



**THE PARISH CHURCH
OF
ST. ANDREW, CLUBMOOR**

**THE 95th ANNUAL ACCOUNTS,
MINUTES AND REPORTS**

**FOR YEAR ENDING
31.12.23**

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW, CLUBMOOR

ANNUAL REPORT **FOR THE YEAR ENDED 31 DECEMBER 2023**

General

Address of Church	Queens Drive, Liverpool L13 0AL
Vicar	The Rev. W. Gibbons, 176 Queens Drive, Liverpool L13 0AL
Correspondence Address	176 Queens Drive, Liverpool L13 0AL
Bank	Barclays Bank PLC, Liverpool South
Independent Examiner	LJMU Accountancy Clinic
Legal Adviser	Howard Dellar, 1 The Sanctuary, Westminster, London, SW1P 3JT
Quinquennial Architect	Jon Bird
Charitable Status	St. Andrew's PCC is a registered charity number 1134060

PCC Membership The following have served on the Parochial Church Council during 2022:

Vicar	Rev. W. Gibbons	Chair	(From February 2023)
Curate	Rev. K. Johnston		(From June 2023)
Curate (OLM)	Rev. I. Tuzio		(From June 2023)
OLM	Rev. S. Jamieson		
Church Wardens	Mrs J. Ford Mrs K. Speariett		
Readers	Mrs A. Bushnell Mr B. Bushnell		
Deanery Synod	Ms K. Dodd Ms C. Wilson Mrs. H. Simpson		
Elected Members	Mrs B. Bellew Dr C. Pollard Mrs W. Peacock Mrs M. Jenkinson Mrs P. Bacon Mr S. Huthwaite Mr D. Kirk Ms. G. Beesley Mrs M. Jones Mrs C. Reynolds Mrs P. Hughes	To 2024 To 2025 To 2025 To 2025 To 2025 To 2025 To 2026 To 2026 To 2026 To 2026 To 2026	

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S CLUBMOOR

ANNUAL REPORT

For the year ended 31 December 2023

There is one sub-committee of the PCC and this is the Standing Committee comprising the Vicar, Wardens, Vice-Chair, Treasurer, Secretary and two elected members of the PCC.

Electoral Roll Membership	There are 116 names on the roll
Sunday Attendance	79 (adults and children)

St Andrew's PCC has the responsibility of cooperating with the minister in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistical, social and ecumenical.

When planning our activities for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

Review of 2023

The PCC met on 7 occasions

Matters discussed included: -

- Safeguarding
- Christmas / Easter
- Network
- Fit for Mission
- Financial matters -budget setting; bank closure; PGS
- Church Hall and its development
- Pantry & Foodbank
- Youth and children's work
- Fabric matters
- Staff pay rates and redundancy
- Mission and Ministry
- Celebrate Recovery
- Small groups, ALPHA
- Deanery Plan and patronage

Purchases and works approved included: -

- Loft fire doors
- Tree Pruning
- Heating repairs and service
- Water leaks in hall
- PAT testing
- Gas, electric and asbestos surveys

Events included: -

- Collation of Rev W. Gibbons
- Summer Fair
- Christmas Fair
- Feast of Fun
- Pyramid Review

St. Andrew's has a policy of tithing donated income each year. This year we supported three local projects and one overseas project.

The following groups are part of St. Andrew's Church – Kids Church, Missional Communities. There are also other groups who have met occasionally throughout 2023 within our Church Halls – these include I AA, NA, Anchor Ladies, Nugent Care, Table tennis club, Majorettes, Slimming World



Julia Ford
PCC Secretary

Financial review for year ending 31st December 2023

This year has proved to be an extremely challenging year from a financial perspective at Saint Andrews. Our total income has dropped by £10,000, primarily due to a number of people leaving the church prior to the appointment of Will as our new vicar, but also because of people's changing circumstances in a year that saw inflation at record high levels driven especially by food and fuel costs rising so dramatically. Gift aided giving has dropped from £81,000 in 2022 to £65,000 in 2023. This has of course driven a corresponding drop in tax recovered during the year from £22,000 to £19,000. Envelope giving has also dropped from £2,500 to £1,100. Our income from weddings and funerals was also down from £4,100 in 2022 to £1,700 in 2023. On a more positive note, our income from church hall lettings rose from £4,100 in 2022 to £9,700 in 2023. This increase was driven by the pandemic restrictions coming to an end, and hall use returning to full capacity. The trustees would like to thank all those who continue to give so selflessly towards God's work in Clubmoor in spite of these challenging circumstances.

More concerningly, our total expenditure for the year rose from £116,000 in 2022 to £154,000 in 2023, meaning we recorded an excess in expenditure over income of £29,000. This has meant that we have had to draw on our reserves for the first time in many years. Our reserve fund has dropped from £31,000 at the end of 2022 to £22,500 at the end of 2023. In addition, our unrestricted funds, which showed a surplus of £27,000 at the end of 2022 now stand at zero at the end of 2023. The increase in expenditure was driven primarily by two factors. One was the return to a full contribution on Parish share. The other is the dramatic increase in fuel costs brought about by the invasion of Ukraine. During 2023, we have taken out a new 3 year fixed price contract on gas. This will help keep costs lower but will not totally address the significant increase required to cover heating for both church and halls. On Parish share, during 2022 our total contribution was £16,000. This low level reflects generous discounts provided by the Diocese reflecting the issues brought about by the pandemic. In 2023 our contribution rose to £41,000 – an increase of £25,000 on 2022, but a return to the level we were used to in 2020. Staff salaries also rose from £24,500 in 2022 to £29,800 in 2023. Other areas driving increased expenditure were the costs associated with taking on a new curate and also costs for urgent maintenance on our electrics, boilers and drains.

We are obliged to declare payments to staff who are also trustees. During 2023, Marie Jenkinson received £10,142 (up from £7,758 in 2022) in her capacity as church administrator. Karen Speariett received £10,287 (up from £8,457 in 2022) in her capacity as Celebrate Recovery Lead. I can confirm that neither Marie nor Kallie received payments in their capacity as church trustees.

Moving forward, we must urgently address the shortfall in funds. Towards the end of 2023, the PCC agreed to do this in three ways: by reviewing church staffing levels; by looking at the cost of hall hire (which hasn't been increased for many years); and by keeping expenditure under regular review via PCC and standing committee meetings.

It is highly likely that our reserves fund will be exhausted during 2024. As additional contingency, the PCC have given their permission to contact the donors to the Children and Youth Work restricted fund to request their permission for a change of use. A new designated fund for Children and Youth work has been opened, and permission will be sought to transfer funds from the restricted to designated fund. Further information on this plan is available from the church treasurer.

Looking further into the future, the proposed Fit For Mission (FFM) initiative will see a number of churches joining together to form one new larger Parish. This should provide opportunities for synergy and therefore cost savings as the new Parish of Christ Our Hope takes shape.

Blair Bushnell
Treasurer, Saint Andrews Clubmoor



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

St Andrews Clubmoor

**On accounts for the year
ended**

31st December 2023

**Charity no
(if any)**

1134060

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

09/04/2024

Name:

Chris Dickson

**Relevant professional
qualification(s) or body
(if any):**

ACA

Address:

Accounting Clinic, LJMU, Redmonds Building

Brownlow Hill, Liverpool,

L3 5UG

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of
any items that the
examiner wishes to
disclose.

N/A

Clubmoor, St Andrew

Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
6430: Church Hall and Loft	-	845,440	-	-	845,440	845,440
6431: Church Equipment / Assets	-	71,809	-	-	71,809	71,809
Total	-	917,249	-	-	917,249	917,249
Current Asset - Cash At Bank And In Hand						
6501: Bardays General Account - 818	(7,684)	(1,734)	57,939	-	48,521	49,106
6502: Restricted Funds - 385	-	-	-	-	-	19,655
6503: Mission Account - 421	-	-	-	-	-	6,862
6505: Business Premium deposit account - 306	7,414	24,256	4,371	-	36,040	35,700
6590: Weekly Cash Account	270	-	485	-	756	475
Total	-	22,522	62,795	-	85,317	111,799
Liability - Agency Accounts						
6699: Agency collections	-	-	5,296	-	5,296	2,760
Total	-	-	5,296	-	5,296	2,760
Net total assets	-	939,771	57,499	-	997,270	1,026,288
Represented by						
General (Unrestricted)	-	-	-	-	-	27,140
Designated - FxdAssets	-	917,249	-	-	917,249	917,249
Designated - Reserve	-	22,522	-	-	22,522	31,292
Restricted - CHF	-	-	4,371	-	4,371	4,371
Restricted - CYW	-	-	39,712	-	39,712	34,953
Restricted - FB	-	-	160	-	160	10
Restricted - FFT	-	-	-	-	-	124
Restricted - Hardship	-	-	5,820	-	5,820	6,534
Restricted - Pantry	-	-	6,863	-	6,863	2,760
Restricted - SEQ	-	-	-	-	-	996
Restricted - Vntage	-	-	507	-	507	793
Restricted - YouthMission	-	-	66	-	66	66
Total	-	939,771	57,499	-	997,270	1,026,288

Clubmoor, St Andrew
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	97,293	15,500	-	112,793	124,098
Income from charitable activities	1,596	348	-	1,944	4,435
Other trading activities	9,786	-	-	9,786	4,177
Investments	340	-	-	340	2,261
Other income	188	-	-	188	83
Total income	109,201	15,848	-	125,049	135,054
Expenditure on:					
Raising funds	384	-	-	384	755
Expenditure on charitable activities	144,377	9,306	-	153,683	115,453
Total expenditure	144,761	9,306	-	154,067	116,208
Net income / (expenditure) resources before transfer	(35,560)	6,542	-	(29,018)	18,846
Transfers:					
Gross transfers between funds - in	8,770	630	-	9,400	6,167
Gross transfers between funds - out	(9,120)	(280)	-	(9,400)	(6,167)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(35,910)	6,892	-	(29,018)	18,846
Reconciliation of funds					
Total funds brought forward	975,681	50,607	-	1,026,288	1,007,442
Total funds carried forward	939,771	57,499	-	997,270	1,026,288

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Income and endowments from:						
Donations and legacies						
0101 - Gift Aid - Parish Giving Scheme	8,232	-	650	-	8,882	4,257
0102 - Gift Aid - Bank (Standing Orders)	50,708	-	5,250	-	55,958	75,521
0110 - Gift Aid - Envelopes	76	-	-	-	76	1,290
0201 - Other planned giving - Parish Giving Scheme	1,080	-	70	-	1,150	-
0202 - Other planned giving - Bank (Standing Orders)	5,817	-	-	-	5,817	4,892
0210 - Other planned giving - Envelopes (GASDS eligible)	1,109	-	-	-	1,109	2,563
0301 - Loose plate collections (GASDS eligible)	3,183	-	-	-	3,183	3,392
0405 - Ad-hoc donations: non Gift Aid (GASDS eligible)	444	-	110	-	554	929
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	108	-	-	-	108	-
0420 - One-off Gift Aid donations	-	-	200	-	200	-
0450 - Special or specific appeals etc.	-	-	-	-	-	10
0601 - Tax recoverable on Gift Aid	19,158	-	-	-	19,158	22,212
0701 - Legacies	254	-	-	-	254	-
0801 - Recurring grants	5,875	-	2,500	-	8,375	-
08A1 - Non-recurring one-off grants	1,200	-	6,720	-	7,920	8,200
0901 - Fundraising (general)	50	-	-	-	50	831
Donations and legacies Totals	97,293	-	15,500	-	112,793	124,098
Income from charitable activities						
1101 - Parish fee for wedding or funeral	1,385	-	348	-	1,733	4,140
1230 - Church or Hall lettings - objectives	-	-	-	-	-	295
1280 - Church event income	211	-	-	-	211	-
Income from charitable activities Totals	1,596	-	348	-	1,944	4,435
Other trading activities						
0910 - Fundraising (Attic, Car Boot, Table top, Jumble sales)	74	-	-	-	74	-
1240 - Church or Hall lettings - fund raising	9,672	-	-	-	9,672	4,177
1270 - Other funds generated	40	-	-	-	40	-
Other trading activities Totals	9,786	-	-	-	9,786	4,177
Investments						
1020 - Bank and building society interest	340	-	-	-	340	34
1030 - Rent from leased lands or buildings	-	-	-	-	-	2,227
Investments Totals	340	-	-	-	340	2,261
Other income						
1390 - Banking Loyalty Reward	188	-	-	-	188	83
Other income Totals	188	-	-	-	188	83
Income and endowments Grand totals	109,201	-	15,848	-	125,049	135,054

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Expenditure on:						
Raising funds						
1720 - Costs of giving envelopes and stewardship	34	-	-	-	34	52
1730 - Costs of fundraising events	350	-	-	-	350	703
Raising funds Totals	384	-	-	-	384	755
Expenditure on charitable activities						
1810 - Giving to overseas charities	1,200	-	-	-	1,200	1,200
1830 - Giving to relief and development agencies	6,000	-	-	-	6,000	6,000
1850 - Home mission	3,840	-	3,021	-	6,861	4,451
1851 - Giving to home charities	1,920	-	-	-	1,920	1,920
1910 - Deanery/Parish Share	40,097	-	1,344	-	41,441	16,124
2001 - Assistant staff costs (Lay/Youth Workers)	200	-	-	-	200	-
2050 - Staff Salaries	29,797	-	-	-	29,797	24,544
2055 - PAYE, NI & Pension - Parish Admin & Support	37	-	-	-	37	-
2101 - Clergy Working Expenses	61	-	-	-	61	1,922
2120 - Council tax (clergy housing)	219	-	-	-	219	2,189
2121 - Curacy Council Tax	1,049	-	-	-	1,049	-
2131 - Curacy House Rental	5,950	-	-	-	5,950	3,000
2140 - Water charges (clergy housing)	603	-	-	-	603	332
2150 - Telephone and broadband (clergy housing)	472	-	-	-	472	515
2180 - Reader expenses and Subscriptions	100	-	-	-	100	-
2190 - Visiting speakers / locums	-	-	-	-	-	100
2201 - Parish mission and evangelism costs	80	-	-	-	80	110
2203 - Pantry	5	-	4,497	-	4,502	3,714
2220 - Sunday School & Junior Church costs (Kids Church)	-	-	252	-	252	260
2250 - General Mission/Support activities	352	-	-	-	352	-
2255 - Celebrate Recovery	583	-	-	-	583	-
2256 - Celebrate Recovery- other expenses	160	-	-	-	160	573
2301 - Insurance premiums (church building)	3,815	-	-	-	3,815	3,479
2310 - Telephone (church building/parish office)	27	-	-	-	27	150
2315 - Church Broadband	599	-	-	-	599	643
2330 - Church building maintenance (routine)	5,180	-	-	-	5,180	2,879
2331 - Cleaning materials & equipment (church building)	603	-	-	-	603	665
2335 - Church equipment costs	148	-	-	-	148	-
2336 - Church Maintenance - Other	97	-	-	-	97	94
2340 - Upkeep of services	4,624	-	-	-	4,624	3,000
2342 - Music Group	-	-	-	-	-	412
2345 - Church consumable items	109	-	-	-	109	-
2350 - Upkeep of churchyard & grounds	605	-	-	-	605	1,306
2360 - Administration costs for parish	1,109	-	192	-	1,301	1,841
2361 - Governance costs & examination/audit fee	170	-	-	-	170	1,148
2364 - Administration - Photocopier and Printing	780	-	-	-	780	781
2365 - Church Website	876	-	-	-	876	822
2367 - Membership Fees	300	-	-	-	300	500
2401 - Church building - electric	2,610	-	-	-	2,610	1,600
2410 - Church building - gas	9,491	-	-	-	9,491	10,080
2420 - Church building - water	954	-	-	-	954	1,155
2515 - Other trading expenditure	150	-	-	-	150	1,150
2530 - Hall/Other building running - electricity	1,443	-	-	-	1,443	800

						Total	
	General	Designated	Restricted	Endowment	This year	Last year	
2540 - Hall/Other building - gas	11,182	-	-	-	11,182	5,040	
2550 - Hall/Other building - insurance premiums	1,908	-	-	-	1,908	1,740	
2560 - Hall/Other building - maintenance (routine)	4,051	-	-	-	4,051	3,407	
2565 - Hall/Other building - equipment costs	152	-	-	-	152	-	
2580 - Hall/Other building - water charges	665	-	-	-	665	642	
2590 - Hall/Other building - cleaning costs	5	-	-	-	5	-	
9901 - Return of Switch funds	-	-	-	-	-	5,166	
Expenditure on charitable activities Totals	144,377	-	9,306	-	153,683	115,453	
Expenditure Grand totals	144,761	-	9,306	-	154,067	116,208	