buildings and movable church furnishings**

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011. No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

**(b) Other fixed assets**

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25% on cost

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly. No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

**Stocks**

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

**Volunteers**

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

	Total Funds				
	General	FBP	Children & Youth Project	Restricted Funds	
	£	£	£	£	
					2024 2023
					£ £
<b>2 INCOME AND ENDOWMENTS FROM</b>					
(a) <b>Donations and legacies</b>					
Planned giving:					
Gift Aid	204,895	-	11,673	-	216,568 201,759
Income tax recoverable on gift aid etc	51,224	-	2,918	-	54,142 50,486
Cash collections	16,929	-	-	-	16,929 11,818
Governments Grants		-	-	14,852	14,852 5,525
Sundry donations	76,630	-	4,657		81,287 118,654
Legacy	25,000	-	-	-	25,000 69,763
Aspirational and Outreach	-	-	-	-	- 20,000
	<b>374,678</b>	<b>-</b>	<b>19,248</b>	<b>14,852</b>	<b>408,778 478,005</b>
(b) <b>Charitable activities</b>					
Courses etc	-	-	23,373	-	23,373 22,101
Wedding fees etc	4,653	-	-	-	4,653 7,987
Church hall lettings etc	39,891	-	11,277	-	51,168 45,603
Other	24,679	-	-	-	24,679 30,310
	<b>69,223</b>	<b>-</b>	<b>34,650</b>	<b>-</b>	<b>103,873 106,001</b>
(c) <b>Other trading income</b>					
Sundry	-	-	6,538	-	6,538 776
Unique Shop	-	-	66	-	66 2,028
	<b>-</b>	<b>-</b>	<b>6,604</b>	<b>-</b>	<b>6,604 2,804</b>
(d) <b>Investment Income</b>					
Bank deposit interest etc	8,283	3,288	117	-	11,688 9,261
	<b>8,283</b>	<b>3,288</b>	<b>117</b>	<b>-</b>	<b>11,688 9,261</b>
<b>TOTAL</b>	<b>452,184</b>	<b>3,288</b>	<b>60,619</b>	<b>14,852</b>	<b>530,943 596,071</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

				Total Funds	
	General	FBP	Children & Youth Project	Restricted Funds	
	£	£	£	£	£
<b>3 EXPENDITURE ON</b>					
<b>(a) Raising funds</b>					
Village Youth Project	-	-	1,302	-	1,302 354
Village Youth Project Unique	-	-	1,213	-	1,213 1,946
	-	-	2,515	-	2,515 2,300
<b>(b) Grants</b>					
Missionary and charitable giving					
Church overseas					
- missionary societies	16,540	-	-	-	16,540 16,200
- relief and development agencies	17,400	2,000	-	-	19,400 17,265
Home missions and other Church					
society	6,980	45,785	-	-	52,765 7,599
Other	-	-	-	12,446	12,446 10,048
	40,920	47,785	-	12,446	101,151 51,112
<b>(c) Other activities directly relating to the work of the church</b>					
Ministry: Diocesan quota	143,154	-	-	-	143,154 136,337
Staff expenses	3,184	-	-	-	3,184 4,799
Salaries etc	164,815	-	-	-	164,815 133,976
Buildings running costs	46,940	-	4,851	-	51,791 63,421
Building maintenance	41,493	4,992	2,132	-	48,617 40,478
Training	264	-	120	-	384 1,275
Catering	3,409	-	-	-	3,409 2,574
Cemetery maintenance	6,140	-	-	-	6,140 3,625
Music	2,272	-	-	-	2,272 1,519
Special activities	2,235	-	-	-	2,235 3,916
Minibus and Travel expenses	-	-	-	-	- 2,037
Course costs	-	-	34,800	-	34,800 29,042
Outreach and Aspirational	3,233	-	-	-	3,233 2,437
	417,139	4,992	41,903	-	464,034 425,436
<b>(d) Management and administration</b>					
Printing & stationery	2,461	-	-	-	2,461 3,424
Telephone	3,181	-	-	-	3,181 2,894
Salaries	51,879	-	-	-	51,879 48,307
Consultancy	7,200	-	-	-	7,200 7,200
Depreciation	47,573	-	-	-	47,573 46,475
Equipment repairs	8,212	-	-	-	8,212 4,894
Sundries	8,414	60	1,716	-	10,190 6,277
	128,920	60	1,716	-	130,696 119,471
<b>(e) Independent examination</b>	3,000	-	-	-	3,000 3,000
<b>TOTAL</b>	<b>589,979</b>	<b>52,837</b>	<b>46,134</b>	<b>12,446</b>	<b>701,396 601,319</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

**4 STAFF COSTS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	197,528	173,952
Social security costs (employment tax)	10,977	5,579
Pension contributions	8,189	2,752
	<b>216,694</b>	<b>182,283</b>

No employee earned more than £40,000 (2023 - £40,000)

	<b>2024</b>	<b>2023</b>
	<b>Headcount</b>	<b>Headcount</b>
The average number of employees (including part-time and clergy) during the year was:-		
Clergy (paid by Chester Diocese)	2	2
Administration	2	3
Others	10	9
	<b>14</b>	<b>14</b>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2023 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

**5 FIXED ASSETS FOR USE BY THE PCC**

	Freehold land & buildings £	Minibus £	Sundry equipment £	Total £
<b>GROSS BOOK VALUE</b>				
As at 1 January 2024	2,036,110	1,250	328,310	<b>2,365,670</b>
Additions	-	-	4,392	<b>4,392</b>
Disposals	-	1,250	-	<b>1,250</b>
<b>As at 31 December 2024</b>	<b>2,036,110</b>	<b>-</b>	<b>332,702</b>	<b>2,368,812</b>
<b>DEPRECIATION</b>				
As at 1 January 2024	244,572	1,248	297,480	<b>543,300</b>
Charge for year	38,525	2	9,048	<b>47,575</b>
Disposals	-	1,250	-	<b>1,250.00</b>
<b>As at 31 December 2024</b>	<b>283,097</b>	<b>-</b>	<b>306,528</b>	<b>589,625</b>
<b>NET BOOK VALUE</b>				
<b>As at 31 December 2024</b>	<b>1,753,013</b>	<b>-</b>	<b>26,174</b>	<b>1,779,187</b>
As at 31 December 2023	1,791,538	2	30,830	1,822,370

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,886,110. The trustees are not aware of any material changes since the last valuation.



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

**6 ANALYSIS OF NET ASSETS BY FUND**

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	1,779,187	-	1,779,187
Current Assets	361,100	14,032	375,132
Creditors - within one years	(33,587)	-	(33,587)
<b>Fund balance</b>	<b>2,106,700</b>	<b>14,032</b>	<b>2,120,732</b>

**7 DEBTORS**

	2024 £	2023 £
Income tax recoverable	16,047	19,988
Prepayments	1,881	1,788
Other debtors	5,346	3,279
	<b>23,504</b>	<b>25,055</b>

**8 LIABILITIES: AMOUNTS FALLING DUE  
WITHIN ONE YEAR**

	£	£
Accruals	30,536	40,917
Creditors for goods and services	3,051	14,216
	<b>33,587</b>	<b>55,133</b>

**9 ANALYSIS OF MOVEMENT ON  
RESTRICTED FUNDS**

	Balance @ 31.12.23 £	Income £	Transfer £	Resources used £	Balance @ 31.12.24 £
<b>(a) CHURCH:</b>					
Wirral Borough Council	2,377	9,200	-	7,272	4,305
Miss W Hodgson-Jones	114	-	-	114	-
Mrs M P Owen (dec'd)	100	-	-	100	-
Mrs G H Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	4,177	-	-	-	4,177
	<b>10,651</b>	<b>9,200</b>	<b>-</b>	<b>7,486</b>	<b>12,365</b>
<b>(b) CHILDREN &amp; YOUNG PEOPLE:</b>					
Transforming Lives for Good (TLG)	975	-	-	900	75
<b>(c) CHRISTIANS AGAINST POVERTY:</b>					
Wirral Borough Council	-	5,652	-	4,060	1,592
	<b>11,626</b>	<b>14,852</b>	<b>-</b>	<b>12,446</b>	<b>14,032</b>

Notes:

**CHURCH and CHRISTIANS AGAINST POVERTY:-**

The WBC grants are to assist the needy in the locality.

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs. G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

**CHILDREN & YOUNG PEOPLE:-**

TLG (Transforming Lives for Good) is a charity for helping disadvantaged children develop their full potential.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF  
ST MARY, UPTON (OVERCHURCH)**

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

**10 ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS**

	General	Legacy & Reserve Funds	Faith Building Project	Children & Young People	Christians Against Poverty	World Church	Total
	£	£	£	£	£	£	£
Balance at at 1 January 2024	1,853,795	243,028	104,045	46,867	26,076	5,998	2,279,809
Income	393,433	25,000	3,288	60,619	31,916	1,835	516,091
Fund Transfers	40,800	(77,800)	-	-	1,000	36,000	-
	2,288,028	190,228	107,333	107,486	58,992	43,833	2,795,900
Resources used	505,629	4,098	52,837	46,134	38,463	41,789	688,950
Net gains/(losses) on investments	(250)	-	-	-	-	-	(250)
Balance as at 31 December 2024	1,782,149	186,130	54,496	61,352	20,529	2,044	2,106,700
<b>NET INCOME/(EXPENDITURE)</b>	<b>(71,646)</b>	<b>(56,898)</b>	<b>(49,549)</b>	<b>14,485</b>	<b>(5,547)</b>	<b>(3,954)</b>	<b>(173,109)</b>
Fixed Assets	1,779,187	-	-	-	-	-	1,779,187
Net Current Assets	2,962	186,130	54,496	61,352	20,529	2,044	327,513
Balance as at 31 December 2024	1,782,149	186,130	54,496	61,352	20,529	2,044	2,106,700

	Balance at at 1 January 2024	Income	Fund Transfers	Resources used	Balance as at 31 December 2024
	£	£	£	£	£
<b>Legacy &amp; Reserve Funds</b>					
This is made up as follows:					
Legacy Funds	119,357	25,000	(37,174)	-	107,183
Parish Share Fund	28,626		(28,626)		-
Contingency Fund	45,900		(12,000)		33,900
General Fund	21,582				21,582
Aspirational Fund	15,000			(910)	14,090
Outreach Fund	12,563			(3,189)	9,374
	243,028	25,000	(77,800)	(4,098)	186,130

**11 INVESTMENTS**

	£
Value at 1 January 2024	2,950
Revaluation surplus (deficit)	(250)
Valuation at 31 December 2024	2,700

Original cost £1,250 (2023 - £1,250)

**12 FINANCIAL COMMITMENTS**

There were no material financial commitments as at 31 December 2024.

**13 RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**14 GOING CONCERN**

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.