



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

**THE 96th ANNUAL ACCOUNTS,
MINUTES AND REPORTS**

**FOR YEAR ENDING
31.12.24**

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW, CLUBMOOR

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

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	
Curate	Rev. K. Johnston	
Curate (SSM)	Rev. I. Tuzio	(Until June 2024)
SSM	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 Mrs K. Speariett	
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 2025 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 2024**

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
Sunday Attendance

There are 116 names on the roll
75 (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 2024

The PCC met on 5 occasions

Matters discussed included: -

- Safeguarding
- Christmas / Easter
- Network
- Fit for Mission
- Financial matters – hall rents; tithes
- Church Hall and its development
- Pantry & Foodbank
- Youth and children's work
- Fabric matters - appointment of new quinquennial architect
- Staff redundancies
- Mission and Ministry
- Celebrate Recovery closure
- Small groups, ALPHA
- Deanery Plan and patronage
- LLT
- ECO church – NZC2030
- Stay & Play

Purchases and works approved included: -

- Tree Pruning
- Heating repairs and service
- Water leaks in hall
- Hall decorating

- Drain repairs

Events included: -

- Summer Fair
- Christmas Fair
- Feast of Fun – Olympic theme
- ALPHA
- 24/7 prayer

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 2024 within our Church Halls – these include AA, NA, Anchor Ladies, Nugent Care, Table tennis club, Majorettes, Slimming World

Julia Ford
PCC Secretary

Financial review for year ending 31st December 2024

You will probably recall that last year I began by saying that 2023 had proved to be an extremely challenging year from a financial perspective at Saint Andrews, and I recommended that we urgently address the shortfall in our funds. The PCC agreed to do this in three ways: by reviewing church staffing levels; by looking at the cost of hall hire (which hadn't been increased for many years); and by keeping expenditure under regular review via PCC and standing committee meetings. As additional contingency, the PCC gave their permission to contact the donors to the Children and Youth Work restricted fund to request their permission for a change of use.

As a consequence of our actions I'm pleased to report that this year our financial position is significantly more stable than last year. However, this stability has not been achieved without some painful decisions being made around staffing levels. Sadly we had to make our church administrator and Celebrate Recovery leader redundant. I'm extremely grateful for their understanding and cooperation during this challenging period, and I'd personally like to thank them both for their hard work and dedication to Saint Andrews over the years.

On a more positive note, 2024 has seen an increase in income from church hall lettings. This has risen from £9,672 to £14,414. This increase is the result of the completion of the review of rent charges to groups using the halls. We believe the new charge structure is much fairer to all groups who use our buildings. The charges will be reviewed annually moving forward.

2024 has also seen a new designated fund for Children and Youth work being opened. Permission was granted by donors to transfer the majority of the restricted funds to the new designated fund, giving us more flexibility for the use of the money within the fund.

I'm pleased to be able to report that this year our total income has increased by a staggering £55,995. Gift aided giving is up by £12,000. Ad hoc donations have increased by £2,000. A significant chunk of this figure is from donations made via the new card reader. We have also seen an increase in one off gift aided donations of £12,000. Finally, we have received grants for preparation work on the church hall refurbishment in excess of £25,000.

The trustees would like to thank all those who continue to give so selflessly towards God's work in Clubmoor in spite of challenging circumstances. I'd like to thank all those who have contributed towards the increase in income, whether this be by personal donations, arranging grants, or agreeing to pay more for hall use. This increase is a real testimony to God's goodness, and also to your personal generosity and desire to see God's kingdom flourish in Clubmoor.

Another positive note saw our total expenditure for the year drop from £154,000 in 2023 to £147,000 in 2024, meaning we recorded an excess of income over expenditure of £33,514.

We still retain £9,994 in our reserve fund. This has dropped from £22,522 last year. The money drawn was used to pay staff redundancies and outstanding bills.

We are obliged to declare payments to staff who are also trustees. During 2024, Marie Jenkinson received £4,098.47 wages (2023 - £10,142) and £6,517.80 redundancy (2023 - £0), making a total of £10,616 in her capacity as church administrator (2023 - £10,142). Karen Speariett received £2,881.44 wages (2023 - £10,287) and £1,267.35 redundancy (2023 - £0) in her capacity as Celebrate Recovery Lead and verger, making a total of £4,148.79 (2023 - £10,287). I can confirm that neither Marie nor Kallie received payments in their capacity as church trustees.

I am very grateful to be able to sign off my time as Treasurer at Saint Andrews with what I believe to be a positive set of accounts and an outlook into the future that is much more hopeful. With our move towards the new large parish of Christ Our Hope imminent, a significant chunk of the work I have been responsible for will now transfer to the administration team within Christ Our Hope. Saint Andrews will still need volunteers to assist with the finances - albeit at a lower level of commitment – specifically the keying in of financial details and also the monitoring of our financial expenditure. We see these two new roles as significantly less of a burden on individuals than the existing treasurer's role. If you are able to offer any assistance, let me encourage you to talk with either myself or Will Gibbons (our vicar) for more details.

Signed for and on behalf of the board of trustees

A handwritten signature in black ink, appearing to read 'Blair Bushnell', with a stylized flourish at the end.

Blair Bushnell
Treasurer, Saint Andrews Clubmoor
10th March 2025

Clubmoor, St Andrew

Statement of Assets and Liabilities (by code)
As at: 31 December 2024

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: Barclays General Account - 818	9,538	37,703	33,229	-	80,470	48,521
6505: Business Premium deposit account - 306	7,956	9,994	18,632	-	36,582	36,040
6590: Weekly Cash Account	-	-	300	-	300	756
Total	17,494	47,697	52,161	-	117,352	85,317
Liability - Agency Accounts						
6699: Agency collections	-	-	3,818	-	3,818	5,296
Total	-	-	3,818	-	3,818	5,296
Net total assets	17,494	964,946	48,343	-	1,030,783	997,270
Represented by						
General (Unrestricted)	17,494	-	-	-	17,494	-
Designated - CYW	-	31,868	-	-	31,868	-
Designated - FxdAssets	-	917,249	-	-	917,249	917,249
Designated - GAS	-	5,835	-	-	5,835	-
Designated - Reserve	-	9,994	-	-	9,994	22,522
Restricted - CHF	-	-	31,301	-	31,301	4,371
Restricted - CYW	-	-	3,592	-	3,592	39,712
Restricted - FB	-	-	541	-	541	160
Restricted - Hardship	-	-	5,026	-	5,026	5,820
Restricted - Pantry	-	-	7,210	-	7,210	6,863
Restricted - Vintage	-	-	608	-	608	507
Restricted - YouthMission	-	-	66	-	66	66
Total	17,494	964,946	48,343	-	1,030,783	997,270

Clubmoor, St Andrew
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	124,679	39,477	-	164,155	112,793
Income from charitable activities	1,810	-	-	1,810	1,944
Other trading activities	14,183	320	-	14,503	9,786
Investments	542	-	-	542	340
Other income	33	-	-	33	188
Total income	141,247	39,797	-	181,044	125,049
Payments					
Raising funds	(7)	-	-	(7)	384
Expenditure on charitable activities	134,777	12,760	-	147,537	153,683
Total expenditure	134,770	12,760	-	147,530	154,067
Net income / (expenditure) resources before transfer	6,477	27,037	-	33,514	(29,018)
Transfers:					
Gross transfers between funds - in	54,805	250	-	55,055	9,400
Gross transfers between funds - out	(18,613)	(36,443)	-	(55,055)	(9,400)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	42,669	(9,156)	-	33,514	(29,018)
Reconciliation of funds					
Total funds brought forward	939,771	57,499	-	997,270	1,026,288
Total funds carried forward	982,440	48,343	-	1,030,783	997,270

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

Clubmoor, St Andrew

Analysis of income and expenditure Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Parish Giving Scheme	37,175	380	-	-	37,555	8,882
0102 - Gift Aid - Bank (Standing Orders)	32,030	500	5,960	-	38,490	55,958
0110 - Gift Aid - Envelopes	-	-	-	-	-	76
0201 - Other planned giving - Parish Giving Scheme	2,180	-	120	-	2,300	1,150
0202 - Other planned giving - Bank (Standing Orders)	4,409	-	-	-	4,409	5,817
0210 - Other planned giving - Envelopes (GASDS eligible)	1,165	-	-	-	1,165	1,109
0301 - Loose plate collections (GASDS eligible)	3,185	-	-	-	3,185	3,183
0405 - Ad-hoc donations: non Gift Aid (GASDS eligible)	690	50	25	-	765	554
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	2,112	-	50	-	2,162	108
0420 - One-off Gift Aid donations	7,000	-	5,000	-	12,000	200
0450 - Special or specific appeals etc.	-	-	358	-	358	-
0601 - Tax recoverable on Gift Aid	23,013	95	-	-	23,108	19,158
0610 - GASDS Tax relief	45	-	-	-	45	-
0701 - Legacies	500	-	-	-	500	254
0801 - Recurring grants	7,500	-	-	-	7,500	8,375
08A1 - Non-recurring one-off grants	2,650	-	27,964	-	30,614	7,920
0901 - Fundraising (general)	-	-	-	-	-	50
Donations and legacies Totals	123,654	1,025	39,477	-	164,155	112,793
Income from charitable activities						
1101 - Parish fee for wedding or funeral	1,810	-	-	-	1,810	1,733
1280 - Church event income	-	-	-	-	-	211
Income from charitable activities Totals	1,810	-	-	-	1,810	1,944
Other trading activities						
0910 - Fundraising (Attic, Car Boot, Table top, Jumble sales)	37	-	-	-	37	74
1240 - Church or Hall lettings - fund raising	14,094	-	320	-	14,414	9,672
1270 - Other funds generated	52	-	-	-	52	40
Other trading activities Totals	14,183	-	320	-	14,503	9,786
Investments						
1020 - Bank and building society interest	542	-	-	-	542	340
Investments Totals	542	-	-	-	542	340
Other income						
1390 - Banking Loyalty Reward	33	-	-	-	33	188
Other income Totals	33	-	-	-	33	188
Receipts Grand totals	140,222	1,025	39,797	-	181,044	125,049

Payments

	General	Designated	Restricted	Endowment	This year	Total Last year
Raising funds						
1720 - Costs of giving envelopes and stewardship	(7)	-	-	-	(7)	34
1730 - Costs of fundraising events	-	-	-	-	-	350
Raising funds Totals	(7)	-	-	-	(7)	384
Expenditure on charitable activities						
1810 - Giving to overseas charities	-	-	-	-	-	1,200
1830 - Giving to relief and development agencies	5,050	-	-	-	5,050	6,000
1850 - Home mission	4,531	-	3,898	-	8,430	6,861
1851 - Giving to home charities	1,670	-	-	-	1,670	1,920
1910 - Deanery/Parish Share	42,167	-	-	-	42,167	41,441
2001 - Assistant staff costs (Lay/Youth Workers)	-	-	-	-	-	200
2050 - Staff Salaries	20,258	-	-	-	20,258	29,797
2055 - PAYE, NI & Pension - Parish Admin & Support	-	-	-	-	-	37
2101 - Clergy Working Expenses	54	-	-	-	54	61
2120 - Council tax (clergy housing)	1,089	-	-	-	1,089	219
2121 - Curacy Council Tax	1,674	-	-	-	1,674	1,049
2131 - Curacy House Rental	10,200	-	-	-	10,200	5,950
2140 - Water charges (clergy housing)	885	-	-	-	885	603
2150 - Telephone and broadband (clergy housing)	819	-	-	-	819	472
2180 - Reader expenses and Subscriptions	100	-	-	-	100	100
2185 - Assistant Staff costs (Ministry)	60	-	-	-	60	-
2201 - Parish mission and evangelism costs	1,820	-	846	-	2,666	80
2203 - Pantry	853	-	6,975	-	7,828	4,502
2220 - Sunday School & Junior Church costs (Kids Church)	-	-	252	-	252	252
2230 - Youth & Confirmation groups/organisations	-	-	37	-	37	-
2250 - General Mission/Support activities	-	-	100	-	100	352
2255 - Celebrate Recovery	200	-	-	-	200	583
2256 - Celebrate Recovery - other expenses	-	-	-	-	-	160
2301 - Insurance premiums (church building)	4,048	-	-	-	4,048	3,815
2310 - Telephone (church building/parish office)	-	-	-	-	-	27
2315 - Church Broadband	693	-	-	-	693	599
2330 - Church building maintenance (routine)	7,417	-	-	-	7,417	5,180
2331 - Cleaning materials & equipment (church building)	1,137	-	-	-	1,137	603
2335 - Church equipment costs	567	-	-	-	567	148
2336 - Church Maintenance - Other	90	-	-	-	90	97
2340 - Upkeep of services	3,051	-	-	-	3,051	4,624
2345 - Church consumable items	221	-	-	-	221	109
2350 - Upkeep of churchyard & grounds	1,070	-	-	-	1,070	605
2360 - Administration costs for parish	86	-	-	-	86	1,301
2361 - Governance costs & examination/audit fee	146	-	-	-	146	170
2362 - Banking charges	129	-	-	-	129	-
2364 - Administration - Photocopier and Printing	842	-	-	-	842	780
2365 - Church Website	810	-	-	-	810	876
2367 - Membership Fees	300	-	-	-	300	300
2401 - Church building - electric	2,498	-	-	-	2,498	2,610
2410 - Church building - gas	5,561	-	-	-	5,561	9,491
2420 - Church building - water	455	-	-	-	455	954
2515 - Other trading expenditure	-	-	-	-	-	150

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
2530 - Hall/Other building running - electricity	2,298	-	-	-	2,298	1,443
2540 - Hall/Other building - gas	5,352	-	-	-	5,352	11,182
2550 - Hall/Other building - insurance premiums	2,024	-	-	-	2,024	1,908
2560 - Hall/Other building - maintenance (routine)	2,998	-	570	-	3,568	4,051
2565 - Hall/Other building - equipment costs	-	-	81	-	81	152
2580 - Hall/Other building - water charges	1,533	-	-	-	1,533	665
2590 - Hall/Other building - cleaning costs	-	-	-	-	-	5
2830 - Hall/Other building interior and exterior decoration	20	-	-	-	20	-
Expenditure on charitable activities Totals	134,777	-	12,760	-	147,537	153,683
Payments Grand totals	134,770	-	12,760	-	147,530	154,067



Section A

Independent Examiner's Report

Report to the trustees/
members of

St Andrews Clubmoor

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1134060

Set out on pages

7-11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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:

13/03/2025

Name:

Chris Dickson

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

ACA

Address:

Accounting Clinic, LJMU, Redmonds Building
Brownlow Hill, Liverpool,
L3 5UG

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