THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT CROSBY ST FAITH

England & Wales · Charity number 1134518

Details

Other names	ST FAITH'S PCC, GREAT CROSBY
Status	Registered
Legal form	Previously excepted
Registered	2010-02-25
Register	View on the Charity Commission register

Contact

Address	65 Dunbar Road Southport PR8 4RJ
Phone	01704567782
Email	treasurer@stfaithsgreatcrosby.org.uk
Website	www.stfaithsgreatcrosby.org.uk

Activities

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

Activities: * Regular public worship open to all * The provision of sacred space for personal prayer and contemplation * Pastoral work, including visiting the sick and bereaved * Teaching of Christianity through sermons, courses and small groups * Taking of religious assemblies in schools * Promotion of Christianity * Supporting other charities in the UK and overseas.

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£62,652	£74,272	-	-
2024-12-31	£67,533	£176,449	-	-
2023-12-31	£112,105	£130,820	-	-
2022-12-31	£254,526	£131,729	-	-
2021-12-31	£97,825	£95,861	-	-
2020-12-31	£101,333	£72,614	-	-

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Trustees

Name	Role	Appointed
Rev Louis James Johnson PhD	Chair	2024-11-13
CHRISTINE SPENCE		
DAVID JOHN JONES MBE		2013-01-21
HARRY RICHARD HUYTON		2021-05-23
Kevin Mulholland		2024-04-21
Margaret Sadler		2025-05-04
Mari Anne Griffiths		2023-03-12
Mark Thomas Farrell		2026-05-10
Maureen Madden		2025-05-04
NORMA IRENE LESLEY TAYLOR		2024-04-21
Norman Jeffrey Edwards		2024-04-21
Paula Lampard		2017-03-19
Rev DENNIS AUSTIN SMITH		2024-04-21
Richard Harold Woodley		2021-05-23
Rita Corinne Hedgecock		2019-03-24
Vivienne Shillitoe		2023-03-12

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England & Wales - Charity number 1134518

Accounts

ST FAITH'S

GREAT CROSBY

ANNUAL REPORT 2025

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith

Registered Charity No. 1134518

Diocese of Liverpool

Reference and Administrative Details

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Parish Church is situated on the corner of Kingsway and Crosby Road North (A565), Liverpool, L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is in the Deanery of Sefton South in the Church of England's Diocese of Liverpool. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: http://www.stfaithsgc.org.uk

For the period 1st January 2025 until the date this report was approved, the following served as members of the PCC:

Vicar	Revd Dr Louis Johnson *(Chairman of the PCC)*
Church Wardens	Mr. Rick Walker *(Vice Chairman of the PCC)* Mrs. Maureen Madden
Clergy Representative	Fr. Dennis Smith
Reader Representative	Mrs. Paula Lampard
Deanery Synod Representatives	Mr. Harry Huyton *(Health & Safety Officer)* Mr. David Jones *(Parish Treasurer)* Mr. Richard Woodley
Elected Members	Ms. Corinne Hedgecock *(to APCM 2025)* Mrs. Christine Spence *(to APCM 2025)* Mr. David Jones *(to APCM 2025)*
To retire 2026	Mrs. Vivienne Shillitoe *(PCC Secretary)* Ms. Mari Griffiths *(Parish Safeguarding Officer)* Mrs. Rita Derringer
To retire 2027	Mr. Norman Edwards Mr. Kevin Mulholland Mrs. Irene Taylor
To retire 2028	Mrs. Margaret Sadler Ms. Corinne Hedgecock *(Assistant Warden & Electoral Roll Officer)* Mrs. Christine Spence *(Assistant Warden)*
Co-opted Member	Dr. Judith Aveling *(Ordinand in Training)*

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

Bankers: TSB plc, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH

Independent Examiner: Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.

Architect: Rebecca Grimshaw, Anthony Grimshaw Associates LLP, 6 Bridgeman Terrace, Wigan, WN1 1SX.

Day-to-day management control of the Church is exercised by the Incumbent, Fr. Louis Johnson, in consultation with the Standing Committee.

Structure, Governance and Management

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2025).*

The method of appointment of PCC members is set out in the Church Representation Rules. Members of the congregation are always encouraged to register on the Electoral Roll and consider standing for election to the PCC. The full PCC met nine times during the year with an average level of attendance of 81%.

From the APCM 2025, the PCC operated the following sub-committees, each dealing with a particular aspect of parish life:

Standing Committee: Fr. Louis Johnson (Chair), Mr Rick Walker (Warden and PCC Lay Vice Chair), Mrs Maureen Madden (Warden), Mr David Jones (Parish Treasurer), Mrs. Vivienne Shillitoe (PCC Secretary).

Finance Committee: Mr David Jones (Treasurer) (Chair), Fr. Louis Johnson, Mr Rick Walker, Mrs Maureen Madden, Mr Kevin Mulholland.

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Buildings & Fabric Committee: Fr Louis Johnson, Mr Rick Walker, Mrs Maureen Madden, Mr Harry Huyton.

Social Committee: Fr. Louis Johnson, Mrs Christine Spence, Mrs Irene Taylor, Mrs Paula Lampard, Mrs Rita Derringer, Ms Corinne Hedgecock, Mrs Margaret Sadler, Ms Mari Griffiths, Mrs Barbara Gleeson.

Development Committee: Fr Louis Johnson, Mr Rick Walker, Mr David Jones, Ms Corinne Hedgecock, Dr Judith Aveling.

Church Hall Committee: Fr Dennis Smith, Mrs Christine Spence, Ms Corinne Hedgecock, Mrs Carolanne Leary.

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

Aims and Purposes

St Faith's Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, Fr Louis Johnson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

As well as the Church itself, which is a Grade II Listed Building, the PCC is also responsible for maintaining the Church Hall, located on Milton Road, Waterloo, Liverpool, L22 4RE.

Objectives and Activities

The general functions of PCCs are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

Statement of Public Benefit

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance for charities for the advancement of religion. We try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation.
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved.
- Mission and outreach work, supporting numerous local groups and charitable organisations that offer help to the needy and vulnerable.
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Facilitating social, educational, and support activities in the community throughout the week by making the Church Hall available for hire.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

Our objectives for 2025 were:

Aims and Objectives for 2025	*Whether achieved*
The payment of Parish Share becoming an absolute priority and that a monthly payment plan is evidenced.	Although planned giving and income generation has improved, costly emergency works on the church fabric have prevented regular payments. Diocesan support for seeking grant aid has proved helpful. This remains a priority however.
The relationship between the two churches is on a more equal footing, giving the opportunity for both churches to grow spiritually and numerically.	We've been able to increase the amount and range of worship and other activities over the past year. There has also been some numerical increase in both parishes, and activities involving deepening of discipleship (such as our seasonal courses) have been engaged with very positively with people from across the benefice, as well as beyond it. We have also held worship at which people from both parishes have attended, including our patronal services, and seasonal/one-off services, and social/fellowship community-building events. As a benefice community, I feel that we are growing in size, depth, and reach.
That responsible and caring pastoral care is administered across both parishes and to look at the setting up of a commissioned pastoral visiting team.	Pastoral care feels like it is managed well in both parishes, and I hope that I play my part in that; each congregation is good at looking out for its members, and there are some key people who take a proactive role in this, including wardens, assistant wardens, PCC members, and clergy colleagues with PTO. However, this has not yet coalesced into an organised, commissioned team.
That clear lines of communication are evidenced in the parish and between the church organisations and the community.	Engagement and communication with our wider local communities, both in terms of individuals and organisations, is going from strength to strength, leading to some mutually-beneficial collaborations, and awareness of, and engagement with, our activities as church communities, meaning that there is a clear missional dimension and benefit to this.
That there should be a closer working partnership between all three Anglican churches in Waterloo.	St Faith's, St Mary's, and Christ Church with St John have been working even more closely and frequently over the past year, not only in our shared ministry at St John's C of E Primary, and Liverpool Seafarers' Centre, but as part of Churches Together, and the nascent Sefton Larger Single Parish as part of Fit for Mission (see below).
That engagement with Fit for Mission is genuine and whole-hearted.	Both parishes in the benefice voted to enter the 'as if' phase of Fit for Mission, and we are now working with six parishes from Sefton South Deanery, and three from Sefton North Deanery to form a Larger

	Single Parish, with both parishes represented on the Navigation Team. Engagement from the PCCs of both parishes leading up to the vote was excellent, and key members of the wider ministry teams have continued to work positively as this develops.
Growth and development of the choir and music.	Financial constraints continue to mean that neither parish is able to afford a music director – however, both parishes have made real strides in terms of music this past year, with consolidation of the choir at St Faith's, and greater participation in planning and delivering worship, and a volunteer organist joining St Mary's. We are now planning engagement with the Liverpool Young Voices Network, which the L'pool Anglican Cathedral music department is developing in collaboration with the Royal School of Church Music and I have discussed involving the organist from St Mary's in exploring this at St Faith's, as he has experience in forming and running children's choirs. We also experienced a wonderful collaboration between St Faith's Choir and 'River Voices' (a group that rehearses in the church hall) for Nine Lessons and Carols, and are planning future collaborations in the year ahead.

Church Attendance

The average weekly attendance counted during October 2025 was 72 and the average Sunday attendance during the same period was 52. These figures do not include baptism services, weddings or funerals but the numbers are affected by the Patronal Festival on the first weekend in October.

Electoral Roll

The Electoral Roll is a list of those who are entitled to attend the Annual Parochial Church Meeting and take part in its proceedings. This includes voting in elections for the Parochial Church Council, Churchwardens and Deanery Synod members and eligibility to be elected to these roles.

The Roll is completely renewed every six years (last renewal was in 2025) and is revised each year before the APCM to make sure that it is accurate. For 2026, the revision period was between 12 April and 25 April. Following the revision, corrections may be made, but no names may be added or removed between the time that the revised Roll is completed and the close of the Annual Meeting.

Following the revision for the APCM 2026, there are currently 68 names on the Church Electoral Roll, 19 of whom are resident within the parish and 49 of whom are not resident within the parish. 6 names were added to the Roll and no names were removed under Church Representation Rules 2025 Rule 4.

Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it will receive regular communion either at home or in hospital and those who are bereaved are visited when it seems appropriate.

Occasional Offices

From January – December 2025, there were:

- 9 baptisms
- 1 wedding, and
- 8 funerals

Mission and Evangelism

Helping those in need is a demonstration of our faith. We are grateful for donations and fundraising efforts that resulted in £483 being sent to Christian Aid. It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

The re-building of the parish website has taken much longer than expected to complete but we now have help from the Diocese so the wait will soon be over. The "Friends of St Faith's Great Crosby" page on Facebook now has 344 members and is updated daily with prayers, details of services and events. There is a "St Faith's Crosby" Instagram page with 63 followers and the "St Faith's Crosby Music" page has 75 followers but has not been used much lately. Our page on "A Church Near You" is used for details of services and hall bookings, and is updated regularly.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and adults;
- The safeguarding and protection of all children, young people and adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose concerns, safe in the knowledge that these concerns will be heard, taken seriously, and acted upon.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment.
- We will respond without delay to every cause for concern, initially involving the Diocesan safeguarding team, and co-operating with statutory services during any investigation.

- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- We will ensure that all who attend our church will be aware of what action to take and who to speak to, should a report be made to them.

In all these principles we will follow legislation, guidance and recognised good practice.

Other Policies

The PCC affirms its commitment to adhere to policies that follow Diocesan and national church guidance on Data Protection, social media, volunteering, human resources, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found on the church website. The PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Mari Griffiths
Parish Safeguarding Officer
mari.griffiths@stfaithsgc.org.uk

Vicar's Report to the United Benefice

It feels to me like the time since the last APCM has really flown by, as so much has happened in our United Benefice.

We've had wonderful patronal services in both parishes, attended by people from all three Waterloo church communities; we had a Pet Blessing Service for the Feast of St Francis at St Mary's; the St Faith's Christmas Tree Festival made a very successful comeback; we offered more worship and activities during Advent-Christmas and Lent-Easter; we are fully engaging with, and developing our role in, Churches Together in Crosby and Waterloo; we have moved forward into the acting 'as if' stage of the diocesan 'Fit for Mission', working to form a Larger Single Parish with six church communities from Sefton South Deanery and three from Sefton North Deanery, and have hosted the first joint LSP service in our benefice; we have increased our schools work, both at St John's C of E Primary, but also through delivering some teaching sessions at the invitation of Waterloo Primary; we have developed our community links and engagement through the increased hiring of our spaces by groups and organisations, and taking opportunities for mutually beneficial collaboration with them (such as Liverpool String Academy/Early Music as Education, River Voices Choir, Here4U mental health support café, Rimrose Valley Friends); we have re-engaged with our uniformed organisations in worship, and developed our ministry with local partners, helping deliver regular worship at the Liverpool

Seafarers' Centre, and a new monthly Anglican Healing Eucharist in the chapel at Nazareth House Care Home.

We have been able to offer more worship, both regular and occasional services, in both parishes in the benefice, and have welcomed new individuals and families into our church communities, people choosing to explore their faith and discipleship journey with and alongside us, and who are already contributing much to our shared life in the benefice; our funeral and baptism ministry has increased, which has led to people re-engaging with our church communities, or new people joining them (although wedding ministry is something that remains quiet, except for the regular calling of banns of marriage); our community activities and events have also increased, alongside our regular groups (such as the Tuesday Club and Kindhearts Café) which continue to thrive; we have increased and developed our fundraising activity, both for church funds and outside organisations; we are getting more income from our building resources, and getting our buildings open and used more frequently – and whilst there have been and are ongoing challenges in terms of maintaining our buildings, we are receiving support from the diocese and applying for outside funding to further support this; we have been working hard on safeguarding across the benefice, helping to try to ensure that our communities are places where people can thrive and flourish in safety; we have developed our Eco Church work thanks to the Eco Church group and positive engagement from our church communities.

Crucially, we have done all of this by working together, and I cannot thank everyone enough for everything that they contribute – indeed, there are too many people here to thank, but I'm particularly grateful for our PCCs, Wardens, Treasurers, PSOs, hospitality and welcome volunteers, retired clergy colleagues (to whose number we welcomed Fr Steve Hall this year), and all those people who help to ensure that our regular and occasional worship happens; on a personal level, I've been able to explore new opportunities to develop in ministry, such as working as an Assistant Diocesan Director of Ordinands, and contributing to the diocesan Life Call vocations project, and through working and as part of the Larger Single Parish Clergy Leadership Team and Navigation Team; and Christine, Benedict, and I, have settled further into life in Waterloo and Crosby, feeling more at home here than ever, amongst church communities, and in the wider area – plus Everton are doing quite well, which can only be a good thing!

Looking ahead, I feel there is so much for us to be excited and hopeful about: I think we can increase and develop all that we do further still, offering more worship, and a greater diversity of services, offering more teaching and discipleship activities (building on the success of our Advent and Lent courses, but not limiting it to 'seasonal' activity – for example, starting a regular, ongoing Bible Study group, and through helping bring people to confirmation as well as baptism), growing our church communities further, both in size and depth; develop the musical aspects of our worship; make more of our building resources to support mission and ministry, having our buildings open and being used even more frequently; helping to lead, and contribute fully and fruitfully to, the Larger Single Parish, as activity increases and momentum builds with this; further develop our role as part of Churches Together in Crosby and Waterloo; further increase our community activities and fundraising; build on our work and increased engagement with our local schools and other local organisations and institutions; push on with our Eco Church work; and further deepen our vocations work – this will particularly important as we help play our part in supporting our ordinand, Judith Aveling, as she enters her final year of training and formation for ordained ministry, and also as we look forward to welcoming Iona Morphet, who will be ordained deacon in June, and will then be undertaking her curacy with us in the benefice.

There are also things we need to work on as a benefice, such as boosting our digital presence and reach, engaging with more of our wider communities, and challenges that we face, such as maintaining our buildings, and helping ensure that we are financially sustainable going forward – but I also feel that our focus needs to be on being church as fully, fruitfully, and joyfully as we can be – if we are praying, worshipping, sharing-in sacrament, scripture, and community life, trying to love the people and the world around us, baptizing those taking their first steps in faith, accompanying those ending this chapter of our story, and being alongside all of those travelling with us along The Way, whatever stage of their journey they are at, then we will be doing what we are called to do as followers of Jesus, and we will thrive and bear fruit – because we will be playing our parts as members of the Body of Christ, and being Church as God calls us to be – and, as Paul, by the Holy Spirit, encourages us: 'If God is for us, who is against us?' (Romans 8.31).

Fr Louis Johnson
Vicar

Report of the Parochial Church Council

This has been a busy and productive year for the PCC. A total of nine meetings took place during the period January to December 2025. Of these, seven were full meetings, one was a short meeting to agree the Annual Report and one was an extraordinary meeting to discuss 'Fit for Mission' and the refuse collection at church. The average attendance across all meetings was 81%.

There are no PCC or Deanery Synod Representative vacancies at present, but three PCC members are due to retire at the next APCM and 2026 will see the complete renewal of the list of Deanery Synod Representatives.

Discussions around the 'Fit for Mission' initiative were prominent this year, and PCC members attended several fact-finding meetings. The vote to decide whether St. Faith's should enter into the initial 'Acting as if' stage took place in September, the outcome being a majority 'yes' to join.

Other topics covered in the meetings included, but were not limited to:

Safeguarding – We remain committed to the importance of Safeguarding, and it is discussed at every meeting. Mari Griffiths has been appointed as our new Parish Safeguarding Officer.
Eco Church initiative – We are working towards a bronze award in the Carbon Net Zero 2030 programme, making our church buildings and services more eco-friendly and our church grounds more wildlife friendly.
New bins/ refuse collection – after many years without, we now have our own bins for general waste, recycling and garden waste. These are all collected regularly.
Repairs to the buildings – including the floor tiling in the south aisle, plans/estimates for the necessary upgrade of the roof alarm system and repairs to the roof itself, following several leaks.
Christmas Tree Festival – this was re-introduced in December and was a great success, both financially and in its community outreach.

Much has been achieved this year and I would like to personally thank everyone for their hard work and dedication.

Finally, November saw the completion of Fr. Louis' first full year with us at St. Faith's. His continuing energy, insight and genuine love for his ministry are blessings to us all. With Fr

Louis' leadership I am confident that we will continue to grow in both faith and numbers, and further expand our outreach into local communities. We truly have much to be grateful for.

Vivienne Shillitoe
PCC Secretary

Reflections of a Churchwarden

As I write this, we are two days away from Maundy Thursday which will mark one year (in the Church calendar) from when I was first approached and asked to consider taking on the job of Churchwarden.

It took me some time to weigh up the pros and cons. Having experienced the job previously in somewhat 'troubled times', consideration was vital but I think the final line of Rick's 2024 report "I finish...with a fervent prayer that someone will step forward and join me as Warden"..... was probably what swung it for me!

2025 certainly saw some changes here marking the first anniversary of Fr Louis' tenure, the triumphant return of the Christmas Tree Festival with Rick's meticulous planning and of course, the thought and discussion which has gone into the Fit for Mission plan.

We had been subject to several meetings and speakers, varying in length and quality up until the time came to cast our vote in the autumn as to which of the options on FfM we should favour. Our vote resulted in the decision to proceed with caution under the 'Acting as if...' option. We are of course now 6 months into the two year trial period; the boundaries have already changed and the meetings continue...

This past year we have continued to be blessed with teamwork: financial management, catering, fundraising, charitable support, social events, cleaning, maintaining fabric and buildings, liturgy and ministry – none of these happen without the goodwill and good humour (generally..!) of the people involved. This year Barbara and Denise have taken a leading role in charity fundraising and Fr Steve has joined as an invaluable addition to an already dedicated Ministry Team.

'Teamwork' is a blanket term for the unstinting work of individuals – many of whom I have known in this church for over 40 years – so, of course, we are getting older... It has been so encouraging therefore to see the arrival of new people through the doors, several of whom are starting to look like 'regulars'. Equally promising has been the appearance of several families with younger children; I would like to think that the creation of the 'Children's Corner' has helped ease their introduction into services and will continue to support their commitment and enjoyment at St Faiths.

Some considerable expense and time was spent on the work to repair and replace the tiles in the south aisle which, thankfully, are now stable and safe.

The Diocese of Liverpool, the C of E and society as a whole have once again been very much in the public eye on issues relating to safeguarding this past year. Managements of institutions have found themselves required to act with urgency upon these issues and this has, inevitably, come down quite emphatically upon all of us: forms to fill in, courses to attend, all manner of documentation to provide in order to be able to continue the service we would wish to offer. All this has been burdensome to say the least. Again, the team here has approached these demands with determination and good humour; supporting each other in being able to continue to offer welcome, worship and friendship within St Faith's.

I offer my thanks to all for the support and friendship shown to me in this my first year as Churchwarden (albeit second time around). You are somewhat like a second family – one which is often easier to deal with than the first...!

Perhaps in conclusion I should end with Rick's words from his report last year with a "fervent prayer that someone will step forward".....

Maureen Madden
Churchwarden

Report of the Sefton South Deanery Synod

Three members of the PCC sit on the Sefton South Deanery Synod. This provides the PCC with a link with the churches in our area, and also with the Diocese as a whole. It receives reports from the General Synod too. Elections for the new triennium will be held at the 2026 APCM.

Deanery Synod met three times during the year 2025. In addition to the usual standing items such as finance, and reports from Diocesan Boards, other issues were reported upon as highlighted below.

27 March 2025 at Great Crosby St Faith
The Area Dean, Alex Peach, reviewed the membership of Deanery Mission Teams.

Finance Team: Andrew Stott, George Carter, Alex Peach, Ray Glenn, Louis Johnson.

Justice Mission Evangelism Team: Ravi Sangra, Josie Williams, Paula Bridson, Barry Gray, Lyn, Pat, Gill.

Deanery Leadership Team: Andrew Stott, Alex Peach, Ray Glenn, Louis Johnson

The meeting also mentioned Fit for Mission and the need for a new Deanery Synod Secretary.

29 May 2025 at Litherland St Philip
No minutes were issued from this meeting.

In **September**, our parishes voted on whether to join the Acting-as-if phase of Fit for Mission.

6 November 2025 at Bootle Christ Church
The results of the Fit for Mission vote were tabled. Six churches in our deanery were in favour and four were against. Three churches from the Sefton North Deanery, Blundellsands St Michael, St Nicholas and Great Crosby St Luke were alone in voting in favour so they are working with us during the Acting-as-if phase.

The meeting highlighted the need for a new Synod Secretary, new Area Dean and Lay Chair, though Ray Glenn is willing to extend his stay for another year to enable continuity until the appointment of a new Area Dean.

This was Alex Peach's last Synod as Area Dean and deanery member as she was moving to Manchester Diocese. She was thanked and presented with a gift of flowers.

Revd Gregor Cuff
Christ Church with St John, Waterloo

Eco Church Report

May-July

The St Faith's Eco Church team was formed, and included Judith Aveling, Christine Spence, Barbara Gleeson, Fr Steve and initially Dennis Griffiths.

8th July – First Eco Church meeting – Barbara started to provide monthly eco tips, which have been published in the pew sheet. Christine continued to use the Miniml Eco products for the church cleaning and to monitor the use of the urn.

August

20th August – PCC Meeting. Presentation by Zarah Ross from Faiths4Change. (Faiths4Change is an environmental charity that is working in partnership with the Liverpool Diocese. Their interfaith work provides support to care for creation. Zara gave a presentation outlining how we can move towards gaining the Liverpool Diocese Net Zero Carbon Challenge bronze award if we decide to proceed. A vote on this took place at the next PCC meeting when everyone had a chance to review the material, where a majority voted in favour.)

27th August - We met with Church Warden Rick Walker who gave us an informed tour of the church building and grounds.

Creationtide (from 1st September to 4th October 2025)

The Rosary groups on the 7th and 28th September prayed for Creation.

The Benedicite prayer was split into four parts, and one section was said on each Sunday in September following the Angelus.

A Fairtrade Tea and Coffee tasting session, organised by Judith with the help of Barbara and Christine, took place on Sunday 28th September following the Sunday morning service: the members of the congregation voted on their favourite refreshments.

A pet service, led by Judith, took place at St. Mary's, our sister church in the Benefice, on Saturday 4th October to coincide with the Feast of St. Francis and the end of Creationtide.

Those praying the intercessions on the Sundays during Creationtide invited us to pray for God's Creation; Fr Steve and Judith both preached on Creation Care.

October

Fr Steve put together some ideas on better use of St Faith's grounds, including new planting for the long South border, ideas for the shaded North side and linking again with Cubs and Brownies for their involvement in caring for the grounds. These ideas were discussed at PCC in November and it was agreed to take them forward, sharing with the congregation and looking to Spring 2026 to gradually try new ideas. Fr Steve met the Cubs & Brownies leaders on Remembrance Sunday and shared these ideas, with a very positive response.

November-December

16th November – a litter pick took place in the church grounds. 11 people joined in to help.

Advent Sunday – we started to serve the FairTrade teas and coffees chosen by the members of the congregation.

13th December – Judith led an Advent Prayer Walk based on the Seven Advent Antiphons round the Parish of Waterloo. She was joined by 10 people, and together they walked and prayed for the shopkeepers, service providers, school, library, cinema, GP surgery, and Rimrose Valley Park.

January – February 2026

24th January – The Big Garden Birdwatch 2025, organised by Fr Steve, took place between 10 and 11am at St Faith's. A disappointingly low number of birds is indicative of the need to diversity some of the shrubs in the church garden on the northern side, in order to attract more birdlife. Fr Steve has been looking into how to do this with Dave's help and co-operation.

22nd February – a litter pick took place in the church grounds. 12 people joined in to help.

March

After discussion with the members of the Eco Church Team, it was decided that it would be encouraging for our team and for the congregation if we applied for our Bronze Award, even though we are halfway to gaining our Silver Award.

19th March – The church of St Faith's was awarded its Bronze Award and Judith announced it in the notices after the service on the following Sunday. The certificate has been posted on the Eco Church noticeboard and we also have a logo which we can include in our correspondence, pew sheets and on our website.

I would very much like to thank Fr Steve, Barbara and Christine for all their help, enthusiasm and support over the last year, as well as those who have lent their support in other ways, especially Denis Griffiths, Rick Walker, and Judy Riley.

Judith Aveling
Eco Church Team Leader

Report on the Church Fabric

The church buildings, fabric and grounds are regularly monitored and maintained to ensure that the green spaces and built environment are in a good and safe condition.

We are working with the Diocese and a professional fundraiser to seek external funding for the access improvement works and other essential works to the building, notably the roof repairs.

A report on the roof alarm, that was installed in 2014, has indicated that essential upgrading works are needed to ensure that monitoring is effective. Some cameras need to be replaced and a stronger signal is necessary due to older networks being largely decommissioned.

The boilers in both the church and hall are serviced annually and each is now fitted with a "smart" controller to ensure their efficient use. Control is by a smartphone and can be adjusted easily, particularly in the hall for bookings.

We continue to be grateful to our grounds maintenance contractor, Dave Kendrick, who looks after the church and vicarage grounds with care. We are also grateful to the Eco Church Team who have organised several litter picks and have taken an interest in the trees and shrubs with a view to thinking about some improvements to encourage wildlife.

A couple of small leaks in the roof prompted a full scale report on its overall condition. A specialist quantity surveyor carried out a review which revealed that repairs are needed, especially on the south nave roof. There are also repairs needed to the cast iron rainwater pipes and gutters. A phased programme of works will be needed to address these problems.

The red floor tiles in the south aisle had been gradually getting worse with a "hump". One attempted repair did not resolve the problem until a professional tiler was engaged to complete the job to our satisfaction. Unfortunately, it cost £843 more than expected because we were unable to reclaim the VAT. There are, however, other areas within the church where smaller problems with loose tiles will need to be addressed.

The Government's cancellation of the Listed Places of Worship Grants Scheme has dealt a serious blow to all churches as VAT can no longer be reclaimed, thus increasing costs substantially and several churches have had to abandon larger projects as a result. A new fund of £92 million was announced in January 2026, called the "Places of Worship Renewal Fund", but no details are available yet.

Two major inspections have taken place recently. First, the Fit for Mission Buildings Strategy Manager carried out an assessment of the building under the "Right Buildings Process" that aims to "help local people make strategic decisions about buildings as we move towards becoming larger parishes". There are two key challenges: the first of being a "base for mission and worship in the 21st century" and, second, the "on-going challenge of maintaining and repairing the fabric which has been bequeathed to us".

Second, our Church Architect carried out the Quinquennial Inspection of the church and the report has been received and will be discussed by the Fabric & Buildings Committee. The Diocesan Buildings Manager has been in touch to arrange a meeting to discuss the recommendations.

We are very grateful to the churchwardens and many others who care for the building and grounds to ensure, so far as we can, that they are in a good and safe state of repair.

Financial Review

Every year, I write about the particular financial challenges that we face and the year under review has been no different.

Our commitment to the Diocese to pay the Parish Share remains but it continues to be a very real challenge to find £2,841.96 every month on top of the usual running expenses, utility costs and repairs. Nevertheless, the stabilisation of the decline in our planned giving and evidence of new givers, together with a renewed enthusiasm for fundraising, gives us hope that we can start to reverse this trend with Parish Share.

The planned giving in 2025 just about maintained the previous year's level as we have seen some encouraging signs from new people joining the Parish Giving Scheme and increasing their level of giving. As some of the income came part way through the year, it will be 2026 before the full effect is seen. We are also working with the Diocese to get a stewardship campaign up and running to encourage people to review their current level of giving and to seek new donors. We continue to be very grateful to all those who give so generously by monthly standing order and allow us to reclaim Gift Aid too.

We have had some new subscribers to the 100 Club and it has enabled us to increase the prize money for the monthly draws. The Club is a valuable source of income for the church too. Happily, the Christmas Tree Festival was held in December and realised a much-needed

surplus of over £3,500. We are very grateful to Rick Walker and the team who made this possible.

The acquisition of a "CollecTin" contactless device in November – thanks to the Diocese – has already made a difference to one-off payments received, especially during the Christmas Tree Festival and over Christmas. Around £400 was given in a few weeks. QR codes are on display in church for people to donate through the Parish Giving Scheme using their smartphones.

There has also been a doubling of the income from the hall which is excellent. We have had a number of new and interesting bookings and these are now managed by our Parish Administrator, Carolanne Leary, who liaises with the Hall Committee. The new system is working well and we are glad to see better use of the hall and, of course, the additional income that they generate.

As a requirement of our "trial run" of the FfM project, the accounts have to be managed online with the "MyFund" accounting software. This has meant a huge amount of extra work in putting the 2024 and 2025 accounts online, not least because I am still maintaining my ledgers so the work has doubled! More hours have been spent recently in reconciling the online accounts with the "manual" set that will be presented at the APCM as there are differences in the identification of funds. I have been on two training modules about the system and an advanced third one might be needed too. Work will begin shortly on entering the 2026 accounts online once the reconciliation of the 2025 accounts has been completed.

What is the outlook? It looks like the decline is stewardship income has been halted, but it is necessary for everyone to think how this affects them and how we can increase the number of people subscribing to the Parish Giving Scheme. The increase in bookings for the Church Hall is very welcome and long may this continue so that it can support the work of the church. The need to maintain the roof is becoming urgent and this will be addressed later in the year.

We continue to be grateful to all those who give so much of their time and talents in generating much-needed funds for St Faith's.

The PCC continues to act responsibly and prudently in the management of the charity's financial affairs.

David Jones MBE
Parish Treasurer

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least three months' unrestricted payments. This is equivalent to £20,000. It is held to smooth out fluctuations in cash flow and to cover emergency situations that may arise from time to time. The negative balance of £14,735 held on unrestricted (including designated) funds at 31 December 2025 did not meet this target.

Risk Management

The major risks to which the PCC are exposed have been reviewed and a Risk Management Plan prepared. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a "Financial Controls and Purchasing Policy" to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Media releases are issued to local newspapers and the Diocesan Bulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act, and child protection. The PCC has policies in place and these will be publicly available on the new church website.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

Plans for 2026

Aims and Objectives for 2026	*How we plan to achieve this*	*Timescale*
The payment of parish share becoming an absolute priority and that a monthly payment plan is evidenced.	Growing the congregation; increasing regular giving using PGS; introduction of contactless giving; maximising building resources; sustainability strategies; grant applications; fund raising.	Ongoing: contactless giving introduced before the summer of 2025; grant application deadlines and fund-raising opportunities providing varying deadlines throughout the year; stewardship campaign in 2026.
The relationship between the two churches is on a more equal footing, giving the opportunity for both churches to grow spiritually and numerically.	Joint benefice ministry team meetings; engagement on collaborative projects in which both congregations have the opportunity to work together; more joint services/worshipping together; benefice away days/facilitated 'vision' sessions.	Ongoing; joint projects to support the Eco Church work of both parishes; away day/visioning session in June 2026; joint participation in the Slavery Truth Project (date TBC); continued seasonal planning for joint worship services, courses, and other activities.
That responsible and caring pastoral care is administered across both parishes and to look at the setting up of a commissioned pastoral visiting team.	Regular joint benefice ministry team meetings; effective record keeping; effective communication within and between the parish communities; strategic and collaborative working across the team.	Ongoing: reviewed at standing committee meetings and regular joint benefice ministry team meetings; development and implement plan for organised, commissioned team.
That clear lines of communication are evidenced in the parish and between the church organisations and the community.	Engagement with local stakeholders (schools, charitable organisations, uniformed organisations, faith groups, businesses, community groups, entrepreneurs, cultural organisations); looking for	Ongoing: work in and with local schools, with partner organisations who hire our church spaces, with local charities and businesses, with churches in our deanery, with local multi-denominational churches as

	and engaging with opportunities for collaboration on one-off and longer-term projects.	part of Churches Together in Crosby and Waterloo, with Liverpool Seafarers' Centre, Nazareth House, and other local institutions.
That there should develop a closer working partnership between all 3 Anglican churches in Waterloo.	Worshipping together/joint services; seeking out/creating opportunities for collaborative working (schools, shared ministry with local organisations, social justice); being responsive and supporting each other effectively when needed.	Ongoing: as part of our local ministry (through shared worship, schools work, other local witness and ministry, our deanery ministry, and as part of the nascent Larger Single Parish in Sefton (see below).
That engagement with Fit for Mission is genuine and whole-hearted.	Making it a priority discussion point at all standing committee and PCC meetings; helping to keep the wider congregation informed; working with deanery partners (clergy and laity) to support each other in engaging positively with FfM, both in terms of the formal training opportunities offered, and through informal networking; enabling opportunities for anyone who wants to explore a role or roles in the developing Larger Single Parish, and working with our partner churches as this becomes a reality; beginning to work and worship together as a community.	Ongoing: we are now in the acting 'as if' phase, have formed a Clergy Leadership Team and Navigation Team, and are beginning to coordinate the other teams (Church Wardens, Finance Team, Safeguarding Team, Buildings Team, Prayer Team).
Growth and development of choir/music.	Explore opportunities to develop the choir without compromising our work towards financial stability;	Ongoing: consolidation of choir and music at St Faith's, and exploration of starting a new youth choir in collaboration with organist from St Mary's, and in connection with L'pool Young Voices Network/Anglican Cathedral/RSCM.

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

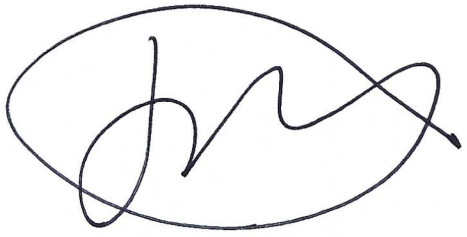
Volunteers

We are so thankful for the commitment and faithful service of our church family. In particular, huge thanks and appreciation must go: to our Churchwardens, Rick Walker and Maureen Madden, who give so much of their time to the care of the church and its people, to David Jones, our Treasurer and Sacristan, who manages the church finances and worship so carefully, to Vivienne Shillitoe, our PCC secretary, and all the members of the PCC (and sub committees), to Mari Griffiths, our Parish Safeguarding Officer, to our Assistant Wardens, Christine Spence and Corinne Hedgecock, who also help manage the church hall, and do so much to arrange our welcome, hospitality, and events, to Barbara Gleeson for her new role as charity fundraising co-ordinator, to Mark Farrell and our serving team, to all our sidespeople and Eucharistic ministers (and to Eric Salisbury for all his organisational work), to Irene Taylor for our flowers, to Kevin and Helen Mulholland for all of their support with funeral ministry and general running (and for Kevin's special firelighting skills), to Dot and Harry Huyton for organising and delivering our regular foodbank donations, to Norman Edwards for helping with our mid-week Eucharist, to Judy Riley for the OLW group, rosary prayers, and arranging the dedication of the Blessed Sacrament Lamp, to everyone who contributed creating and looking after our children's area, to Stephanie Dunning and all our choir, and Richard Woodley for playing the organ and helping co-ordinate our music for worship, to Angela Woodley and everyone else involved in the catering team, to all who make, sell, and serve at our events, and to all those who clean, tidy, and generally look after the church building – and to our Ministry Team, including all our retired clergy Fr Dennis Smith, Revd Denise McDougall, Fr Steve Hall, Fr Peter Cowley, Fr Bill Matthews, our Reader, Paula Lampard, and our ordinand, Judith Aveling, to Carolanne Leary for her administrative work on the notice sheets and church hall, and to Dave Kendrick for helping look after the church grounds and vicarage garden – and to all our church community for helping to ensure that St Faith's continues to flourish – and to God, for grace and ongoing guidance as we travel together along The Way, following Jesus.

God of Mission
who alone brings growth to your Church,
send your Holy Spirit to give
vision to our planning,
wisdom to our actions,
and power to our witness.
Help our church to grow in numbers
in spiritual commitment to you
and in service to our local community,
through Jesus Christ our Lord.
Amen.

A prayer from "Leading Your Church Into Growth"

Approved by the PCC on 26 April 2026 and signed on its behalf by



The Revd Dr Louis Johnson
Chairman of the PCC

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

THE PARISH OF ST FAITH, GREAT CROSBY

Statement of Financial Activities for the year ended 31st December 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME						
Donations and legacies	2(a)	37,213	40	483	37,736	51,574
Fundraising activities	2(b)	4,265	3,560	4,194	12,019	8,163
Church activities	2(c)	12,522	-	-	12,522	7,014
Investments	2(d)	375	-	-	375	782
TOTAL INCOME		54,375	3,600	4,677	62,652	67,533
EXPENDITURE						
Raising funds	3(a)	1,433	-	1,760	3,193	5,811
Church activities	3(b)	70,536	60	483	71,079	170,638
TOTAL EXPENDITURE		71.969	60	2,243	74,272	176,449
NET (EXPENDITURE)/INCOME BEFORE INVESTMENT GAIN		(17,594)	3,540	2,434	(11,620)	(108,916)
Gain on investment		4,809			4,809	1,858
Transfer of funds		2,105		(2,105)	0	0
NET MOVEMENT IN FUNDS		(10,725)	3,540	329	(6,811)	(107,058)
BALANCE B/FWD 1 JANUARY 2025		(7,821)	226	14,881	7,286	114,344
BALANCE C/FWD 31 DECEMBER 2025		(18,501)	3,766	15,210	475	7,286

The movements in Designated and Restricted Funds were as follows:

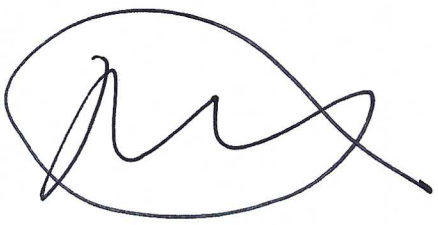
	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	226	3,600	60	-	3,766
RESTRICTED					
Building & Repairs Fund	13,362				13,362
100 CLUB	1,519	4,194	1,760	(2,105)	1,848
Mission	-	483	483	-	-
	14,881	4,878	2,243	(2,105)	15,210

THE PARISH OF ST FAITH, GREAT CROSBY

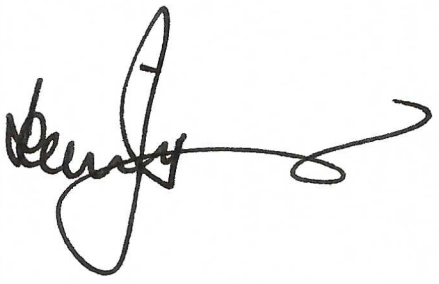
Balance Sheet at 31st December 2025

	Note	Unrestricted fund £	Designated funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Fixed assets						
Investment	5	10,513	-	-	10,513	5,704
		10,513	-	-	10,513	5,704
Current assets						
Debtors	6	2,212	-	483	2,695	2,496
Cash at bank and in hand		7,455	3,766	15,210	26,431	19,326
		9,667	3,766	15,693	29,126	21,822
Creditors: amounts falling due within one year	7	38,681	-	483	39,164	20,240
Net current assets		(29,014)	3,766	15,210	(10,038)	1,582
Total net assets		(18,501)	3,766	15,210	475	7,286
PARISH FUNDS						
Unrestricted funds		(18,501)			(18,501)	(7,821)
Designated funds			3,766		3,766	226
Restricted income funds				15,210	15,210	14,881
		(18,546)	3,766	15,210	475	7,286

Approved by the Parochial Church Council on 26 April 2026 and signed on its behalf by



Revd Dr Louis Johnson
Chairman of the PCC



David Jones MBE
Parish Treasurer

Notes to the Financial Statements for the year ended 31st December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Donations, legacies and other voluntary income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Notes to the Financial Statements for the year ended 31st December 2025

Fixed assets (continued)

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
2(a) Voluntary income					
Planned giving	24,664			24,664	24,830
Gift aid donations	3,626			3,626	2,314
Tax recoverable	4,985			4,985	8,476
Collections	3,738			3,738	1,179
Donations		40	483	523	614
Legacies				-	1,750
Grants	200			200	12,410
	37,213	40	483	37,736	51,573
2(b) Fundraising activities					
100 Club	-		4,194	4,194	4,000
Appeals	1,355			1,355	1,956
Events	2,910	3,560		6,470	2,207
	4,265	3,560	4,194	12,019	8,163
2(c) Church activities					
Fees	2,013			2,013	1,024
Church hall	9,499			9,499	4,502
Land rent	550			550	500
Candles, cards and books	371			371	342
Other	89			89	646
	12,522	0	0	12,522	7,014
2(d) Investment					
Dividends	174			174	136
Bank interest	201			201	647
	375	0	0	375	783
Total income	54,375	3,600	4,677	62,652	67,533

Notes to the Financial Statements for the year ended 31st December 2025

	Unrestricted	Designated	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising funds					
Events	1,319		-	1,319	2,259
100 Club	-		1,760	1,760	3,180
Giving envelopes	114		-	114	-
	1,433		1,760	3,193	5,439
3(b) Church activities					
Missionary and charitable giving	-		483	483	549
Ministry: Diocesan parish share	33,971			33,971	34,093
Clergy expenses	13			13	-
Vicarage expenses	2,632			2,632	2,322
Ministry team expenses	102			102	-
Education and training	37			37	-
Salaries and support	2,250			2,250	11,038
Church running expenses					
Utilities	12,351			12,351	15,658
Building insurance	4,281			4,281	4,436
Building maintenance	1,882			1,882	75,646
Upkeep of services	2,627			2,627	3,567
Music department	2,630			2,630	10,283
Depreciation	-			-	4,411
Hall expenditure	4,189			4,189	4,260
Bank charges	69	60		129	372
Printing and stationery	2,816			2,816	3,456
Parochial council expenses	639			639	519
Sundries	47			47	470
	70,536	60	483	71,079	171,010
Total expenditure	71,969	60	2,243	74,272	176,449

No payments were made to the Independent Examiner.

Notes to the Financial Statements for the year ended 31st December 2025

4 PAID EMPLOYEES

	2025	2024
	£	£
Salaries	2,250	10,936
Employer's national insurance	-	102
	2,250	11,038

The average number of employees employed by the PCC during the year was 1 for 2025 and 2 for 2024.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

5 FIXED ASSETS

Investment

		Standard Chartered Plc
Market value	At 1st January 2025	5,704
	Revaluation gain	4,809
	At 31st December 2025	10,513

		2025	2024
		£	£
6	**DEBTORS**		
	Tax recoverable	-	2,296
	Other	2,695	200
		2,695	2,496
7	**LIABILITIES**: amounts falling due within one year		
	Other	39,164	1,272

Independent Examiner's Report

Report to the Parochial Church Council (PCC) of St Faith, Great Crosby on the financial statements for the year ended 31st December 2025, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet, and Notes.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of the independent Examiner's statement.

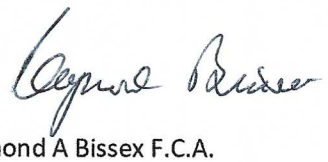
My examination was conducted in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the PCC 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 financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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

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

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



Raymond A Bissex F.C.A.
32 Brooklands Avenue
Waterloo, Liverpool, L22 3XZ
Date: 24 March 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT CROSBY ST FAITH

England & Wales - Charity number 1134518

Accounts

ST FAITH'S

GREAT CROSBY

ANNUAL REPORT 2024

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith

Registered Charity No. 1134518

Diocese of Liverpool

Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Parish Church is situated at Crosby Road North, Liverpool, L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: http://www.stfaithsgc.org.uk

For the period 1st January 2024 until the date this report was approved, the following served as members of the PCC:

Vicar	Fr. Louis Johnson *(from 13/11/24)* *(Chairman of the PCC)*
Church Warden	Mr. Rick Walker *(Acting Chairman of the PCC until 12/11/24)*
Clergy Representative	Fr. Dennis Smith *(from 18/1/24)*
Reader Representative	Mrs. Paula Lampard
Deanery Synod Representatives	Mr. Harry Huyton *(Health & Safety Officer)* Mr. David Jones *(Treasurer)* Mr. Richard Woodley
Elected Members	Mr. Harry Huyton *(to APCM 2024)* Mr. Richard Woodley *(to APCM 2024)*
To retire 2025	Mr. David Jones Ms. Corinne Hedgecock *(Assistant Warden & Electoral Roll Officer)* Mrs. Christine Spence *(Assistant Warden)*
To retire 2026	Mrs. Vivienne Shillitoe *(PCC Secretary)* Ms. Mari Griffiths Mrs. Rita Derringer
To retire 2027	Mr. Norman Edwards Mr. Kevin Mulholland Mrs. Irene Taylor
Co-opted Members	Ms. Helen Kibbey *(Parish Safeguarding Officer) (resigned 5/2/25)* Dr. Judith Aveling *(Ordinand in Training) (from 22/1/25)*

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

Bankers: TSB plc, PO Box 373, Leeds, LS14 9GQ.
Independent Examiner: Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.
Architect: Rebecca Grimshaw, Anthony Grimshaw Associates LLP, 6 Bridgeman Terrace, Wigan, WN1 1SX.

Day-to-day management control of the Church was exercised by the Church Warden and Standing Committee until 13 November 2024, after which the Revd Dr Louis Johnson became responsible.

Structure, Management and Governance

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2022).*

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The full PCC met five times during the year with an average level of attendance of 82%.

From the APCM 2024, the PCC operated the following sub-committees:

Standing Committee: Mr Rick Walker (Churchwarden and Acting Chairman of the PCC), Mr David Jones (Parish Treasurer), Mrs Viv Shillitoe (Secretary).

Finance Committee: Mr David Jones (Treasurer) (Chairman), Mr Rick Walker, Mr Kevin Mulholland.

Fabric Committee: The Standing Committee oversee fabric issues.

Social Committee: Mrs Christine Spence, Mrs Irene Taylor, Mrs Eileen Matthews, Ms Corinne Hedgecock.

Note: *With effect from 13/11/24, Fr Louis Johnson became Chairman of the PCC and Standing Committee, and is ex officio a member of all sub-committees.*

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

Aims and Purposes

St Faith's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Parish Church of St Faith, located on the corner of Kingsway and Crosby Road North, Waterloo, Liverpool, L22 4QQ and its Church Hall, located on Milton Road, Waterloo, Liverpool, L22 4RE.

Objectives and Activities

The principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church" is set out within section 2 of the Parochial Church Councils (Powers) Measure 1956 as amended.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

Statement of Public Benefit

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit, and in particular, the specific guidance for charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation.
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved.
- Mission and outreach work
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

Our objectives for 2024 were:

Aims for 2024	***Whether achieved***
To appoint a new Vicar for the United Benefice	The Revd Dr Louis Johnson was Licensed, Inducted and Installed to the United Benefice by the Bishop of Liverpool on 13 November 2024.
To complete the new lighting system and the accessible entrance to the church	The new lighting system and associated electrical works were completed in April 2024. Lack of funds has prevented the access works to proceed but grant aid funding is being sought.
To strengthen the Parish Choir	The Director of Music left in August 2024 and the Parish Choir provide choral music at the weekly Eucharist.

To re-build the congregation	Since the arrival of Fr Louis, weekly numbers have been increasing at the Parish Eucharist and young families have been welcomed back.
To develop our online presence and visibility in the parish	Progress in completing the new website has been slow but the Friends page on Facebook has 287 members and is viewed regularly, along with the "A Church Near You" website which has been updated.

Church Attendance

The average weekly attendance counted during October 2024 was 57 and the average Sunday attendance during the same period was 42. These figures do not include baptism services, weddings or funerals but the numbers are affected by the Patronal Festival in October.

Electoral Roll

The Electoral Roll is a list of those who are entitled to attend the Annual Parochial Church Meeting and take part in its proceedings. This includes voting in elections for the Parochial Church Council, Churchwardens and Deanery Synod members and eligibility to be elected to these roles.

The Roll is completely renewed every six years (last renewal was in 2019) and is revised each year before the APCM to make sure that it is accurate. Following the revision, corrections may be made, but no names may be added or removed between the time that the revised Roll is completed and the close of the Annual Meeting.

Following the complete renewal for the APCM 2025, there are currently 52 names on the Church Electoral Roll, 11 of whom are resident within the ecclesiastical parish and 41 of whom are not resident within the parish.

Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it will receive regular communion either at home or in hospital and those who are bereaved are visited when it seems appropriate.

Occasional Offices

From January – December 2024, there were:

- 6 baptisms
- 1 wedding, and
- 5 funerals

Mission and Evangelism

Helping those in need is a demonstration of our faith. We are grateful for donations and fundraising efforts that resulted in £549 being given for missionary work. It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

The parish website is in the process of being re-built and this work should be completed in 2025. The "Friends of St Faith's Great Crosby" page on Facebook has 287 members and is updated daily. The "St Faith's Crosby Music" page has 309 followers on Facebook and 74 followers on Instagram and posts photographs and videos of musical events in the church, although this has not been active since July.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults;
- The safeguarding and protection of all children, young people and all adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse and where they can find support and best practice that contributes to the prevention of abuse.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- The Parish Safeguarding Officer post is currently vacant.

In all these principles we will follow legislation, guidance and recognised good practice.

Other Policies

The PCC affirmed its commitment to holding policies that follow Diocesan and national church guidance on Data Protection, Volunteering, HR, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found on the church website. The PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Report of the Sefton South Deanery Synod

Deanery Synod met three times during the year 2024. In addition to the usual standing items such as finance, and reports from Diocesan Boards, a number of new initiatives were reported upon as highlighted below.

8 February 2024 at Bootle Christ Church
Claire Morgans from Y-Kids gave a presentation about her organisation's work with young people in the Bootle area.

24 July 2024 at Netherton St Oswald
Archdeacon Peter Spiers gave a detailed account of the recent General Synod meeting in York.
Deanery election was held:
Elected for the laity: Jill Morland-Duff, Nancy Bell, George Carter
Elected for the Clergy: Revd Andrew Stott, Paula Bridson, Alex Peach.

24 October 2024 at Litherland St Philip
Canon David Banbury spoke about the Fit for Mission programme. Details of the discussion do not seem to have been recorded.

Revd Gregor Cuff
Christ Church with St John, Waterloo

Vicar's Report

Given that it's under six months since Christine, Benedict, and I arrived here to join you the church community of St Faith's, this cannot really constitute a conventional Vicar's Report for the last year, as I haven't been here for most of it; however, looking back at the aims and objectives included in the last report, I can see that you have achieved some, and that we are making really positive progress on others. For instance, you have appointed a new vicar! And myself and Christine (and Benedict!) would like to thank you from the bottom of our hearts for the warm, kind, generous welcome that you've given us since our arrival – it has been a crucial part of our feeling genuinely at home immediately – it feels as if God has really called us to and put us in the right place, at the right time.

Since I've been here, we have been welcoming families and young people to our worship and community; we have increased our links with St John's Church of England Primary School (where I am now a governor, and part of the team that delivers regular collective worship at the school, as well as seasonal activities, such as 'Experience Christmas' and 'Experience Easter', as well as Messy Church) – and as this involves collaboration with both of the other Waterloo parishes, St Mary's and Christ Church, this also demonstrates that we are developing our collaborative relationships with our neighbouring church communities (as does our commitment to joint benefice ministry team meetings with St Mary's, and helping to provide cover for Revd Gregor Cuff at Christ Church, and at the Liverpool Seafarers' Centre) – with our continued support of our joint patronal services, and our increased engagement with Churches together in Waterloo and Crosby, this is a sign of the strengthening and development of our identity as part of the larger Body of Christ in our local area.

In our Benefice, we have continued to deepen our shared discipleship and worshipping life through the 'Seekers' prayer group, and through the Walsingham group, whilst Lent has seen us deepen this further still, with the introduction of healing ministry during our Sunday Eucharist here at St Faith's, experimenting with having both St Faith's and St Mary's buildings open more, with contemplative prayer stations, an additional Eucharist, crafting, hospitality and fellowship, and running a Lent course on the sacraments twice a week at both sites (all of which also fulfils another existing objective to increase the focus on the season of Lent).

Whilst we are still exploring possibilities to develop music and the choir at St Faith's, I'd like to put on record my thanks to all those who have been, and are, keeping things going in this respect – it is central part of the worship we offer to God in this community, as well as being a deeply held aspect of the history and culture of this place, so I am hugely grateful that this has been maintained during this period. It was an important part of the wonderful Advent and Christmas seasons that marked the beginning of our time together at St Faith's, and being part of so many powerful and moving services that reached so many people was a huge privilege – and it gives me such hope for the future of this community – in fact, the potential of this community, and the energy, creativity, ideas, and commitment of the people of this community is genuinely inspiring, and incredibly exciting – and it is that future that we're all being called into, together.

And so, we come to our objectives for the year ahead – in some sense, the broad objectives have been set for us, as my role description was clear about some essential aspects of the ministry I've been called into amongst and alongside you (to which I've added our desire to develop our choir and musical activities generally) – and I'm pleased to say that we are, already, making some headway on all of them – and I've every confidence we can continue this positive direction of travel – and it is vital that we do so as successfully and effectively addressing these objectives will be an indication of the health and ongoing thriving of our church community. And, in truth, I'm totally optimistic about this as I think there is just so much potential here – as we are already doing so much – our worship is wonderful, joyful, Spirit-filled, thanks to the committed and engaged laity and clergy who enable and support our shared worshipping life – and thanks to your responsive participation as part of it – we host participate in the real, life-giving gospel work of the Kindhearts Café and it's amazing team, the kind of social justice project that should be a model for other communities in our deanery and diocese – we have so many people who want to learn and grow as disciples of Jesus, and respond to this call through action – we have so much creativity, a community full of ideas – and people so committed to serving each other, in this community, and in our wider community, through charitable projects, pastoral care, and community initiatives, demonstrating the living love of God, living out faith and Christian discipleship 'in truth and action.' (1 Jn 3.18) – the sheer energy of this community is remarkable, it is fantastic to be a part of it now, and it fills me with hope for our future together and beyond: 'and hope does not disappoint us, because God's love has been poured into our hearts through the Holy Spirit that has been given to us.' (Rom. 5.5)

Fr Louis Johnson
Vicar

Report of the Parochial Church Council

There have been five meetings of the PCC held between January and December 2024 (nominally every two months with a break for the summer). Average attendance across the meetings has been 82%. Vacancies for two Synod Representatives, one Clergy representative and four elected PCC members were filled at the APCM in April. A vacancy for a second Church Warden remains.

Matters discussed have been dominated by Interregnum planning and progress. We have been ably guided through this process by our Parish Representatives, David Jones and Rick Walker, who, together with the Parish Representatives from St. Mary's, produced a new Parish Profile, and supported us through the Section 11 and Section 12 meetings.

Other topics discussed have included, but are not limited to:

- The installation of new lighting and the re-wiring of the church, which has now been completed.
- The new H-bracket road markings and 'left turn only' signage in Milton Road, made necessary by the introduction of a one-way system.
- The Parish Share - this remains an area of concern. The PCC has acknowledged the importance of meeting this requirement and has committed to making regular payments. A Stewardship renewal campaign and an appeal to all parishioners to reduce arrears has been discussed.
- We remain committed to the importance of safeguarding, which is discussed at every PCC meeting.

Finally, our prayers were answered as we welcomed Fr. Louis in November. This is an exciting time, as we look to the future with renewed hope and energy. As a PCC we are dedicated to preserving the spiritual and material traditions of our worship at St. Faith's but remain eager to explore new opportunities for growth and development. We look forward with faith and positivity to achieving much together.

Vivienne Shillitoe
PCC Secretary

Report of the Churchwarden

2024 was as usual an interesting and hectic year at St Faith's since we had said goodbye to our Vicar a few months previously and were in interregnum and starting the process of finding a replacement, but more of that later.

During the gap between parish priests, it is the duty of churchwardens to keep the show on the road, and, normally two in number, the wardens are in charge of just about everything - and that really does mean everything!!

Fortunately, St Faith's has always worked as a team and I could certainly not have kept things moving without the considerable help of David looking after the money, Christine the catering, Viv as Secretary and many, many others who just did what was necessary to keep things moving. The PCC rose to the occasion splendidly and although they must have thought several times that I was "losing it", we struggled through with an optimistic hope that it would all work out in the end.

I was of course able to rely on the clergy team of Fr Dennis, Fr Bill, Fr Peter, Revd Denise and Paula to look after the more religious side of things, and I will be forever thankful and grateful for their unstinting support and help during those difficult times. Few wardens would have such dedicated and versatile team to ensure that the important work of the church continues smoothly. The same can be said for St Mary's where Revd Janet and Fr Peter Walker offered similar support there. It was a pleasure to chair the joint clergy meeting between the church and help to cement the friendship that we share.

Early in 2024 we needed to replace all the lighting in church. We secured a number of tenders ranging up to nearly £100,000, but fortunately, we were able to secure a lower price from a Merseyside firm who had considerable experience in church lighting. We did however need to divert a significant portion of the money that Liz Mackert had left us into the new lighting system. I am sure that we are all delighted with the new lights which is, of course, all LED and fully compliant with the Diocesan Eco scheme.

Over the past few years there has been a reduced number in the congregation, and so the regular series of musical Saturdays was reduced, and the Christmas Tree Festival was not possible. However, that may not always be the case! Read on . . . . .

The process leading up to the induction of a new Vicar is embedded in much Church of England history, legal formalities and peculiar rituals known only to a few. To explain it all now would simply be a waste of time and paper so please bear with me when I say that after a considerable amount of work by the PCCs of both churches, copious reports, papers and references, I was delighted when the good Lord directed a certain young priest to consider being our Vicar.

The rest of the story will be in next year's Report, but I am sure that we have all found that Fr Louis, Christine and Benedict have brought a huge injection of Christian love, excitement, ideas and inspiration to us all.

I finish with my thanks to all in the now growing congregation for their help to me over the past couple of years, and a fervent prayer that someone will step forward and join me as warden.

Rick Walker
Churchwarden

Eco Church Report

In January, I signed St Faith's Church up to the A. Rocha Eco Church scheme, which is a Church of England approved scheme helping churches all over England to develop a deeper understanding of what it means to care for Creation. This is because we, as Christians, believe that caring for the world that God created, and responding through action to the climate crisis, are integral to Christian faith, life, and worship. Therefore, St Faith's PCC agreed, on behalf of this congregation, that we as a church, would like to participate in the Eco Church award scheme, and are committed to trying harder to care for God's Creation.

If we can show that we do this, in the ways in which we worship, teach and encourage one another in our faith; in the ways in which we care for our buildings and consume energy when we are inside them; in the ways in which we care for the land and nature which is on our church property; in the ways in which we engage with our communities and the outside world more generally; and finally, in the ways in which we behave as Christians, within our own households and while out and about in the world, then we are eligible for an award. However, it is much more than an award. By working together to meet the criteria set by the awarding body, we will learn how to understand more deeply the world God has created, how to care for it better, and also how to celebrate it.

In practical terms, I have started to complete the survey and preached to the congregation of St Faith's on the First Sunday of Lent (9th March), about the importance of Creation care. We produced a leaflet listing a variety of eco-gestures which people were encouraged to try out as part of their Lenten discipline. That Sunday, I also promoted the use of eco products, manufactured by *Miniml* and *'Who Gives a Crap' (toilet tissue)*, which can be used in our everyday lives. On Friday 21st March, with Fr Louis, I met with a diocesan representative of

the Net Zero Carbon 2030 project to explore our future participation in the project. We organised a litter pick which took place in and around the church grounds on Sunday 23rd March. Ecologically friendly products were ordered for use at the church clean on Holy Saturday (19th April). I have also organised a notice board with information that raises awareness about Eco Church. Many more events and initiatives are in the planning stage for the forthcoming year.

Judith Aveling
Eco Church Team Leader

Report on the Church Fabric

Regular monitoring and maintenance of the church fabric has been carried out to ensure that the buildings and grounds are in a good and safe condition.

The first half of the year was dominated by the installation of the new LED lighting system that has proved to be a significant improvement to the church. This was possible thanks to the Mackert legacy. Not only will the lifespan of the lights last for several thousand hours but the energy costs are much lower too. More importantly, the wiring is now safe and a very dangerous mix of wiring in the organ loft has been replaced.

Unfortunately, it has not been possible to proceed with the access improvement works to the church entrance but the possibility of external grant aid is being investigated. Similarly, the floor tiles in the church are in need of repair and more areas have been covered with hazard tape for the time being.

The church sound system has been maintained and a new amplifier for the hearing loop was installed, thanks to a small legacy after a funeral.

Security issues remain important and various padlocks have been replaced to secure the perimeter gates and doors. The roof alarm has been maintained and batteries were replaced during the year. Work is needed on several of the roof cameras that have not been updated for some time.

The Quinquennial Inspection of the church is due in 2025 and preparations are under way for it to be carried out by our Church Architect at the request of the Diocese. Works that were identified in the 2020 inspection have been carried out and are reported annually to the Diocesan Advisory Committee.

Following the success of the installation of the "Hive" controller for the church, one was installed for the hall in June because a lot of heat was being wasted. A small wall heater in the Mackert Room means that the room can be heated without the central heating being on for the whole hall.

Pest controllers were brought in to clear a swarm of bluebottle flies in the Mackert Room in January and the flooring in the gents toilet was replaced, thanks to Corinne's fundraising efforts. Other smaller plumbing works have also been completed in the hall.

We are very grateful to the churchwarden and many others who care for the buildings by cleaning and maintaining them, providing flowers and generally ensuring that the fabric of the church and hall is in a good and safe state of repair.

Financial Review

Ten years ago, I wrote that the financial year had been dominated by payments for the roof, following the lead theft, and that the target of paying the Parish Share had not been met. In 2024, the new lighting system was installed but we continue to struggle with the Parish Share and it remains our biggest commitment.

We have given our commitment to the Diocese to pay the Parish Share of £2,840.95 every month but this has been a very real challenge. Happily, parish giving in 2025 has increased and the outlook is brighter for the first time in many years.

Our planned giving fell again to £24,830 – a drop of nearly 15% - due to reduced attendances, deaths and removals. Nevertheless, we are extremely grateful to those who continue to give by monthly standing order and allow us to reclaim Gift Aid too. Both that and the Gift Aid Small Donations Scheme provide important sources of additional income. We are grateful too for the increasing number of people who have signed up for the Parish Giving Scheme (PGS) and we are pleased to see new people signing up for regular giving, together with some people renewing their giving. This is very encouraging.

Unfortunately, with the lack of available volunteers, the Christmas Tree Festival could not be held and the closure of the Music Department meant that only a few Saturday Recitals were held, so there was a reduction in fundraising activities for the church, although events have been held in the hall to raise funds for essential improvements. It is pleasing to note, however, an increase in the number of subscribers to the 100 Club.

There was exceptional expenditure of almost £72k for the new lighting system but, overall, the level of expenditure fell. There were two items – insurance and the gas supply – where very considerable savings have been made but the full effect will not be felt until 2025.

First, our insurance provider sought to increase the premium from 2023/4 to 2024/5 by £1,400, or 22%, which we felt was unreasonable and could not be justified. As in 2015, we switched back to Trinitas Insurance from March 2024 and saved £2,467 or £205 per month.

Then, our gas supply contract became due for renewal in August 2024. The renewal two years earlier in 2022 was at the height of the energy crisis and cost us dearly. A new contract was negotiated and will save, in a full year, about £16,300. This is particularly significant and will help us to re-build our financial base.

Discussions with the Diocesan Lead Officer for Parish Sustainability has identified three key tasks for the year ahead:

- The need to raise planned giving – using the Parish Share as a monthly target – through the PGS and contactless/online giving
- The need to generate income through events in the church – Summer Fair, Christmas Tree Festival & raffle, music concerts
- Raising the profile and usage of the hall, again with a focus on regular bookings. The Diocese could help with consultancy to review and suggest improvements.

In conclusion, although we have had a few "bumps along the road", the outlook is much brighter and we can look to the future with growing confidence. We continue to be grateful to all those who give so much of their time and talents in generating much-needed funds for the church.

The PCC continues to act responsibly and prudently in the management of the charity's financial affairs.

David Jones MBE
Parish Treasurer

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least three months' unrestricted payments. This is equivalent to £20,000. It is held to smooth out fluctuations in cash flow and to cover emergency situations that may arise from time to time. The negative balance of £7,595 held on unrestricted (including designated) funds at 31 December 2024 did not meet this target.

Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan had been prepared and updated during the Covid pandemic. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a "Financial Controls and Purchasing Policy" to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Media releases are issued to local newspapers and the Diocesan Bulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act, and child protection. The PCC has policies in place and these will be publicly available on the new church website.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

Plans for 2025

Aims and Objectives for 2025	***How we plan to achieve this***	***Timescale***
The payment of parish share becoming an absolute priority and that a monthly payment plan is evidenced.	Growing the congregation; increasing regular giving using PGS; introduction of contactless giving; maximising building resources; sustainability strategies; grant applications; fund raising.	Ongoing; contactless giving introduced before the summer of 2025; grant application deadlines and fund-raising opportunities providing varying deadlines throughout the year.
The relationship between the two churches is on a more equal footing, giving the opportunity for both churches to grow spiritually and numerically.	Joint benefice ministry team meetings; engagement on collaborative projects in which both congregations have the opportunity to work together; more joint services/worshipping together; benefice away	Ongoing; joint projects to support the Eco Church work of both parishes happening in 2025; first away day/'vision' session in early summer 2025; joint participation in the Slavery Truth Project October 2025-February 2026; seasonal

	days/facilitated 'vision' sessions.	planning for joint worship (such as planned Pet Service).
That responsible and caring pastoral care is administered across both parishes and to look at the setting up of a commissioned pastoral visiting team.	Regular joint benefice ministry team meetings; effective record keeping; effective communication within and between the parish communities; strategic and collaborative working across the team.	Ongoing and reviewed at standing committee meetings and regular joint benefice ministry team meetings.
That clear lines of communication are evidenced in the parish and between the church organisations and the community.	Engagement with local stakeholders (schools, charitable organisations, uniformed organisations, faith groups, businesses, community groups, entrepreneurs, cultural organisations); looking for and engaging with opportunities for collaboration on one-off and longer-term projects.	Ongoing; vicar is now a governor at St John's C of E Primary School; plans for collaborative events involving local people, businesses, and organisations in summer 2025 (Spencer Leigh talk in May 2025; 'pub games' night in the church hall and return of recital series in summer 2025; Crosby Symphony Orchestra concerts; hosting school services throughout 2025; more engagement with our Rainbows, Brownies, Beavers, Cubs and Scouts groups, including gardening/outside space project and parade services).
That there should develop a closer working partnership between all 3 Anglican churches in Waterloo.	Worshipping together/joint services; seeking out/creating opportunities for collaborative working (schools, shared ministry with local organisations, social justice); being responsive and supporting each other effectively when needed.	Ongoing; patronal services in 2025; invitations to worship at key seasonal points (Easter 2025); delivering 'Experience Easter' and 'Experience Pentecost' in Spring/Summer 2025 with joint team from across the parishes.
That engagement with Fit for Mission is genuine and whole-hearted.	Taking all opportunities offered to learn more about what FfM; making it a priority discussion point at all standing committee and PCC meetings; helping to keep the wider congregation informed; working with deanery partners (clergy and laity) to support each other in engaging positively	Working towards decision on whether to enter the two-year 'as if' phase – vote in Autumn 2025.

	with FfM, both in terms of the formal training opportunities offered, and through informal networking.	
Growth and development of choir/music.	Explore opportunities to develop the choir without compromising our work towards financial stability;	Ongoing; possible collaborative project involving Anglican Cathedral music department and local schools in September 2025.

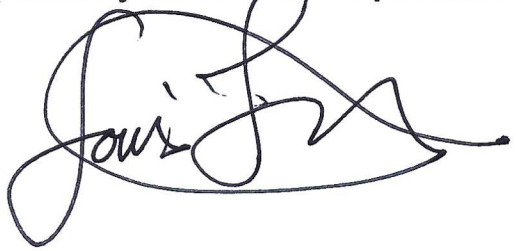
Volunteers

We are so thankful for the commitment and faithful service of our church family. In particular, we thank our Churchwarden, Rick Walker, who gave so much of his time to the care of the church and its people, especially during the Interregnum, and David Jones, our Treasurer, who manages the church finances so carefully, all the members of the PCC, Assistant Wardens, sidespeople, our former Director of Music and the Music Department, the catering team and those who clean and tidy the church. A special "thank you" to our Ministry Team who worked harder than ever during the interregnum to ensure St Faith's continues to flourish.

God of Mission
who alone brings growth to your Church,
send your Holy Spirit to give
vision to our planning,
wisdom to our actions,
and power to our witness.
Help our church to grow in numbers
in spiritual commitment to you
and in service to our local community,
through Jesus Christ our Lord.
Amen.

A prayer from "Leading Your Church Into Growth"

Approved by the PCC on 13 April 2025 and signed on their behalf by



The Revd Dr Louis Johnson
Chairman of the PCC

THE PARISH OF ST FAITH, GREAT CROSBY

Statement of Financial Activities for the year ended 31st December 2024

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME						
Donations and legacies	2(a)	50,959	66	549	51,574	71,741
Fundraising activities	2(b)	4,163	-	4,000	8,163	18,453
Church activities	2(c)	7,014	-	-	7,014	20,636
Investments	2(d)	782	-	-	782	1,275
TOTAL INCOME		62,918	66	4,549	67,533	112,105
EXPENDITURE						
Raising funds	3(a)	2,511	60	3,240	5,811	3,309
Church activities	3(b)	98,389	-	72,249	170,638	127,511
TOTAL EXPENDITURE		100,900	60	75,489	176,449	130,820
NET (EXPENDITURE)/INCOME BEFORE INVESTMENT GAIN		(37,982)	6	(70,940)	(108,916)	(18,715)
Gain on investment		1,858			1,858	257
Transfer of funds		2,120	(100)	(2,020)	0	0
NET MOVEMENT IN FUNDS		(34,004)	(94)	(72,960)	(107,058)	(18,458)
BALANCE B/FWD 1 JANUARY 2024		26,183	320	87,841	114,344	132,803
BALANCE C/FWD 31 DECEMBER 2024		(7,821)	226	14,881	7,286	114,344

The movements in Designated and Restricted Funds were as follows:

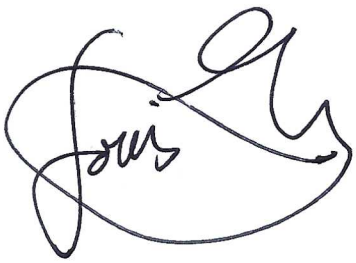
	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	320	66	60	(100)	226
RESTRICTED					
Building & Repairs Fund	85,062		71,700		13,362
100 Club	2,779	4,000	3,240	(2,020)	1,519
Mission	-	549	549	-	-
	87,841	4,549	75,469	(2,020)	14,881

THE PARISH OF ST FAITH, GREAT CROSBY

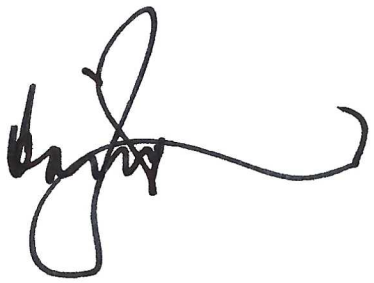
Balance Sheet at 31st December 2024

	Note	Unrestricted fund £	Designated funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Fixed assets	5					
Tangible assets		-	-	-	-	4,411
Investment		5,704	-	-	5,704	3,846
		5,704	-	-	5,704	8,257
Current assets						
Debtors	6	2,496	-	-	2,496	5,219
Cash at bank and in hand		4,219	226	14,881	19,326	107,787
		6,715	226	14,881	21,822	113,006
Creditors: amounts falling due within one year	7	20,240	-	-	20,240	6,919
Net current assets		(13,525)	226	14,881	1,582	106,087
Total net assets		(7,821)	226	14,881	7,286	114,344
PARISH FUNDS						
Unrestricted funds		(7,821)			(7,821)	26,183
Designated funds			226		226	320
Restricted income funds				14,881	14,881	87,841
		(7,821)	226	14,881	7,286	114,344

Approved by the Parochial Church Council on 13 April 2025 and signed on their behalf by



Revd Dr Louis Johnson
Chairman of the PCC



David Jones MBE
Parish Treasurer

THE PARISH OF ST FAITH, GREAT CROSBY

Notes to the Financial Statements for the year ended 31st December 2024

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Donations, legacies and other voluntary income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Notes to the Financial Statements for the year ended 31st December 2024

Fixed assets (continued)

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
2(a) Voluntary income					
Planned giving	24,830			24,830	29,336
Gift aid donations	2,314			2,314	2,328
Tax recoverable	8,476			8,476	9,327
Collections	1,179			1,179	1,184
Donations		66	549	614	5,598
Legacies	1,750			1,750	16,394
Grants	12,410			12,410	7,574
	50,459	66	549	51,573	71,741
2(b) Fundraising activities					
100 Club	-		4,000	4,000	3,665
Appeals	1,956			1,956	9,405
Events	2,207			2,207	5,383
	4,163	0	4,000	8,163	18,453
2(c) Church activities					
Fees	1,024			1,024	2,702
Church hall	4,502			4,502	16,333
Land rent	500			500	578
Candles, cards and books	342			342	334
Other	646			646	689
	7,014	0	0	7,014	20,636
2(d) Investment					
Dividends	136			136	93
Bank interest	646			647	1,182
	782	0	0	783	1,275
Total income	62,918	66	4,549	67,533	112,105

Notes to the Financial Statements for the year ended 31st December 2024

	Unrestricted	Designated	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising funds					
Events	2,259			2,259	1,639
100 Club	-		3,180	3,180	1,200
Bank charges	252	60	60	372	470
	2,511	60	3,240	5,811	3,309
3(b) Church activities					
Missionary and charitable giving			549	549	349
Ministry: Diocesan parish share	34,093			34,093	34,091
Clergy expenses	-			-	1,285
Vicarage expenses	2,322			2,322	264
Ministry team expenses	-			-	392
Salaries and support	11,038			11,038	19,235
Church running expenses					
Utilities	15,658			15,658	15,490
Building insurance	4,366			4,366	5,142
Building maintenance	3,946		71,700	75,646	9,739
Professional fees	-			-	6,390
Upkeep of services	3,567			3,567	2,353
Music department	10,283			10,283	7,306
Depreciation	4,411			4,411	4,411
Hall expenditure	4,260			4,260	14,417
Printing and stationery	3,456			3,456	5,248
Parochial council expenses	519			519	1,307
Sundries	470			470	92
	98,389	0	72,249	170,638	127,511
Total expenditure	100,900	60	75,489	176,449	130,820

No payments were made to the Independent Examiner.

Notes to the Financial Statements for the year ended 31st December 2024

4 PAID EMPLOYEES

	2024	2023
	£	£
Salaries	10,936	15,762
Employer's national insurance	102	-
	11,038	15,762

The average number of employees employed by the PCC during the year was 2 and 2 for 2023.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

5 FIXED ASSETS

5(a) Tangible

		Church equipment
		£
Cost	At beginning of the year	17,645
	Addition	-
	At end of the year	17,645
Depreciation	At beginning of the year	13,234
	Charge for the year	4,411
	At end of the year	17,645
NET BOOK VALUE	At beginning of the year	4,411
	At end of the year	-

5(b) Investment

		Standard Chartered Plc
Market value	At 1st January 2024	3,846
	Revaluation gain	1,858
	At 31st December 2024	5,704

		2024	2023
		£	£
6	**DEBTORS**		
	Tax recoverable	2,296	2,895
	Other	200	2,324
		2,496	5,219
7	**LIABILITIES**: amounts falling due within one year		
	Other	20,240	6,919

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent Examiner's Report on the accounts

Independent Examiner's Report

Report to the Trustees of	St Faith's Parochial Church Council, Great Crosby		
On accounts for the year ended	31st December 2024	**Charity no.**	1134518

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with 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 the 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 statement below.

Independent Examiner's statement

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

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

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

Signed:		**Date:**	26 February 2025
Name:	Raymond Bissex		
Relevant professional qualification(s) or body	Fellow Chartered Accountant		
Address:	St Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ		

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT CROSBY ST FAITH

England & Wales - Charity number 1134518

Accounts

ST FAITH'S

GREAT CROSBY

ANNUAL REPORT 2023

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith

Registered Charity No. 1134518

Diocese of Liverpool

Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Parish Church is situated on the corner of Kingsway and Crosby Road North, Liverpool, L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: http://www.stfaithsgc.org.uk

For the period 1st January 2023 until the date this report was approved, the following served as members of the PCC:

Vicar	Fr. John Reed *(retired 26/11/23)*
Church Wardens	Mr. Gareth Griffiths *(resigned 15/11/23)* Mrs Brenda Cottarel *(resigned 30/10/23)* Mr. Rick Walker *(Acting Chairman of the PCC) (elected 12/11/23)*
Clergy Representative	Fr. Dennis Smith *(from 18/1/24)*
Reader Representative	Mrs. Paula Lampard
Deanery Synod Representatives	Mr. Gareth Griffiths *(resigned 15/11/23)* Mr. David Jones Vacancy
Elected Members	Mrs. Eunice Little *(to APCM 2023)* Mrs. Irene Taylor *(to APCM 2023)*
To retire 2024	Mr. Harry Huyton Vacancy Mr. Richard Woodley
To retire 2025	Mr. David Jones *(Treasurer)* Ms. Corinne Hedgecock *(Assistant Warden & Electoral Roll Officer)* Mrs. Christine Spence *(Assistant Warden)*
To retire 2026	Mrs. Vivienne Shillitoe (PCC Secretary) Ms. Mari Griffiths Vacancy

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

Bankers: TSB plc, PO Box 373, Leeds, LS14 9GQ.
Independent Examiner: Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.
Architect: Rebecca Grimshaw, Anthony Grimshaw Associates LLP, 6 Bridgeman Terrace, Wigan, WN1 1SX.

Day-to-day management control of the Church is exercised by the Incumbent, Fr. John Reed, until 26/11/23 and by the Churchwarden, Rick Walker, from 27/11/23.

Structure, Management and Governance

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2020).*

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The full PCC met five times during the year with an average level of attendance of 75%.

From the APCM 2023*, the PCC operated the following sub-committees:

Standing Committee: Fr. John Reed (Chair), Mr Gareth Griffiths (Warden and PCC Lay Vice Chair), Mrs Brenda Cottarel (Warden), Mr David Jones (Parish Treasurer), Mr Richard Woodley.

Finance Committee: Mr David Jones (Treasurer) (Chair), Fr. John Reed, Mr Gareth Griffiths, Mrs Brenda Cottarel, Mr Rick Walker, Mr Peter Garner.

Fabric Committee: The Standing Committee oversee fabric issues.

Social Committee: Fr. John Reed, Mrs Christine Spence, Mrs Irene Taylor, Mrs Eileen Matthews, Ms Corinne Hedgecock.

* *Note: membership of the committees changed following the Vicar's retirement and the resignation of the Wardens in November.*

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

Aims and Purposes

St Faith's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Parish Church of St Faith, located on the corner of Kingsway and Crosby Road North, Waterloo, Liverpool, L22 4QQ and its Church Hall, located on Milton Road, Waterloo, Liverpool, L22 4RE.

Objectives and Activities

The general functions of PCCs are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

Statement of Public Benefit

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit, and in particular, the specific guidance for charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation.
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved.
- Mission and outreach work
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

Our objectives for 2023 were:

Aims for 2023	***Whether achieved***
To welcome the children and families we have	Children and families have always been welcomed and encouraged. Children have recently read the lessons in church and this should be a regular occurrence. Several baptisms have been arranged and the Junior Choir have taken part in the Sunday Eucharist, supported by their parents and friends.
Engaging with the uniformed organisations.	'Rainbows' have recently re-started in the Church Hall.
To develop the Waterloo Group	No progress
To increase the focus on Lent	No progress
To engage with the 'Leading Your Church into Growth' course	No progress

To increase our links with St John's School	Fr John and Paula Lampard are on the Board of Governors of the School and the new Vicar would be invited to join the Board.
To consider supporting the 'Messy Church'	Fr John supported a termly Eucharist with Fr Gregor Cuff.
To increase support for new prayer initiatives	Thanks to Eileen Matthews who set up a Bible Study/Prayer Group in her home and thanks to Judy Riley and Paula Lampard who are re-building the Walsingham Group.

Church Attendance

The average weekly attendance counted during October 2023 was 55 and the average Sunday attendance during the same period was 46. These figures do not include baptism services, weddings or funerals but the numbers are higher because of the Patronal Festival in October.

Electoral Roll

The Electoral Roll is a list of those who are entitled to attend the Annual Parochial Church Meeting and take part in its proceedings. This includes voting in elections for the Parochial Church Council, Churchwardens and Deanery Synod members and eligibility to be elected to these roles.

The Roll is completely renewed every six years (last renewal was in 2019) and is revised each year before the APCM to make sure that it is accurate. For 2024, the revision period was between 24 March and 2 April. Following the revision, corrections may be made, but no names may be added or removed between the time that the revised Roll is completed and the close of the Annual Meeting.

Following the revision for the APCM 2024, there are currently 62 names on the Church Electoral Roll, 19 of whom are resident within the parish and 43 of whom are not resident within the parish. No names were added to the Roll and 3 names were removed under Church Representation Rules 2020 Rule 4.

Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it will receive regular communion either at home or in hospital and those who are bereaved are visited when it seems appropriate.

Occasional Offices

From January – December 2023, there were:

- 4 baptisms
- 2 weddings, and
- 8 funerals

Mission and Evangelism

Helping those in need is a demonstration of our faith. We are grateful for donations and fundraising efforts that resulted in £349 being given for missionary work. It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

The parish website is updated regularly with details of services and social events and is in the process of being re-built. The "Friends of St Faith's Great Crosby" page on Facebook has 230 members and is updated daily. The "St Faith's Crosby Music" page has 257 followers on Facebook and 74 followers on Instagram and posts photographs and videos of musical events in the church. A "NewsLite" leaflet is published occasionally and distributed at the Sunday services with news about our church and articles of general interest.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults;
- The safeguarding and protection of all children, young people and all adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse and where they can find support and best practice that contributes to the prevention of abuse.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- The Parish Safeguarding Officer is Ms. Helen Kibbey.

In all these principles we will follow legislation, guidance and recognised good practice.

Other Policies

The PCC affirmed its commitment to holding policies that follow Diocesan and national church guidance on Data Protection, Volunteering, HR, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found on the church website. The

PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Report of the Parochial Church Council

To date, there have been five meetings of the PCC (nominally every two months with a break for the summer). There was also a short, extraordinary meeting held after the morning service on the 15 October to clarify an insurance matter.

Attendance has been just above 75% (77.6% to be exact). The number of PCC members has been reduced due to the resignation of two church wardens, and the Vicar's retirement. Vacancies remain for a Church Warden, two Synod Representatives, one Clergy Representative, one elected PCC member, and of course, a vicar.

Matters discussed included maintenance, particularly the long-awaited improvements to accessibility in the front porch area, and the new lighting system, installation of which has just begun. Running costs, particularly the alarming increases in fuel costs have been discussed. A comprehensive Fire Risk Assessment for the Hall was completed in October 2023 which raised several areas where improvements need to be made.

The Music Department has been busy. They have successfully established a Junior Choir (7 to 11 years of age) whose numbers are increasing week by week, a Girls' Choir (11 to18 years of age) and six Lay Clerks to support and enhance the girls' singing. The resignation of the Assistant Director of Music was a disappointment to all, but we thank him for his contribution, and wish him well in his new position.

We remain committed to the importance of safeguarding, which is discussed at every PCC meeting. All DBS checks are complete and up to date.

The Parish Share is paid in full. This was made possible by an emergency appeal held just before Christmas. We are very grateful to all our generous benefactors.

Being in interregnum, as we are presently, can be an unsettling time. As a PCC we remain dedicated to preserving the spiritual and material traditions of our worship at St. Faith's, and we look forward with faith and positivity to the appointment of a new incumbent.

Vivienne Shillitoe
PCC Secretary

Report of the Sefton South Deanery Synod

Deanery Synod met four times during the year 2023. In addition to the usual standing items such as finance, and reports from Diocesan Boards, a number of new initiatives were reported upon as highlighted below.

8 March 2023 at Great Crosby St Faith

Nadine Daniel, a General Synod representative for the Diocese, gave an account of proceedings at the latest eventful General Synod held in London.

25 May 2023 at Litherland St Philip

A presentation was given by Rev Canon Malcolm Rogers MBE, the Diocesan Canon for Reconciliation, on the work of the Triangle of Hope. As a result of this presentation, it was agreed that Sefton South Deanery make a donation of £5000 towards the Triangle of Hope Pilgrimage starting in July 2023.

Karyn Smith had asked to stand down as Synod Secretary. She was thanked for her work. Jonathan Griffin agreed to take up this role.

Nancy Bell retired from the role of Deanery Treasurer which she took up on a temporary basis 38 years previously. Nancy was heartily thanked for her work and service to us all.

28 September 2023 at Bootle Christ Church

A presentation was given by Rev Canon Andrew Stott. Andrew updated us on the good work being done in the first part of the Triangle of Hope pilgrimage.

The Deanery Bank account needs new signatories. It was proposed to add Rev Andrew Stott, George Carter and Barry Gray to the existing signatory of Rev Gregor Cuff. (Gregor confesses: Owing to my recent absence from work, I have not put this into action at the time of writing).

1 November 2023 at Liverpool Seafarers' Centre

A presentation was given by John Wilson about the work of the Liverpool Seafarers' Centre (LSC). Please note that the Mersey Mission to Seafarers, which is one of the partners at LSC, is distinct from the national body 'Mission to Seafarers' and donations sent to the one do not percolate through to the other. Therefore, if you make donations to a seafaring charity, please be sure which charity you are supporting.

Revd Gregor Cuff
Christ Church with St John, Waterloo

Report on the Church Fabric

Church and Hall

The maintenance of such a large building as St Faith's is a never-ending task, although the main focus in 2023 was on the "Back of Church Development" (see below) and the lighting system.

On Easter Day, following Evensong, Archdeacon Pete Spiers formally opened and dedicated the "Mackert Room" in the hall. The room was re-decorated and now has a TV, WiFi access to the internet and the music library was extensively overhauled at the beginning of January. As well as the Music Department, the room is used on a regular basis by church and external groups.

The lease for the electricity sub-station off Kingsway became due for renewal in April. Happily, the process was simpler this time and it has been renewed on a rolling rent review basis. The new lease is until April 2048.

A complaint about an overhanging tree was dealt with and the tree was thinned out and the overhang reduced. The Council complained about trees blocking the Kingsway traffic lights and so the trees were pruned back.

The boiler controls had not been working properly and only one of the boilers seemed to be working at any one time. A service was carried out, resolved the problem, and a new "Hive" controller was fitted. This is a 'smart' way of controlling the heating and can now be controlled remotely using a phone app. A number of repairs were carried out in the hall to their heating system and boiler. Several call-outs to the water boiler in the hall did not resolve the problems so it was removed and replaced with a new stand-alone boiler.

The hall floor was completely restored in the summer at a cost of £9,600 which was paid for by the insurance company, less an excess fee of £250. The work has been done to a very high standard and should last for many years.

In September, it was found that the fire alarm in the hall was not working properly. On closer examination, the system was found to be obsolete and had not been serviced for many years. An independent detailed fire risk assessment was carried out and quotations have been sought for a new fire alarm system. Other recommendations to tidy up several areas have already been carried out.

The regular tuning of the organ continues to be undertaken and, each time, there is a big improvement in the quality of the sound produced. Other running repairs have been carried out during the year but, unfortunately, the grand organ project could not go ahead as hoped due to funding priorities being focused on other issues.

We are very grateful to the churchwardens and many others who care for the buildings by cleaning and maintaining them, providing flowers and generally ensuring that the fabric of the church and hall is in a good state of repair.

Back of Church Development

After several months of meetings, emails, consultations, preparing a "Statement of Significance" and "Statement of Needs", permission and a Faculty was finally received in August. Unfortunately, however, tenders had been invited for the works from three companies and, although the estimate from the Quantity Surveyors had suggested a figure of £87k, the successful tenderer, after careful assessment by our architect, had submitted a price of £135k. This was way beyond our budget and so the PCC, reluctantly, decided to defer the scheme for the time being in the hope that external grant funding could be found.

Instead, priority was given to the installation of a new lighting system to replace the old system which was fitted in the 1970s. Most of the lighting is now complete at time of writing and has made a significant difference already. The scheme was carefully designed to ensure the right levels of lighting throughout the church and the electricians have done an excellent job, leaving everything clean and tidy after their work. All the lights are LED, energy efficient and have a life of over 20,000hrs.

Report of the Director of Music

2023 was without question one of the busiest years for St Faith's Crosby Music in recent history. Thanks to the heroic efforts of all our musicians and volunteers, St Faith's has continued to cement itself as the premier Parish Church for consistent quality music within the Diocese of Liverpool.

Undoubtedly, the biggest achievement of this last year has been the re-introducing of children singing in the church choir for the first time in many years. The Junior Choir, formed in Easter 2023, has gone from strength to strength, with 22 active primary children singing. The Girls' Choir, formed in September 2023, has grown similarly, with 8 secondary aged girls as part of this group. At the end of the year, St Faith's had 30 choristers, which is a fantastic achievement! September 2023 also saw the introduction of 8 professional lay-clerks to sing with the children. The appointment of the lay clerks has undoubtedly raised musical standards to a place that would not have been possible without them. The St Faith's Consort has continued to grow, with 40 members on the emailing list to sing at relevant services. The Parish choir continues to have 5 members. All this combined means that St Faith's has 83 active singers who have participated and elevated our worship and events over the last year. This figure is truly remarkable and represents a huge growth in the choirs' numbers from 2022.

Due to the vast increase in singers, St Faith's Crosby Music was able to support and enhance the liturgy of the biggest ever service schedule since the turn of the millennium at St Faith's. In addition to the Sunday Parish Eucharist, 2023 saw regular monthly Evensongs and Mattins that was well attended by the choir and congregation alike. The now regular weekly Compline series for Lent 2023 returned with other Compline services held throughout the course of the year. In September 2023, the choir begun singing regular weekday masses on a Tuesday, but the announcement of Fr John's retirement put this on hold. It is hoped that 2024 will see the re-introduction of weekday sung masses.

As well as singing the highest number of services, 2023 also saw a vast and varied concert programme. The usual weekly Saturday Lunchtime Concerts ran for eight weeks. Whilst attendance was lower than previous years, this still provided a vital income stream. In addition to this, the Music Department held a Summer and Christmas concert of their own, both filling the church to capacity. A 'Night at the Musicals' fundraising event was held to purchase new choir folders, and Lunchtime concerts were also held in October and November as an expansion of the programme. Whilst 2023 didn't see a big 'Come & Sing' concert (as a 'Messiah' is being planned for 2024), our Come and Sing Evensong attracted many people into the church. All concerts have operated under our 'Free Music for All' scheme, and despite not charging for any of these events, the donations received have continued to ensure that the Music Department is a major contributor to St Faith's church funds thanks to the success of all the events held. The choir also sang at parishes in the Diocese of Liverpool & Blackburn.

The St Faith's Music Staff has seen an expansion in 2023, notably with the appointment of an Assistant Director of Music and Organist, Peter Kwater. This position was vital to enable the growth that has been achieved. In addition to this, 2 volunteer choir chaperones and librarians have been appointed, and St Faith's is very grateful for all the hard work they have done. January 2023 saw the complete re-organisation and cataloguing of the St Faith's Music Library after years of neglect. All music was re-ordered, illegal photocopies disposed of, and a digital catalogue of all St Faith's music created. This has greatly improved efficiency whilst making sure all music is held legally.

St Faith's Crosby Music's social media and online presence has continued to expand in 2023. The St Faith's Crosby Music Facebook page attracted 18k site visits, with an additional 13k external interactions, and 5k content interactions. This means the total reach for Facebook

was just over 36k people. The Instagram & Twitter pages have continued to grow in similar ways. The Music Department has also been sending out monthly newsletters using *Mailchimp* and now maintains a growing list of 370+ members. Purple Fox Design have continued to assist with graphic design where this can't be done in house. Our professional branding, online presence and excellent physical marketing have resulted in thousands of people coming into St Faith's who never would have been before.

A significant amount of work was done to secure the future of the pipe organ at St Faith's, with Harrison and Harrison doing a grand job to keep the organ sounding as best as it can. A tremendous deal from Skrabl Organ builders was secured to restore the organ, but lack of funds meant this project did not progress any further. The pipe organ remains the church's single highest value asset but is in a critical condition.

2023 has seen significant growth in all areas of music at St Faith's, and I should like to thank each and every person who has made this possible! 2024 will only see the same growth continue.

Joe Watson
Director of Music

Financial Review

Each year, we seem to face new financial challenges and 2023 was no different. Reduced attendances, deaths and removals have inevitably affected our levels of giving and the numbers of people able to carry out tasks in the church.

There are now only two local banks for the church, in Bootle and Maghull, but we have managed to switch to most giving through direct bank transfers. Some income is still received in cash (and welcome!) but we are trying to move away from it. A small card reader bought in the autumn has already been used for about £200 in payments. We have registered with the Parish Giving Scheme (PGS) for all planned giving that reduces the administrative burden on the parish. Only a few have registered so far but letters will be sent out to the congregation to encourage everyone to join.

The figure of £29,336 for the year in planned giving is still very good but it has fallen steadily over the past few years and is below £30,000 for the first time. We need to arrest that decline as a priority. We are very grateful to all those who give regularly and generously and especially those who contributed to the Christmas Appeal that enabled us to pay off our Parish Share as requested by the Diocese.

The payment of Parish Share continues to be a real financial challenge, even though the figure was reduced in 2022 but it is still £2,841.46 every month.

The recovery of Gift Aid tax remains an important source of income and thanks are due to our Gift Aid Officer, Rick Walker, for processing the claims so efficiently. We were also able to claim back £2,323 in VAT under the "Listed Places of Worship Grants Scheme" for repairs and consultancy fees.

Utilities costs have risen sharply due to the new gas contract that started in August 2022. Happily, negotiations are currently under way for the contract renewal that indicates a significant reduction in the cost of gas from August 2024.

Expenditure for the year has, happily and despite the surge in gas prices, fallen slightly and should fall further in 2024. A new heading "salaries and support costs" covers three members of staff as well as the associated on-costs. We ended the year with a positive balance again.

Two further payments were received from the estate of the late Liz Mackert that totalled £16,394. There are strict limitations on its use for the "maintenance, upkeep, repair and provision of additional facilities to benefit the structure, hall, car park and gardens of the Church" and this is continuing to make a significant difference to the church fabric.

We continue to be grateful to all those who give so much of their time and talents in raising much-needed funds for the church. The musical events have proved to be very popular, both in terms of financial benefit and by introducing hundreds of new visitors to St Faith's.

The PCC continues to act responsibly and prudently in the management of the charity's financial affairs.

David Jones MBE
Parish Treasurer

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least three months' unrestricted payments. This is equivalent to £20,000. It is held to smooth out fluctuations in cash flow and to cover emergency situations that may arise from time to time. The balance of £26,503 held on unrestricted (including designated) funds at 31 December 2023 exceeded this target.

Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan had been prepared and updated during the Covid pandemic. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a "Financial Controls and Purchasing Policy" to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Media releases are issued to local newspapers and the Diocesan Bulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act, and child protection. The PCC has policies in place and these will be publicly available on the new church website.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

Plans for 2024

Aims and objectives for 2024	*How we plan to achieve this*	*Timescale*
To appoint a new Vicar for the United Benefice	The Parish Profile has been agreed by the PCCs of St Faith's and St Mary's and the Section 12 meeting with the Archdeacon and Patrons to agree the Role Description and	By Summer 2024

	advertising of the vacancy should be held soon. The Diocese have supported our wish to have a new incumbent in place as quickly as possible.	
To complete the new lighting system and the accessible entrance to the church	The new lighting system is almost complete and is expected to be finished by the end of April 2024. Work on the accessible entrance will start towards the end of April.	By May 2024
To strengthen the Parish Choir	The building of the Junior Choir and the Girls' Choir has been a great success and this now needs to be taken further by developing the adults' choir and integrating the three together on more occasions.	From April 2024
To re-build the congregation	Weekly attendances have fallen over the past few years and need to be re-built as a priority. More volunteers are needed for many church tasks. Some members of the congregation are still isolating at home and we need to support them. Parents of new choir members should be encouraged to become active members of the church. Ties with our local schools, especially Waterloo Primary and Merchant Taylors' should be re-established.	Ongoing
To develop our online presence and visibility in the parish	Progress has been slow on developing the new church website and this needs to be completed and extended to provide for improved communication for church members, with a regular online newsletter and online giving. Regular marketing and raising the church's profile is necessary.	Ongoing

Volunteers

We should like to thank all those who work so hard to make our church the lively and vibrant community that it is. In particular, we thank our past Churchwardens, Mr Gareth Griffiths and Mrs Brenda Cottarel, who gave so much of their time to the care of the church and its people, and Mr David Jones, our Treasurer, who manages the church finances so carefully, all the members of the PCC, Assistant Wardens, sidespeople, our Director of Music and the Music Department, the catering team and those who clean and tidy the church. A special "thank you" this year to our Ministry Team who are working harder than ever during the interregnum to ensure St Faith's continues to flourish.

God of Mission
who alone brings growth to your Church,
send your Holy Spirit to give
vision to our planning,
wisdom to our actions,
and power to our witness.
Help our church to grow in numbers
in spiritual commitment to you
and in service to our local community,
through Jesus Christ our Lord.
Amen.

A prayer from "Leading Your Church Into Growth"

Approved by the PCC on 7 April 2024 and signed on their behalf by

Mr. Rick Walker
Acting Chairman of the PCC

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

The Parish of St Faith, Great Crosby

Statement of Financial Activities for the year ended 31st December 2023

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME						
Donations and legacies	2(a)	54,799	199	16,743	71,741	224,014
Fundraising activities	2(b)	10,639	4,149	3,665	18,453	14,750
Church activities	2(c)	20,636	-	-	20,636	15,407
Investments	2(d)	1,275	-	-	1,275	355
TOTAL INCOME		87,349	4,348	20,408	112,105	254,526
EXPENDITURE						
Raising funds	3(a)	1,916	128	1,265	3,309	4,172
Church activities	3(b)	100,342	2,423	24,746	127,511	127,557
TOTAL EXPENDITURE		102,258	2,551	26,011	130,820	131,729
NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT GAIN/ (LOSS)		(14,909)	1,797	(5,603)	(18,715)	122,797
Gain/(loss) on investment		257			257	1,004
Transfer of funds		18,930	(5,990)	(12,940)	0	0
NET MOVEMENT IN FUNDS		4,278	(4,193)	(18,543)	(18,458)	123,801
BALANCE B/FWD 1 JANUARY 2023		21,905	4,513	106,384	132,802	9,001
BALANCE C/FWD 31 DECEMBER 2023		26,183	320	87,841	114,344	132,803

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	2,265	4,348	393	(5,900)	320
Catering Fund	125	-	35	(90)	-
Boiler Fund	2,123	-	2,123	-	-
	4,513	4,348	2,551	(5,990)	320
RESTRICTED					
Building & Repairs Fund	105,064	16,394	24,396	(12,000)	85,062
100 CLUB	1,320	3,665	1,266	(940)	2,779
Mission	-	349	349	-	-
	106,384	20,408	26,011	(2,740)	87,841

The Parish of St Faith, Great Crosby

Balance Sheet at 31st December 2023

	Note	Unrestricted fund £	Designated funds £	Restricted funds £	TOTAL 2023 £	TOTAL 2022 £
Fixed assets	5					
Tangible assets		4,411	-	-	4,411	8,822
Investment		3,846	-	-	3,846	3,589
		8,257	-	-	8,257	12,411
Current assets						
Debtors	6	5,219	-	-	5,219	12,471
Cash at bank and in hand		19,626	320	87,841	107,787	124,971
		24,845	320	87,841	113,006	137,442
Creditors: amounts falling due within one year	7	6,919	-	-	6,919	17,051
Net current assets		17,926	320	87,841	106,087	120,391
Total net assets		26,183	320	87,841	114,344	132,802
PARISH FUNDS						
Unrestricted funds		26,183			26,183	21,905
Designated funds			320		320	4,513
Restricted income funds				87,841	87,841	106,384
		26,183	320	87,841	114,344	132,802

Approved by the Parochial Church Council on 7 April 2024 and signed on their behalf by

Mr Rick Walker
Acting Chairman of the PCC

David Jones MBE
Parish Treasurer

Notes to the Financial Statements for the year ended 31st December 2023

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Donations, legacies and other voluntary income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Notes to the Financial Statements for the year ended 31st December 2023

Fixed assets (continued)

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
2(a) Voluntary income					
Planned giving	29,336			29,336	31,832
Gift aid donations	2,328			2,328	1,732
Tax recoverable	9,327			9,327	9,370
Collections	1,184			1,184	2,371
Donations	5,050	199	349	5,598	40,959
Legacies	-		16,394	16,394	128,194
Grants	7,574			7,574	9,556
	54,799	199	16,743	71,741	224,014
2(b) Fundraising activities					
100 Club	-		3,665	3,665	4,335
Appeals	9,405			9,405	1,461
Events	1,234	4,149		5,383	8,954
	10,639	4,149	3,665	18,453	14,750
2(c) Church activities					
Fees	2,702			2,702	1,117
Church hall	16,333			16,333	13,387
Land rent	578			578	310
Candles, cards and books	334			334	436
Other	689			689	157
	20,636	0	0	20,636	15,407
2(d) Investment					
Dividends	93			93	61
Bank interest	1,182			1,182	294
	1,275	0	0	1,275	355
Total income	87,349	4,348	20,408	112,105	254,526

Notes to the Financial Statements for the year ended 31st December 2023

	Unrestricted	Designated	Restricted Funds	TOTAL 2023	TOTAL 2022
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising funds					
Events	1,604	35		1,639	1,344
100 Club	-		1,200	1,200	2,400
Bank charges	312	93	65	470	428
	1,916	128	1,265	3,309	4,172
3(b) Church activities					
Missionary and charitable giving			349	349	951
Ministry: Diocesan parish share	34,091			34,091	35,419
Clergy expenses	1,285			1,285	902
Vicarage expenses	(699)		963	264	2,775
Ministry team expenses	392			392	100
Salaries and support	19,235			19,235	-
Church running expenses					
Utilities	7,497		7,993	15,490	8,242
Building insurance	5,142			5,142	4,766
Building maintenance	961		8,778	9,739	19,311
Professional fees	297		6,093	6,390	11,021
Upkeep of services	2,353			2,353	1,521
Music department	7,006	300		7,306	19,766
Depreciation	2,288	2,123		4,411	4,411
Hall expenditure	13,847		570	14,417	11,293
Printing and stationery	5,248			5,248	4,681
Parochial council expenses	1,307			1,307	1,748
Sundries	92			92	650
	100,342	2,423	24,746	127,511	127,557
Total expenditure	102,258	2,551	26,011	130,820	131,729

No payments were made to the Independent Examiner.

Notes to the Financial Statements for the year ended 31st December 2023

4 PAID EMPLOYEES

	2023	2022
	£	£
Salaries	15,762	-
Employer's national insurance	-	-
	15,762	-

The average number of employees employed by the PCC during the year was 2 and none for 2022.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

5 FIXED ASSETS

5(a) Tangible

		Church equipment
		£
Cost	At beginning of the year	17,645
	Addition	-
	At end of the year	17,645
Depreciation	At beginning of the year	8,823
	Charge for the year	4,411
	At end of the year	13,234
NET BOOK VALUE	At beginning of the year	8,822
	At end of the year	4,411

5(b) Investment

		Standard Chartered Plc
Market value	At 1st January 2023	3,589
	Revaluation gain	257
	At 31st December 2023	3,846

		2023	2022
		£	£
6	**DEBTORS**		
	Tax recoverable	2,895	2,265
	Other	2,324	10,206
		5,219	12,471
7	**LIABILITIES**: amounts falling due within one year		
	Other	6,919	17,051

Independent Examiner's Report

Report to the Parochial Church Council (PCC) of St Faith, Great Crosby on the accounts for the year ended 31st December 2023, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet and related Notes.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of the independent Examiner's statement.

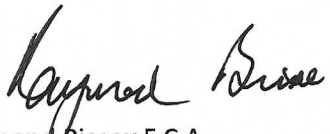
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the PCC 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 financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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

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

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



Raymond Bissex F C A
32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ
Date: 23 February 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT CROSBY ST FAITH

England & Wales - Charity number 1134518

Accounts

ST FAITH'S

GREAT CROSBY

ANNUAL REPORT 2022

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith

Registered Charity No. 1134518

Diocese of Liverpool

Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Parish Church is situated on the corner of Kingsway and Crosby Road North, Liverpool, L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: http://www.stfaithsgc.org.uk

For the period 1st January 2022 until the date this report was approved, the following served as members of the PCC:

Priest-in-Charge	Fr. John Reed *(Chair of the PCC)*
Church Wardens	Mr. Gareth Griffiths *(Lay Chair of the PCC)* Mrs Brenda Cottarel
Clergy Representative	Fr. Dennis Smith
Reader Representative	Miss Paula O'Shaughnessy
Deanery Synod Representatives	Mr. Gareth Griffiths Mr. Kevin Mulholland Vacancy
Elected Members	Mr. Kevin Mulholland *(to APCM 2022)* Mrs. Vivienne Shillitoe *(to APCM 2022)* Mrs. Rosie Walker *(to APCM 2022)*
To retire 2023	Mrs. Eunice Little Mrs. Irene Taylor Mr. John Battersby
To retire 2024	Mrs. Dot Huyton Mr. Harry Huyton Mr. Richard Woodley
To retire 2025	Mr. David Jones *(Treasurer)* Ms. Corinne Hedgecock *(Assistant Warden & Electoral Roll Officer)* Mrs. Christine Spence *(Assistant Warden)*
Co-opted Members:	Mr. Rick Walker *(PCC Secretary & Gift Aid Officer)* Ms. Helen Kibbey *(Safeguarding Officer)*

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

Bankers: TSB plc, PO Box 373, Leeds, LS14 9GQ.
Independent Examiner: Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.
Architect: Rebecca Grimshaw, Anthony Grimshaw Associates LLP, 6 Bridgeman Terrace, Wigan, WN1 1SX.

Day-to-day management control of the Church is exercised by the Incumbent, Fr. John Reed, and the Churchwardens, Gareth Griffiths and Brenda Cottarel.

Structure, Management and Governance

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2020).*

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The full PCC met five times during the year with an average level of attendance of 75%.

From the APCM 2022, the PCC operated the following sub-committees:

Standing Committee: Fr. John Reed (Chair), Mr Gareth Griffiths (Warden and PCC Lay Vice Chair), Mrs Brenda Cottarel (Warden), Mr David Jones (Parish Treasurer), Mr Rick Walker (PCC Secretary), Fr. Dennis Smith, Mr Kevin Mulholland, Mr Richard Woodley.

Finance & Stewardship Committee: Mr David Jones (Treasurer) (Chair), Fr. John Reed, Mr Gareth Griffiths, Mrs Brenda Cottarel, Mr Rick Walker, Mr Richard Woodley.

Fabric Committee: The Standing Committee will oversee fabric issues.

Planning & Communications Committee: Fr. John Reed (Chair), Mr Gareth Griffiths, Mrs Brenda Cottarel, Mr David Jones, Mrs Rosie Walker, Ms Corinne Hedgecock, Mr Joe Watson.

Worship & Liturgy Committee: Fr. John Reed (Chair), Fr. Dennis Smith, Revd. Denise McDougall, Revd. Bill Matthews, Mr Gareth Griffiths, Mr David Jones, Mr Joe Watson, Mrs Christine Spence.

Church Hall Committee: Fr. John Reed, Mr Gareth Griffiths, Mrs Brenda Cottarel, Mrs Christine Spence, Ms Corinne Hedgecock.

Social Committee: Fr. John Reed, Mrs Rosie Walker (Team Leader), Mrs Christine Spence, Mrs Irene Taylor, Mrs Eileen Matthews, Ms Corinne Hedgecock.

Until June 2022, a **Platinum Jubilee Committee** was established with the following members: Fr. John Reed, Mrs Rosie Walker, Mrs Christine Spence, Mrs Irene Taylor, Mrs Irene Salisbury, Mrs Eileen Matthews and Mr Joe Watson.

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

Aims and Purposes

St Faith's Parochial Church Council (PCC) has the responsibility of co-operating with the Priest-in-Charge, the Reverend John Reed, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Parish Church of St Faith, located on the corner of Kingsway and Crosby Road North, Waterloo, Liverpool, L22 4QQ and its Church Hall, located on Milton Road, Waterloo, Liverpool, L22 4RE.

Objectives and Activities

The general functions of PCCs are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

Statement of Public Benefit

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit, and in particular, the specific guidance for charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation.
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved.
- Mission and outreach work
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

Our objectives for 2022 were:

Aims for 2022	***Whether achieved***
To increase communication between the Ministry Team and those members of the congregation isolating at home, the sick or their relatives/carers	The first half of the year was clouded by Covid concerns with the need to be careful about passing on or catching infections. Homes were very cautious about letting

	people in and tests were mandatory for a time in Nazareth House when access was allowed. Where relatives and carers communicated to members of the Ministry Team, visits were done. In the autumn, a review of which members of the Ministry Team could/would participate gave a realistic picture of what the Team could do. A regular meeting and emails have been set up to improve communication and share out contacts.
To increase and record Home Communion visits for those who cannot attend church.	This increased in the autumn, mainly through the intervention of the children of the housebound. Making the decision to be part of the Home Communion list can be difficult as you first have to acknowledge you cannot attend church again.
To increase the numbers on the Electoral Roll by 10% and to establish a list of rota visits by members of the Ministry Team.	Given the time available, visiting has been limited.
To encourage families and individuals from recent baptisms, weddings and funerals to become regular attendees at church.	We have had some return visits by baptism families and one half of a wedding banns couple. There were only 2 funerals and no weddings during the year.
To consider funding options to take forward the development of the kitchen and toilet facilities at the back of church.	The generous legacy from Liz Mackert has enabled this project to begin. Further grants are being sought with the help of a Heritage Consultant.
To prepare a strategy for the future of the organ.	Reports have been prepared but this is a very large capital project for which funds are currently unavailable.
To increase the number of planned givers by 10%.	There was a 20% increase in planned givers by monthly standing order but, with deaths and removals, there was a net reduction of 2 overall.
To promote the further use of the Hall.	The Hall has been busier than pre-2019 and occasional bookings have been better. A Hall Manager is needed to deal with issues between groups. With the return of AA on Wednesdays and the growing success of the Kind Hearts Café, we need to support and encourage groups like these that make an impact in our community.
To organise a series of events to enhance the liturgy and music in the church.	The monthly Evensong services have attracted a bigger following.
To rebuild the church website to make it more accessible and user-friendly.	This is in progress and should be completed in early 2023.
To increase the numbers in the serving team and those who read lessons and prepare intercessions.	The list was revised after the Annual Meeting but, in reality, more work is needed.
To put in place a composite rota for intercessors, readers, duty wardens, sidespersons and eucharistic assistants that is communicated to all.	This has been prepared and is distributed to all those on the rota.

Church Attendance

The average weekly attendance counted during October 2022 was 72 and the average Sunday attendance during the same period was 62. These figures do not include baptism services, weddings or funerals but the numbers are higher because of the Patronal Festival in October.

Electoral Roll

Following the revision for the APCM 2023, there are currently 65 names on the Church Electoral Roll, 20 of whom are resident within the parish and 45 of whom are not resident within the parish. 2 names were added to the Roll and 3 names were removed under Church Representation Rules 2020 Rule 4.

Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it will receive regular communion either at home or in hospital and those who are bereaved are visited when it seems appropriate.

Occasional Offices

From January – December 2022, there were:

- 17 baptisms
- 0 weddings, and
- 2 funerals

Mission and Evangelism

Helping those in need is a demonstration of our faith. The Social Committee is to be congratulated on its fundraising efforts that resulted in £486 for Christian Aid. It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

The parish website is updated regularly with details of services and social events and is in the process of being re-built. The "Friends of St Faith's Great Crosby" page on Facebook has 195 members and is updated daily. The "St Faith's Crosby Music" page has 177 followers on Facebook and 60 followers on Instagram and posts photographs and videos of musical events in the church. A "NewsLite" leaflet is published occasionally and distributed at the Sunday services with news about our church and articles of general interest.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults;

- The safeguarding and protection of all children, young people and all adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse and where they can find support and best practice that contributes to the prevention of abuse.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- The Parish Safeguarding Officer is Ms. Helen Kibbey and the Vulnerable Adults Officer is Mr Gareth Griffiths.

In all these principles we will follow legislation, guidance and recognised good practice.

Other Policies

The PCC affirmed its commitment to holding policies that follow Diocesan and national church guidance on Data Protection, Volunteering, HR, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found on the church website. The PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Report of the Priest-in-Charge

This year has seen the change from living with precautions and guidelines to keep Covid infections to a minimum, to being free from restrictions. The vaccination clinic in our Church Hall has contributed to this. With the freedom from restrictions, members of the congregation who had been shielding have been able to return. As a church we have much to be thankful for, but with the course of time our home communion list has increased, and we have said goodbye to a few faithful members. In 2022 there were funerals for Muriel Harrison, and Doreen Plevin. At the end of the year, we heard of the death of Chris Dawson.

On a brighter note the Parish Eucharist congregation has seen some new faces including young children. The latter part of the year saw the uniformed organisation return to Parade Services in number. The Director of Music has publicised the monthly Choral Evensong on Facebook, with an increased choir supplemented by people from other choirs and an increased congregation. The plans for this coming year include ways in which we as a church can make new people of all ages feel more welcome and seek to engage them with the faith at the heart of St. Faith's.

Without our dedicated team of volunteers both clergy and lay we could not do what we do as a church. From cleaning the church and the hall, to the flowers, from sumptuous meals and the week long Christmas Tree Festival, to clergy, servers and the choir supporting our regular Sunday worship. There is all the necessary work that goes on behind the scenes involving meeting contractors and keeping the church finances in good order.

January 2023 saw a momentous day that, for the first time since December 2013, thanks partly to a generous gift from the former St. John's PCC and the Diocese, St. Faith's no longer owed any parish share from previous years. The new way of calculating parish share which reduces the financial burden on St. Faith's makes us confident we can keep up with paying our share in the coming year. My thanks go to everyone involved.

At the end of the year, we expressed our thanks to Rosie Walker for her work in leading the social committee for many years. As volunteers pass on their batons to others, we need to find ways of ensuring new people can be involved in the practical life of the church and look at new ways of doing things.

This year as a Nation we celebrated the Queen's Platinum Jubilee. The Kind Hearts Café held a lunch for over 100 people and there was a Garden Party in the Vicarage garden with a Victorian afternoon tea for over 40 people. Annie Dickinson provided the musical entertainment and a 'make your own crown' competition was supported by young and old.

Later in the year we received the sad news of the death of Queen Elizabeth II, the bell was tolled, the church was opened for prayer and special services were held during the period of National mourning.

The Church and Hall have had work done on them this year to repair and improve the buildings. The generous legacy from Liz Mackert has meant that the long hoped for "Back of Church" project is underway for completion in 2023. The perennial problem of the failing floodlights is being looked at, with a view to having energy efficient modern lighting. As with all old buildings there will be unexpected maintenance to do this year.

St. John's School is the only Church School serving Waterloo. Both Paula O'Shaughnessy and I attend Governors' meetings. School assemblies are supported, and St. Faith's has given a welcome to the school for various events this year. We have also welcomed Merchant Taylors' Girls and Boys, and Waterloo Primary children over Christmas. These community links are important giving us not just an opportunity to share our fine Church building, but to share the reason for the building being here, the worship of God through Jesus Christ in the power of the Holy Spirit.

There will be wider challenges in the coming year as the Deanery looks at the Diocese's "Fit for Mission" programme. We as a Church need increasingly to work not only with our neighbours at St. Mary's and Christ Church, but in the wider context of the South Sefton Deanery's mission.

Fr John Reed
Priest-in-Charge

Report of the Parochial Church Council

There have been the usual five meetings of the PCC this year (nominally every two months with a break in summer). There was also a short, extraordinary meeting in October. Attendance has been around 75% with numbers reduced by illness and one member standing down.

Matters discussed included the usual maintenance and running costs which were increasing due to the national situation, and the arrangements for many social events – concerts, Christmas Tree Festival, lunches etc. Many of these were dealt with by appropriate sub-committees to whom we offer our thanks.

There was increased activity in the Music Department where choral scholars will receive funding from outside St Faith's. Similar funding was secured for the twelve month appointment of an Assistant Director of Music to help establish a Junior Choir from local primary schools. Securing this outside funding was the reason for the extraordinary meeting. The PCC decided that the music staff should be more formally employed and several policies and codes of practice have evolved to regularise the situation.

Safeguarding was a regular item on the PCC agendas, and all members of the PCC were appropriately trained and completed their DBS check.

The committee welcomed the news that the Parish Share would be reduced next year, and by the end of the year St Faith's had managed to pay their full contribution to the Diocese. The substantial bequest from Fred and Liz Mackert has enabled plans to move ahead for the kitchen and toilet development at the back of church, also for a new lighting system to be installed – hopefully by mid-2023.

We are fortunate to have a PCC dedicated to both the spiritual and material traditions of St Faith's, and who do their best to support the church throughout the year.

Rick Walker
PCC Secretary

Report of the Sefton South Deanery Synod

Deanery Synod met four times during the year 2022. In addition to the usual standing items such as finance, and reports from Diocesan Boards, a number of new initiatives were reported upon as highlighted below.

21 February 2022 at Christ Church, Waterloo

There was a discussion on the use of the common cup for communion including ways in which churches were ensuring hygienic practice. For example, some were intincting, others using tweezers to administer the host.
A sensitive discussion took place about this issue but, until Canon Law is changed, we cannot use individual cups. George Carter recommended a Grove Booklet that looks at the subject.
'Drink This, All of You': Individual Cups at Holy Communion (2022) £3.95

There was a continuation of discussion of Fit for Mission (Ven Pete Spiers had spoken to the previous meeting about this).

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

17 May 2022 at Christ Church Bootle

Revd James Green and Kate Eagleston from Together Liverpool gave a presentation on how mapping the Deanery could be helpful in enabling churches to work together.

20 July 2022 at St Oswald, Netherton

The first part of the meeting was led by Revd Canon Neil Barnes in place of Dean Sue Jones from the Cathedral. Neil presented an informative and inspiring talk on where the Cathedral was succeeding in ministry, and explained the challenges the Cathedral faces and their support for us at a Parish level.

3 November at St Philip, Litherland

The Bishop of Warrington, the Rt Revd Beverley Mason, gave an update on Fit for Mission, and spoke about her visit to Ghana as part of the Diocese's Triangle of Hope initiative.

Revd Gregor Cuff
Christ Church with St John, Waterloo

Report on the Church Fabric

Church and Hall

Strong winds and heavy, driving rain caused problems for the church roof again and there were several leaks in the building. Although the work itself was relatively inexpensive, the cost of scaffolding is high. At the start of the year, the west window was repaired, and bird spikes were fitted to deter pigeons from making a mess on the stonework. The white efflorescence was removed from the walls, although it has soon returned.

There have been several complaints about the heating – or lack of it – in church following the installation of the new boilers in 2021. The problem has been the unsuitable controller that does not heat the building to the required temperature in time for services. A new "smart" controller is due to be fitted by the end of February.

The lighting has also been a problem. Most of the fittings are now obsolete and are not energy efficient. There were so few lights left that we had to fit emergency floodlights at the back of church as a temporary measure, otherwise we would have been in darkness. There are now few lights left on in the nave and this is causing difficulties for reading service books and concert programmes. As reported below, we are seeking quotations for a new system that will be energy efficient, long lasting and will require minimal maintenance.

In August, we were faced with a sharp increase in the cost of gas when the old contract expired. One of the energy saving measures was to move the choir practice to the upper room of the hall rather than heat the whole church for an hour or so's use in the Chapel of the Cross. The room has been refurbished with new windows to replace the rotten ones that would not close properly, the music library has been re-located from the organ loft and, shortly, a TV monitor will be installed to enable presentations to be shown for meetings or training sessions, thus enabling better use of the facilities.

It had not been possible to repair the hall floor following water damage in February 2021 because, after lockdown, the hall became a Vaccination Centre. In July 2022, the insurance claim was re-activated but, despite frequent calls and emails, the matter remains unresolved. A loss adjuster, appointed by the insurance company, recommended that half the floor should

be lifted and re-laid before being sanded and sealed. This turned out to be a bigger and more expensive job than originally envisaged but, at time of writing, we are still waiting for action.

The regular tuning of the organ is now undertaken and, each time, there is a big improvement in the quality of the sound produced. Unfortunately, the organ is very sensitive to changes in temperature and draughts and additional tuning visits were necessary to deal with faults. Major repairs to the leatherwork, most of which is original from 1901, was carried out in the summer and cured some of the wind leaks but more work is needed.

We are very grateful to the churchwardens and many others who care for the buildings by cleaning and maintaining them, providing flowers and generally ensuring that the fabric of the church and hall is in a good state of repair.

Back of Church Development

At last! The longed-for kitchen and toilets are going to happen!

10 years or more after the idea to make use of the unused North Porch and side isle into a utility area, we have a high probability of really seeing it happen. Thanks to the extraordinary generosity of Liz & Fred Mackert, we have the funds available to build a kitchen that will suit our catering needs for many years to come, and toilets that will come as a relief to many of us as we get older!! To have a kitchen with running water and a dishwasher will ease the burden of our long-suffering catering team.

Plans that were originally drawn up by Robbie Bell have been developed by fellow architect Rebecca Grimshaw can be seen at the back of church. They have already received Diocesan, Heritage England and Victorian Society approval and are tenders have been invited for the work. We are awaiting final approval from Sefton Council, and once that is received, we hope to start building work in the warmer weather.

Our present church lighting has been showing its age (50+ years) for some time and has now reached the point where it is not possible to repair failing bulbs and light fittings. Quotations are being sought from a number of companies with regard to replacing the whole system with a modern, low energy, long life system that will give us many years of hopefully trouble-free service. It will also give us the option of improving the overall lighting and highlighting individual areas such as the font or Nave platform.

Rick Walker
Project Team Leader

Report of the Director of Music

Music at St Faith's has continued to flourish in 2022. We've welcomed record numbers into the church for music and gone from strength to strength across all areas of our operation. Below is a brief synopsis of the events of the last year.

The choir has continued to grow in size, with 12 members now in the church choir. In addition to this, a number of guest singers regularly join the choir for Evensong and other special services. This recruitment will continue into 2023 with the addition of the Junior Choir, Youth Choir and Choral Scholars.

The 2022 Compline series during Lent and associated online chamber organ recitals were very successful, attracting good audiences both in person and online. This will return for 2023.

2022 saw two very successful Come and Sing Events. Mozart's Requiem in September attracted over 400 people into the church, with the Come and Sing Evensong also drawing a good audience. It is particularly encouraging that these events have generated a substantial profit for the church.

Evensong has been a focus for the Music Department, with Evensong attendance numbers now regularly greater than that of the Sunday morning service. This is down to an excellent marketing campaign, and quality music being provided.

St Faith's Crosby Music social media has continued to grow, with the Facebook page continuing to be a vital advertising tool. In addition to this, a monthly online newsletter is now emailed out to over 200 people giving details of all the events of St Faith's Crosby Music.

The 2022 concert series happened very successfully, drawing in good audience numbers and attracting quality performers, as well as a surplus of £1,223 for church funds.

The refurbishment of the upper room of the hall into a dedicated rehearsal space has had a huge benefit to music, with the music library now moved up there. This will provide us with a valuable asset to encourage growth.

Several large donations and fundraising events have taken place over 2022 to support the Music Department financially. We were pleased to be awarded £2,000 from the Ouseley Church Music Trust for the engagement of choral scholars. This has been vital to enable growth.

Sadly, no progress has been made on the restoration of the church organ in the past year. This continues to be the biggest threat to the Music Department, with the organ continuing to cost large sums of money to maintain, and failure of the instrument a real possibility. This is something that will need to be of the highest priority in 2023.

Thank you to all who have helped make 2022 a very successful year for St Faith's Crosby Music. The Music Department could not survive without the help and contributions of all at St Faith's. Here's to an excellent 2023.

Joe Watson
Director of Music

Financial Review

The year under review has, more or less, returned to normal after two years of lockdowns, although the consequences are still being felt with reduced church attendances – and thus giving – largely because of the risk of Covid. Nevertheless, we have had a very successful financial year thanks to a large legacy, inspiring musical events and the Christmas Tree Festival.

One of the effects of the lockdowns was on banking. Many branches closed, including ours on South Road, Waterloo, because people switched to online banking and the use of contactless payments. We have now stopped the weekly parish envelopes and people have switched to monthly standing orders as we try to reduce cash handling. Later in 2023, we shall look again at the Parish Giving Scheme. I should like to record our grateful thanks to Audrey Dawson who managed our parish envelopes giving so efficiently for 12 years but has now retired from that role.

We have been looking at various contactless devices for the church and hope soon to get one, especially for casual visitors at wedding, funerals and special events. A trial using a borrowed device at the "Come & Sing Mozart's Requiem" in September raised £60 in one evening.

As mentioned above, reduced attendances, deaths and removals have inevitably affected our planned giving. The figure of £31,832 for the year is still very good but it has fallen steadily over the past few years and we need to arrest that decline. We are very grateful to all those who give regularly and generously.

The recovery of Gift Aid tax remains an important source of income and thanks are due to our Gift Aid Officer, Rick Walker, for processing the claims so efficiently. The drop in tax recovered relates to the reduction in planned giving. We were also able to claim back £6,056 in VAT under the "Listed Places of Worship Grants Scheme" for repairs and consultancy fees.

The big success of 2022 was that we did, for the first time in over ten years, clear our arrears of Parish Share owing to the Diocese with a final payment at the year end of £12,852. This shows as a creditor in the balance sheet but we started 2023 with a clean sheet. We were very grateful to St John's PCC for their donation of £40,000 and the Archdeacon for awarding a £10,000 credit to the parish for clearing the debt. The new Parish Share monthly payment is £2,840.96 and that is nearly £1,000 a month less than the previous year. We hope to be able to maintain payments each month to avoid getting into arrears again.

A new gas contract came into effect in August but we were worried that the costs would be significantly higher. So far, we have received £1,355 from the Government's Energy Bill Relief Scheme and the Diocese gave us a grant of £1,000. This is much better that we feared but we shall continue to monitor our costs and usage, seeking efficiencies wherever possible. Caution should be exercised at some of the expenditure comparisons with 2021 due to Covid restrictions in the early part of 2021.

As reported elsewhere, we were very pleased to receive a very generous legacy from the estate of the late Liz Mackert which, with the balance paid in 2023, totals £141,879.75. There are strict limitations on its use for the "maintenance, upkeep, repair and provision of additional facilities to benefit the structure, hall, car park and gardens of the Church" and this is already making a significant difference to the church fabric. A restricted "Building & Repairs Fund" was established for this purpose and replaced the former Back of Church fund.

We continue to be grateful to all those who give so much of their time and talents in raising much-needed funds for the church. The events have proved to be very popular, both in terms of financial benefit and by introducing hundreds of new visitors to St Faith's.

Although the legacy has given us a financial boost, the PCC continues to act responsibly and prudently in the management of the charity's financial affairs.

David Jones MBE
Parish Treasurer

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least three months' unrestricted payments. This is equivalent to £20,000. It is held to smooth out fluctuations in cash flow and to cover emergency situations that may arise from time to time. The balance of £26,418 held on unrestricted (including designated) funds at 31 December 2022 exceeded this target.

Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan had been prepared and updated during the Covid pandemic. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a "Financial Controls and Purchasing Policy" to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Media releases are issued to local newspapers and the Diocesan Bulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act, and child protection. The PCC has policies in place and these will be publicly available on the new church website.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

Plans for 2023

Aims and objectives for 2023	*How we plan to achieve this*	*Timescale*
To welcome the children and families we have	The children's corner needs re-developing, or some toy bags need to be made available. After welcoming the families, the sidespersons need to show them where the toys are. We need to think of other ways to engage them in church life.	By June 2023
Engaging with the uniformed organisations	Remembrance Sunday and the Toy Service are well attended and the group leaders out in a lot of effort and time with the young people and their parents. With the co-operation of the groups, there will be two early year parades at 10.00am for 30 minutes in a more flexible, non-eucharistic service prepared with a group the previous week. Regular congregation members will be encouraged to join the services.	From February 2023
To develop the Waterloo Group	A Quiet Saturday morning is planned for the Mission to Seafarers in Lent. If it gets a good response, further events will be held.	From February 2023
To increase the focus on Lent	Groups of varying sorts have been tried with little success. This year, there will be a group following a Lent book, with opportunities to study privately at home and together as a group (or on Zoom).	February/March 2023

To engage with the 'Leading Your Church into Growth' course	This is a Diocesan initiative and will involve one ordained and two lay people training on a course. The learning from the course is then shared within the parish. The headline titles are - Prayer, presence, persuading and proclamation. Bishop Beverley is encouraging St Faith's to take part and is willing to pay for two places on the course. The course asks us as a church: Where are we now and where do we want to go?	From March 2023
To increase our links with St John's School	Fr John and Paula O'Shaughnessy are on the Board of Governors at the school. St John's have held their carol service and class events at St Faith's. Fr John holds regular assemblies in the school. How can we increase this growing relationship? There are Governor vacancies from time to time.	Ongoing
To consider supporting the 'Messy Church'	This is held in St John's School several times each term with a team from various Waterloo churches. The team organised the school Christingle in 2022. Does anyone at St Faith's wish to join the team?	Ongoing
To increase support for the new prayer initiatives	The monthly Prayer Group and the revival of the Waterloo Chapter of Our Lady of Walsingham.	Ongoing

Volunteers

We should like to thank all those who work so hard to make our church the lively and vibrant community that it is. In particular, we thank our Churchwardens, Mr Gareth Griffiths and Mrs Brenda Cottarel, who give so much of their time to the care of the church and its people, and Mr David Jones, our Treasurer, who manages the church finances so carefully, all the members of the PCC, the Ministry Team, Assistant Wardens, sidespersons, the catering team and those who clean and tidy the church. A huge number of people continue to give generously of their time, talents and resources to enable St Faith's to go on being God's holy, catholic and apostolic church in this place, to be God's people in God's mission, and to care for this holy house.

Approved by the PCC on 5 March 2023 and signed on their behalf by

John W. Reed.

Fr. John Reed CA
Chair of the PCC

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

The Parish of St Faith, Great Crosby

Statement of Financial Activities for the year ended 31st December 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOME						
Donations and legacies	2(a)	93,355	2,494	128,165	224,014	61,981
Fundraising activities	2(b)	10,155	260	4,335	14,750	19,746
Church activities	2(c)	15,407	-	-	15,407	15,957
Investments	2(d)	355	-	-	355	141
TOTAL INCOME		119,272	2,754	132,500	254,526	97,825
EXPENDITURE						
Raising funds	3(a)	647	1,053	2,472	4,172	3,596
Church activities	3(b)	98,585	5,871	23,101	127,557	92,265
TOTAL EXPENDITURE		99,232	6,924	25,573	131,729	95,861
NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT GAIN/ (LOSS)		20,040	(4,170)	106,927	122,797	1,964
Gain/(loss) on investment		1,004			1,004	(104)
Transfer of funds		25,108	(22,368)	(2,740)	0	0
NET MOVEMENT IN FUNDS		46,152	(26,538)	104,187	123,801	1,860
BALANCE B/FWD 1 JANUARY 2022		(24,247)	31,051	2,197	9,001	7,141
BALANCE C/FWD 31 DECEMBER 2022		21,905	4,513	106,384	132,802	9,001

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	4,324	2,494	253	(4,300)	2,265
Catering Fund	221	-	800	704	125
Back of Church Fund	18,772	-	-	(18,772)	-
Boiler Fund	6,534	-	4,411	-	2,123
Organ Fund	1,200	260	1,460	-	-
	31,051	2,754	6,924	(22,368)	4,513
RESTRICTED					
Building & Repairs Fund	-	127,700	22,636	-	105,064
100 CLUB	2,197	4,335	2,472	(2,740)	1,320
Mission	-	465	465	-	-
	2,197	132,500	25,573	(2,740)	106,384

The Parish of St Faith, Great Crosby

Balance Sheet at 31st December 2022

	Note	Unrestricted fund £	Designated funds £	Restricted funds £	TOTAL 2022 £	TOTAL 2021 £
Fixed assets	5					
Tangible assets		6,699	2,123	-	8,822	13,233
Investment		3,589		-	3,589	2,589
		10,288	2,213	-	12,411	15,818
Current assets						
Debtors	6	12,471	-	-	12,471	9,844
Cash at bank and in hand		16,197	2,390	106,384	124,971	35,089
		28,668	2,390	106,384	137,442	44,933
Creditors: amounts falling due within one year	7	17,051	-	-	17,051	51,750
Net current (liabilities)		11,617	2,390	106,384	120,391	(6,817)
Total net assets/ (liabilities)		21,905	4,513	106,384	132,802	9,001
PARISH FUNDS						
Unrestricted funds		21,905			21,905	(24,247)
Designated funds			4,513		4,513	31,051
Restricted income funds				106,384	106,384	2,197
		21,905	4,513	106,384	132,802	9,001

Approved by the Parochial Church Council on 5 March 2023 and signed on their behalf by

John. W. Reed.

Rev John Reed C.A.
Priest-in-Charge

David Jones MBE
Parish Treasurer

Notes to the Financial Statements for the year ended 31st December 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Donations, legacies and other voluntary income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Notes to the Financial Statements for the year ended 31st December 2022

Fixed assets (continued)

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
2(a) Voluntary income					
Planned giving	31,832			31,832	35,792
Gift aid donations	1,732			1,732	1,629
Tax recoverable	9,370			9,370	13,016
Collections	2,371			2,371	2,421
Donations	40,000	494	465	40,959	5,367
Legacies	494		127,700	128,194	-
Grants	7,556	2,000		9,556	3,756
	93,355	2,494	128,165	224,014	61,981
2(b) Fundraising activities					
100 Club	-		4,335	4,335	4,755
Appeals	1,201	260		1,461	6,705
Events	8,954			8,954	8,286
	10,155	260	4,335	14,750	19,746
2(c) Church activities					
Fees	1,117			1,117	2,434
Church hall	13,387			13,387	12,555
Land rent	310			310	395
Candles, cards and books	436			436	488
Other	157			157	85
	15,407	0	0	15,407	15,957
2(d) Investment					
Dividends	61			61	50
Bank interest	294			294	91
	355	0	0	355	141
Total income	119,272	2,754	132,500	254,526	101,333

Notes to the Financial Statements for the year ended 31st December 2022

	Unrestricted	Designated	Restricted Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising funds					
Events	350	994		1,344	542
100 Club	-		2,400	2,400	2,700
Bank charges	297	59	72	428	354
	647	1,053	2,472	4,172	3,596
3(b) Church activities					
Missionary and charitable giving	486		465	951	1,257
Ministry: Diocesan parish share	35,419			35,419	46,186
Clergy expenses	902			902	307
Vicarage expenses	2,775			2,775	1,800
Ministry team expenses	100			100	175
Church running expenses					
Utilities	8,242			8,242	5,338
Building insurance	4,766			4,766	4,303
Building maintenance	15,737		3,574	19,311	4,216
Professional fees	336		10,685	11,021	3,300
Upkeep of services	1,406			1,406	1,459
Music department	17,762	1,460	544	19,766	10,747
Flowers and gifts	115			115	148
Depreciation		4,411		4,411	4,412
Hall expenditure	3,460		7,833	11,293	3,703
Printing and stationery	4,681			4,681	3,253
Parochial council expenses	1,748			1,748	714
Sundries	650			650	947
	98,585	5,871	23,101	127,557	92,265
Total expenditure	99,232	6,924	25,573	131,729	95,861

No payments were made to the Independent Examiner.

Notes to the Financial Statements for the year ended 31st December 2022

4 STAFF COSTS

There were no employees during the year.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

5 FIXED ASSETS

5(a) Tangible

		Church equipment £
Cost	At beginning of the year	-
	Addition	17,645
	At end of the year	17,645
Depreciation	At beginning of the year	4,412
	Charge for the year	4,411
	At end of the year	8,823
NET BOOK VALUE	At beginning of the year	13,233
	At end of the year	8,822

5(b) Investment

		Standard Chartered Plc
Market value	At 1st January 2022	2,585
	Revaluation gain	1,004
	At 31st December 2022	3,589

		2022 £	2021 £
6	**DEBTORS**		
	Tax recoverable	2,265	2,593
	Other	10,206	7,251
		12,471	9,844
7	**LIABILITIES**: amounts falling due within one year		
	Other	17,051	51,750

Independent Examiner's Report

Report to the Parochial Church Council of St Faith, Great Crosby on the accounts for the year ended 31st December 2022, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet and related Notes.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of the independent Examiner's statement.

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the PCC 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 financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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

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

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

Raymond Bissex F C A
32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ
Date: 23 February 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT CROSBY ST FAITH

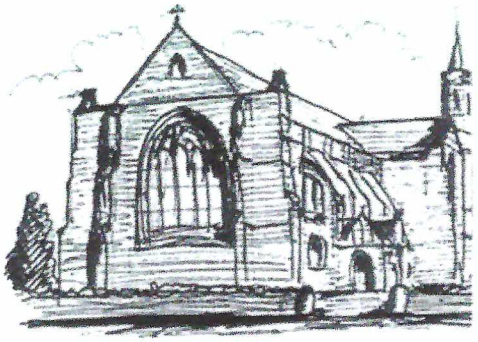
England & Wales - Charity number 1134518

Accounts

ANNUAL REPORT

2021

Diocese of Liverpool



The Parochial Church Council of the Ecclesiastical Parish of Great Crosby Saint Faith

Registered Charity No. 1134518

Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Parish Church is situated on the corner of Kingsway and Crosby Road North, Liverpool L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: http://www.stfaithsgreatcrosby.org.uk

For the period 1st January 2021 until the date this report was approved, the following served as members of the PCC:

Priest-in-Charge	Fr. John Reed *(Chair of the PCC)*
Church Wardens	Mr. Gareth Griffiths *(Lay Chair of the PCC)* Vacancy
Clergy Representative	Fr. Dennis Smith
Reader Representative	Miss Paula O'Shaughnessy
Deanery Synod Representatives	Mr. Gareth Griffiths *(re-elected at APCM 2020)* Mr. Kevin Mulholland *(from APCM 2020)* Vacancy
Elected Members	Ms. Lillie Wilmot *(to APCM 2021)* Mr. Rick Walker *(to APCM 2021)* Mrs. Fiona Whalley *(resigned)*
To retire 2022	Mr. Kevin Mulholland Mrs. Vivienne Shillitoe Mrs. Rosie Walker
To retire 2023	Mrs. Eunice Little Mrs. Irene Taylor Mr. Richard Woodley
To retire 2023	Mrs. Dot Huyton Mr. Harry Huyton Mr. John Battersby
Co-opted Members:	Mr. David Jones *(Treasurer)* Mr. Rick Walker *(PCC Secretary)* Mrs. Christine Spence *(Assistant Warden)* Ms. Corinne Hedgecock *(Assistant Warden)* Ms. Helen Kibbey *(Parish Safeguarding Officer)*

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

Bankers: TSB plc, PO Box 373, Leeds, LS14 9GQ.
Independent Examiner: Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.
Architect: Robbie Bell, Saunders Bell, Sherwood Road, Crosby, L23 7UF

Day-to-day management control of the Church is exercised by the Incumbent, Fr. John Reed, and the Churchwarden, Gareth Griffiths.

Structure, Management and Governance

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2020).*

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The full PCC met six times during the year with an average level of attendance of 75%.

From the APCM 2021, the PCC operated the following sub-committees:

Standing Committee: Fr. John Reed (Chair), Mr Gareth Griffiths (Warden and PCC Lay Vice Chair), Mr David Jones (Parish Treasurer), Mr Rick Walker (Parish Secretary), Fr. Dennis Smith, Mr Kevin Mulholland, Mr Richard Woodley.

Finance & Stewardship Committee: Mr David Jones (Treasurer) (Chair), Fr. John Reed, Mr Gareth Griffiths, Mr Rick Walker, Mr Peter Garner.

Fabric Committee: Mr Rick Walker (Chair), Fr. John Reed, Mr Gareth Griffiths, Fr. Dennis Smith.

Planning & Communications Committee: Fr. John Reed (Chair), Mr Gareth Griffiths, Mr David Jones, Mrs Rosie Walker, Ms Corinne Hedgecock, Mr Joe Watson.

Church Hall Committee: Fr. John Reed, Mr Gareth Griffiths, Mrs Christine Spence, Ms Corinne Hedgecock.

Social Committee: Mrs Rosie Walker (Team Leader), Mrs Audrey Dawson, Mrs Mary Crooke, Mrs Christine Spence, Mrs Irene Taylor, Mrs Irene Salisbury, Mrs Eileen Matthews.

Worship Committee: Fr. John Reed (Chair), Fr. Dennis Smith, Revd. Denise McDougall, Mr Gareth Griffiths, Mr David Jones, Mr Joe Watson, Mrs Irene Taylor, Mrs Christine Spence.

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

Aims and Purposes

St Faith's Parochial Church Council (PCC) has the responsibility of co-operating with the Priest-in-Charge, the Reverend John Reed, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Parish Church of St Faith, located on the corner of Kingsway and Crosby Road North, Liverpool, L22 4QQ and its Church Hall, located on Milton Road, Liverpool, L22 4RE.

Objectives and Activities

The general functions of PCCs are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

Statement of Public Benefit

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit, and in particular, the specific guidance for charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation.
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved.
- Mission and outreach work
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

Key activities from 2021 included:

- Leading the way in the Diocese by being open for public worship but being safe under Covid restrictions.
- Sharing the Parish Eucharist with the congregation and hundreds of viewers on YouTube and Facebook.
- Weekly prayers and reflections led on Facebook, including special online talks for Lent and Advent.
- Continuing St Faith's social life through parish lunches, "Easter Cheer" and fundraising events, raising money for church funds and Christian Aid.

- Carrying out essential repairs to the church building in accordance with the Quinquennial Report and installing new heating boilers.
- Organising two hugely successful "Come and Sing" events and involving other churches and the wider community in musical events.
- Re-started the Christmas Tree Festival in December, which raised nearly £4,000 for church funds and £2,000 for the 32 charities.

Church Attendance

The average weekly attendance counted during October 2021 was 71 and the average Sunday attendance during the same period was 64. These figures do not include baptism services, weddings or funerals but the numbers are higher because of the Patronal Festival in October.

Electoral Roll

Following the revision for the APCM 2022, there are currently 66 names on the Church Electoral Roll, 21 of whom are resident within the parish and 45 of whom are not resident within the parish. 5 names were added to the Roll and 4 names were removed under Church Representation Rules 2020 Rule 4.

Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it receive regular communion either at home or in hospital and those who are bereaved are visited when it seems appropriate.

Occasional Offices

From January – December 2021, there were:

- 10 baptisms
- 2 weddings, and
- 8 funerals

Mission and Evangelism

Helping those in need is a demonstration of our faith. The Social Committee is to be congratulated on its fundraising efforts that resulted in £773 for Christian Aid. It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

The parish website is updated regularly with details of services and social events. The "Friends of St Faith's Great Crosby" page on Facebook has 149 members and is updated daily. The "St Faith's Crosby Music" page on Instagram has 54 followers and posts photographs and videos of musical events in the church. A "NewsLite" leaflet is published monthly and distributed at the Sunday services with news about our church and articles of general interest.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults;
- The safeguarding and protection of all children, young people and all adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse and where they can find support and best practice that contributes to the prevention of abuse.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- The Parish Safeguarding Officer is Ms. Helen Kibbey and the Vulnerable Adults Officer is Mr Gareth Griffiths.

In all these principles we will follow legislation, guidance and recognised good practice.

Other Policies

The PCC affirmed its commitment to holding policies that follow Diocesan and national church guidance on Data Protection, Volunteering, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found in the Parish Policy Handbook. The PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Report of the Priest-in-Charge

The pandemic has been an ever-present reality. Throughout the year, we have had to react to constantly changing advice from the Government and the Bishops. Occasionally, we have had direct rules to follow. When the church was closed for public worship, we continued to produce worship online through the website and Facebook and sent letters to those without internet access. The newly acquired experience of recording and using Facebook and YouTube led to "Thought for the Day" in Lent and Advent, involving Readers and Clergy from the United Benefice. The Advent talks involved some well-known guests including Paul Bayes, the retiring Bishop of Liverpool. Some talks had a very large audience.

The church was closed for lockdown in mid-January but re-opened for worship on Ash Wednesday, although full choral services only resumed in July and so we returned to a new normal. The response from the congregation in returning to worship was encouraging. The worship highlights of the year were inevitably in the Autumn and Winter but, without the steady growth in numbers through the difficult months, they would not have taken place.

In January, Robert Woods left the post of Director of Music. April saw the appointment of Joe Watson as the new Director of Music, and he quickly made us aware of what we had been missing musically with a reinvigorated choir, and he produced several very successful and innovative new events. The Director's report below covers these in more detail.

Hall bookings increased throughout the year with a Vaccination Clinic, that jabbed well over 25,000 people. The queues were the talk of Waterloo for many months. Slimming World have two additional weekday bookings. There is a well-attended "Knit and Natter" group that meets every other week. The "Kind Hearts Café" is a regular Thursday meeting point for both congregation and community members, with the added bonus of helping work amongst the homeless in Liverpool. Father Dennis has tried the food and highly recommends it!

The Scouts, Cub Scouts and Beavers have all returned on a Thursday evening and numbers are buoyant. The Rainbow section has combined with another group and has sadly closed at St. Faith's. The Brownies continue to meet on Monday evening. Parade services began later in the year and it was good to have the young people back in church with us. The Alcoholics Anonymous group have not re-opened.

Additional income from the hall, planned giving, the recitals and the Christmas Tree Festival have helped church finances, but we still fell short on Parish Share contributions. I would like to thank David Jones, the PCC Treasurer, for his continued work with church finances.

Catering at events is invaluable in bringing people together and raising funds, thanks go to our dedicated Social Committee members.

Brenda Cottarel took a break from being Church Warden after seven years but continued helping Gareth Griffiths the remaining Church Warden throughout the year. They have worked hard to keep the church looking clean.

The worship of St. Faith's is the reason why we are here; my thanks go to colleagues in the Ministry Team, servers, choir, Director of Music and Irene Taylor who arranges the flowers. The "Living in Love and Faith" course was jointly run with St. Mary's and resulted in some good discussions.

The crowning glory of the year was the Christmas Tree Festival and our thanks go to Rick and Rosie Walker and their team for organising a very successful event. The event brought

together many volunteers from church, working hard behind the scenes, and attracted many visitors of all ages. The sense of community and the good news of Christmas was at the heart of this year's Festival. Both the church finances and a large number of charities benefitted from this.

We have had to bid farewell to some stalwart members of the congregation who now "rest on another shore". We remember their contribution to the life of St. Faith's with gratitude. Some have moved to new homes in other places and new faces have joined us. Others amongst us have indicated that their many years of faithful service at St. Faith's will be coming to an end. Without change there is no life, it is a reality in any group or organisation. Long established roles become person shaped, and we look at the person and rightly say I cannot be that person. Calling is at the heart of being a Christian, God has constantly surprised me over the years with people stepping forward unexpectedly to take on new responsibilities. The report lists some roles that need new people to take them on. My challenge to all of you is, "are you willing to take a step of faith and try something new and allow God 'to make all things new'".

Fr John Reed
Priest-in-Charge

Report of the Parochial Church Council

A total of six meetings were held over the year and a wide variety of topics were discussed. The attendance was around 75% with some members needing to isolate because of the pandemic. Some members do not have internet capability in their homes so "online" meetings were not a realistic option.

There were the perennial discussions over relatively minor issues, but several meetings included coping with the Covid pandemic and how the guidelines from both the Government and the Diocese were to be implemented. With such a large and well aired building, St Faith's was able to re-start regular services before many smaller churches, but with appropriate social spacing and hygiene measures.

The pandemic had also limited opportunity for fund raising, and although regular giving was maintained, it had not been possible to add to the Back of Church fund. Similarly, the ever-growing costs of running a large church building made some decisions difficult - in particular the Parish Share which the PCC resolved to pay the share whenever possible. Sadly, a small number of payments had to be missed.

The church heating system became costly and unreliable – it was over fourteen years old and with advice from the Diocese, the boilers were replaced at considerable cost. It is hoped that this investment will pay for itself in reduced gas bills, and in addition our system is more eco-friendly. The Quinquennial Inspection produced the expected list of work to undertake, and several thousand pounds were earmarked for roof and window repairs to be carried out as soon as competitive quotations had been received.

A suggestion from the Diocese that we may become part of a larger multi-parish group was examined thoroughly. This topic had been raised in previous years, but the PCC reaffirmed that they did not think it appropriate for St Faith's.

Rick Walker
Parish Secretary

Report of the South Sefton Deanery Synod

Two members of the PCC sit on the Deanery Synod (there is one vacancy). This provides the PCC with an important link between the parish and the wider structures of the church. Deanery Synod met twice during the year.

22 September 2021 at the Parish Church of St Philip, Litherland

We received a presentation by Ruth Pryce, about her work as chaplain to the Marie Curie Centre, Woolton.

The business side of the evening revolved round the restructuring of the Deanery committees, carried over from 2019. These were constituted as follows:

Deanery Leadership Team
Clergy – Rev Canon Andrew Stott, Rev Gregor Cuff
Lay – Ray Glenn, George Carter

Deanery Finance Team
Clergy - Rev Debbie Statter, Rev Bill Matthews
Lay – Ann McGee, vacancy

Deanery Mission, Evangelism and Justice Team
Clergy – Rev Paula Bridson, Rev Ravi Sangra. Rev Josie Williams, Rev John Reed, Rev Colin Oxenforth.
Lay – Barry Gray, Pat Vivian, Jill Morland Duff, Lynn Murray, Karyn Smith

Elections to Diocesan Synod
Clergy – Rev Gregor Cuff, Rev Ravi Sangra, Heather Goldsmith
Lay – George Carter, Jill Morland Duff, Nancy Bell

We were also made aware of the presence of some 60-80 families of Afghan refugees in the Sefton area. They would value gifts of long-sleeved clothing, shoes and toiletries, all of which should be new and cellophane-wrapped.

30 November 2021 at Christ Church, Bootle

The main item of business was a presentation by the Venerable Pete Spiers, Archdeacon of Knowsley and Sefton, of the Diocesan initiative *Fit for Mission 2* (FFM2). The delivery of the presentation was hindered by problems with the digital projector but the slides were circulated later that week.

After the presentation many questions were posed and discussion continued after the Archdeacon had left. Questions and comments included:

- How effective are the outreach projects, such as the Joshua Centre, at making disciples and how critically are they assessed? Do they give Value for Money?
- Why do these outreach projects focus on 'Young People'? The Gospel is for all ages and it is likely that the current membership of our churches would be able to engage people who are about ten years younger than themselves more effectively than they would young adults.
- Concern was expressed about the justice of asking parishes to bear the financial burden of clergy stipends. Many parishes were historically endowed with Glebe land

and parsonages but these were taken by the Church Commissioners in the 1970s. In return the Commissioners were meant to assume the responsibility for clergy stipends but they seem to be reneging on that. Is it fair that the Commissioners are supporting Diocesan Initiatives instead of clergy stipends?
- The prospect of turning the whole Deanery into a small number of very large parishes is worrying. A parish which stretches 5 miles in all directions is no longer a parish in the sense generally understood.

The rest of the scheduled business was postponed.

As a result of this discussion, Synod asked the Area Dean to raise the following issues, in a hope that it will facilitate a greater understanding of thinking behind this radical initiative:

- What is the theology and reasoning that drives the strategy and vision for FFM2? How does our approach to the restructuring of a diocese, of parishes and deaneries reflect the good news of the abundant love of Christ and our hope for the future?
- As part of his presentation, Archdeacon Pete talked about the decline in church attendance. Has any Diocesan research been done around decline? National statistics and Statistics for Mission tell us it is happening and has been happening for a long time, but they do not tell us why and, without understanding that, no vision and strategy agenda stands much chance of being successful.
- What is it about our churches, our theology, our actions or even our history that is preventing people from coming to churches within the diocese of Liverpool, within Sefton deanery, and for each of us, our own churches?
- FFM2 is being presented as a done deal. What is the Diocesan strategy for FFM2 if the bid for Commissioners' funding is unsuccessful?

Report on the Church Fabric

Church and Hall

Risk Management Assessments that were carried out in 2020 remained in place during the lockdown and Covid restrictions in 2021. Care was taken to ensure that safe distancing and hygiene measures were in place to make the church a safe environment for parishioners and visitors as restrictions were removed or relaxed.

Repairing broken or slipped roof slates seems to be a regular item of maintenance, although the provision of scaffolding is often more expensive than the cost of the actual work! Clearing of drains and downspouts, cutting back weeds and removing rubbish were also done during the year.

The church boilers were replaced in the summer and the response of the congregation to the Vicar's appeal letter greatly exceeded expectations. The new boilers have a higher output than the old ones and the work was completed to a high standard within one week. A burst radiator in the hall early in the year that flooded the floor was contained through the vigilance of the Wardens and several hours of mopping. Christine Spence, who does a lot behind the scenes for the hall, was on hand filling mops and buckets.

More roofing repairs and the long-awaited repairs to the West window stonework were carried out in January 2022. The white efflorescence on the walls was also removed, followed by a deep cleaning of the church carried out by a cleaning contractor. Measures to deter pigeons

from roosting on the window ledges proved less successful as they moved further up the building!

Our new Director of Music identified several faults with the organ and the PCC appointed Harrison & Harrison Ltd to take over responsibility for its maintenance. Sadly, regular tuning visits had not taken place for some years but this has now been corrected. The wind system is in a poor state due to a combination of old and failing leather and an inadequate blower. In July, a specialist Organ Blower and Humidification engineer reported that the blower is too small for the organ and that the acoustic cabinet surrounding it is made from a flimsy material that makes it ineffective as a barrier to transmitting sound. Reports from three organ building firms have been obtained and these, together with the support and advice of the Diocesan Organ Adviser, will be considered in due course. Some electrical work in the organ loft, that was branded "dangerous and a serious fire hazard", was repaired.

Thanks are due to Irene Taylor and the team of flower arrangers who keep the church looking so lovely for services and special occasions.

Back of Church Development

During the year we asked our architect and our quantity surveyor to prepare realistic estimates on the work that is proposed. The total was slightly over £100,000 and the project is only achievable with the help of grant aid. We took some (free) advice from a funding expert who suggested a number of grant making bodies who may be able to assist us. He also said that our present fund of about £25,000 shows considerable commitment to the project and would encourage corporate donors.

However, the effects of the pandemic and pressures of other commitments prevented any further progress on the project in 2021.

We hope that with renewed enthusiasm the next year may see some positive progress.

Rick Walker
Project Team Leader

Report of the Director of Music

Overview

It has been an absolute pleasure to have held the position of Director of Music at St Faith's since my appointment in May 2021. St Faith's Crosby aspires to be home to one of the most successful music foundations across the Diocese. Consequently, I have implemented a challenging and exciting plan that articulates a strong and deliverable vision for a progressive, creative and caring Music Department. Most importantly, it is underpinned by an uncompromising commitment to ensuring that we continue to provide excellent music to enhance our liturgy for the parish community.

There has been much change, but by sticking to the core values that makes St Faith's the fantastic church and community that is, we are now in a position where we have a creative and forward-thinking Music Department to ensure that we offer a truly outstanding quality of music.

Using the Music Department Development Plan, created in April 2021 and approved by the PCC, to provide a coherent vision for the Music Department, the document will critically analyse our success, whilst identifying opportunities for the future.

Branding

This year has seen the complete re-launch of the 'image' of St Faith's Crosby Music. Significant investment has been made by the church to give the Music Department a modern, stylish look in line with the Christian values of the Church. Over the course of the last year, the new Music Department logo has been established, along with a whole host of customisable posters, colours, fonts, and brand consistency guidelines.

The re-branding of the Music Department to bring it in line with our vision of a modern, outward facing operation could not have been more successful. Our logo is now instantly recognisable around Waterloo, Crosby and beyond, and our consistent branding has helped consolidate this further. Whilst in the church, branded items such as lanyards, placemats and all programmes and publicity being designed in the new 'house style' only help consolidate our new image and help spread the word of St Faith's Music around the community.

This redesign was a bold move for St Faith's, with no other church in our community having such a modern, bright, and powerful branding design. However, the support from the church has significantly enhanced the benefits of this, with St Faith's clearly being the market leader in Church and Cathedral Music branding.

Social Media

This year has seen the launch of St Faith's Crosby Music's Facebook page. At the time of writing, the Facebook page is 'liked' by 74 people and 'followed' by 92 people. Giving St Faith's a public presence on social media has been key to the success of our 'Come and Sing' events and lunchtime concert series this year. It should be noted at this point that without the branding mentioned earlier, the Facebook page would simply have not been possible.

In a change from previous years, sponsored advertising has been used on social media to generate advertisement and audiences for St Faith's events. There is no doubt that advertising on Facebook has increased audience numbers considerably at all St Faith's Crosby Music events. In the next year, it is the intention to explore partnerships with Liverpool John Moore's University, to create a programme whereby students at the University are put on placement at St Faith's to expand further our social media presence.

Organ

One of the biggest success stories of this year in terms of the organ has been securing the internationally renowned company Harrison and Harrison Organ Builders to take over the day-to-day care of our organ. It has been commented on widely throughout the church community how much better the organ is sounding now. The lack of care and attention over many years led the organ to be in a very sorry state, but we can now rejoice that a fine organ builder is looking after the organ once more.

At the time of writing, we have asked three different organ building firms to tender for future works on the organ. Inspections by Harrison and Harrison have found serious deterioration in parts of the organ's structure. The focus of the next year will be exploring these reports, deciding on the best course of action, and exploring potential funding options. This is likely to include the launch of an Organ Fund Appeal, as significant sums of money are likely to be needed to secure the future of our organ.

Planning

The establishment of a three-monthly Music and Liturgy planning meeting has been instrumental in successful long term musical planning at St Faith's. In what I believe has not happened for a long time, there is now an active dialogue between the Music Department and the Clergy as to the musical selection at services. The results of this have been overwhelmingly positive, with the congregation enjoying weekly music that is both well known, but also stretching the musical repertoire of the church.

The publication of the monthly Order of Service Music (OSM) has given reassurance to the choir, clergy and congregation about what music is being delivered on a week-by-week basis. This is critical to the success of St Faith's Music, as the primary goal of the Music Department is to enhance and uplift weekly liturgy.

Choir & Recruitment

The choir in the last nine months have been truly phenomenal. Their steadfast commitment to St Faith's, their driving energy, enthusiasm, and support to the Music Department have been instrumental to the success we have. I cannot thank them enough for their commitment and what they do for St Faith's.

I am delighted that Mari Griffiths and Viv Shillitoe have taken up the role of Choir Librarians. This is a huge role, but a role that is critical to the smooth running of the Music Department. I am hugely grateful for all that they do to support music, and I look forward to working with them over the next year.

Over the course of the last nine months, the choir have recruited three new members. Choir recruitment is going to be the focal point for my time over the next few months. At the time of writing, we are in the process of submitting a funding application to the Ouseley Church Music Trust for a grant to support the start of the St Faith's Choral Scholarship Scheme. This scheme would make us the only Anglican Church in Merseyside other than the Anglican Cathedral to offer a formal training programme for young singers. We are also in the process of appointing three choir chaperones. This will allow us to continue to develop the plans in forming a Junior Choir, something that I see as being key to the future success of Music at St Faith's.

The choir is certainly going through an exciting time of development, and I'm sure that all of St Faith's community will be excited to see what 2022 holds!

Concert Series

St Faith's has been blessed in previous years by running a highly successful lunchtime concert series, something I was keen to inherit and develop myself. In a change to previous years, the 2021 concert series was much shorter, comprising six concerts performed by professional musicians.

The much shorter series – compared to the traditional 23 – have proved to be more popular than before. The catering team, under Rosie's direction, did a really great job and the table service this year (because of Covid restrictions) also seemed to work very well.

The 2022 concert series will be following the same format as the 2021 concerts, with 8 concerts performed by professional musicians being held in June and July. In another change from previous years, a single programme will be printed for the entire concert series, much like the Liverpool Philharmonic Orchestra do. Whilst a small charge will be introduced for professionally produced and printed programmes, programmes will still be available free of

charge on audience members own electronic devices. This will be downloadable by using a QR code displayed at the church entrance.

This last year has also seen two highly successful 'Come and Sing' events, one being the Festal Evensong in August and Fauré Requiem in November. Both events were attended by more than 130 people, and 2022 will see the return of more 'Come and Sing' events, only bigger and better!

As a result of a very generous anonymous donation, St Faith's was able to invite internationally renowned organist Martin Baker to perform a live soundtrack to the 1925 film 'Phantom of the Opera'. This event was a huge success, bringing in a new audience to St Faith's, but also showing off the organ in a different way to it is usually heard! We hope to be able to work with Martin again in 2022.

Technology

This year has seen many technological developments within the church, formed because of the requirements of a modern Music Department. Having Wi-Fi in the church (accessible only to certain people at present due to bandwidth constraints) has allowed services to be streamed live, whilst allowing Music Department staff to work whilst in the building. Furthermore, the new CCTV system in the organ loft has allowed the organist to stream live services whilst having full view of the church from the organ console. The purchase of new high-quality condenser microphones has allowed the quality of digital media to be enhanced greatly. Organ recitals have also been enhanced considerably, with audience members now able to watch organists play on a large screen at the front of the church.

In the next year, it is the intention to explore options to add to the current intelligent lighting system. The use of intelligent lighting has added noticeably to the ambience of concerts and the overall professional look of events, and this is something that will be explored further.

Commendations

As mentioned earlier, I express a huge amount of gratitude to the Choir for their commitment over the last nine months and previous. Without them, we would not be able to fulfil our primary role of providing excellent music to enhance the liturgy of St Faith's.

Rosie and Rick Walker and the Social Committee have been very supportive of Music Department events over the last nine months. I couldn't be more thankful for having such a great team all working towards the same goal. Thank you!

I am especially thankful to the PCC for their support on my ambitious development plans for St Faith's Music. Without your support, we would not have had the year we had! I am particularly grateful to Fr John Reed, Gareth Griffiths and David Jones for their support, guidance and commitment to music. I am eternally grateful for all that you have done and cannot express this enough!

The congregation of St Faith's is unlike no other! Your support, energy and drive have helped St Faith's Music develop like no other church in Liverpool this year! I always look forward to seeing and engaging with you at events, and here's to another year of incredible music for our community!

Conclusion

On a personal note, it has been the most rewarding of experiences to be part of the St Faith's community since my appointment in May 2021. We have achieved such great things in a short time! I say "we" because no person can achieve great things alone. It is the St Faith's community that have grown St Faith's Music themselves, and I wholeheartedly look forward to the next year as we take St Faith's Music to heights we could only dream of!

Thank you to everyone for all your support.

Joe Watson BA (Hons), PGCE, LRSM
Director of Music

Social Committee

St Faith's Catering

After the difficult conditions imposed on us during the lockdown in 2020, the last year moved to a slightly more normal calendar of events.

There was just one brown bag picnic and that was at Easter when the "Easter Cheer" celebration attracted nearly 80 participants! Although we all hope that this was the last time we will have to hold this type of event, we were pleased that over 400 people had enjoyed these novel social meals, which had helped to keep up the spirit of St Faith's during difficult times.

The Saturday recitals returned after a one-year absence and the catering was arranged around socially distanced seating and waitress service. Although there were fewer recitals than previous years, the quality of the music (and we hope the food) ensured that the audience thoroughly enjoyed themselves.

Parish meals in the hall and at the Back of Church returned with good numbers and a new idea of tea and cakes following evensong proved popular.

Catering for evening events included tapas style food for the large choir and audience at the Faure "Come and Sing" evening, and the popular Phantom of the Opera silent film showing.

The Christmas Tree Festival proved the usual round of hot and cold food, interminable cups of tea and coffee, and a great opportunity to welcome back many of the local community who had been absent due to the pandemic.

I am very grateful to all who have helped during the past 12 months and look forward to the challenges of the coming year. If anyone would like to join the team, please come and have a word with me.

Rosie Walker
Catering Team Leader

Christmas Tree Festival 2021

After a successful but restricted year "on-line" during the Covid pandemic last year it was good to be able to hold the 2021 Festival back in church. A long blue banner announced the coming Festival to the outside world, and with the help of the Cubs and Scouts and an army of volunteers it was obvious that the Festival had lost none of its magic. Jars of jam and pickles

appeared, cakes, biscuits and scones were baked, followed by knitted and home-made goods and produce. With a table of donated raffle prizes, we were set for a fabulous week.

And so it proved.

The 13th Christmas Tree Festival was off to a flying start and the festivities were augmented by a dozen or more stalls from 'outside' traders who added sparkle and variety to our offerings. Father Christmas himself dropped in to add his tough of magic for the children.

Every day the church filled with visitors and the chink of coins dropping into collecting tins mixed with the sounds of happy chatter, organs being played and children singing Christmas Carols. 'Previously loved' goods were sold, and the Catering team provided delicious food and drink for everyone.

There were several musical highlights including the Carol Service with the Military Brass Band, and a concert of classical guitar playing and piano, and our Barbershop friends from the Wayfarers Chorus livened up the final Saturday.

With an estimated attendance of 2000+ it was not surprising that the 32 Charities who had sponsored trees were delighted as they collected nearly £2,000 including a tithe of the money raised for St Faith's.

A happy and successful end to a busy year!

Rick Walker
Festival Team Leader

Financial Review

This is the second year of living with lockdowns and Covid restrictions but we appear to have weathered the storms and had a successful financial year, due in no small part to some inspiring musical events and the return of the Christmas Tree Festival.

It is encouraging to note a small, but very welcome, increase in the level of planned giving (bank standing orders and weekly envelopes) and we are most grateful to all those parishioners who give so generously. We are also very grateful to those parishioners who have switched to monthly standing orders away from weekly envelopes and loose cash on the plate which helps our cash flow too. We are investigating ways of having a contactless machine for payments in future and this will be particularly helpful for casual visitors at baptisms, weddings and funerals.

The PCC remains committed to the payment of Parish Share which, at £3,784 every month, is our biggest outgoing. We paid nine of the twelve months in 2021, despite repairs to the building's fabric that were essential. There is, however, a substantial amount outstanding and the PCC has made occasional payments to reduce this as and when it can.

The recovery of Gift Aid tax continues to be an important source of income and it was encouraging to note the very generous donations to the Boiler Appeal of £6,505 were further supplemented by approximately £1,500 in Gift Aid. The capital cost of the boilers is being written off over four years.

If the legacies in 2020 are not included, there is a healthy increase of nearly £14k in the level of income in 2021. This has been achieved through some outstanding musical events and a large increase in hall income due, principally, to the Vaccination Centre. Although expenditure

is higher, it has returned to more "normal" levels since the church was open for most of the year.

We are very grateful to all those who worked so hard and imaginatively in raising funds for the church in a variety of ways, not least the "Bags of Cheer", Christmas Tree Festival and a number of inspirational musical events. These have proved to be well-supported and successful events, both in financial terms and in their outreach to the wider community which was particularly important during a year of continuing concerns over Covid.

The PCC, as Trustees of the charity, continue to act responsibly in managing the charity's financial affairs.

David Jones MBE
Parish Treasurer

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least three months' unrestricted payments. This is equivalent to £20,000. It is held to smooth out fluctuations in cash flow and to cover emergency situations that may arise from time to time. The balance of £6,804 held on unrestricted (including designated) funds at 31 December 2021 did not match this target. It is the PCC's hope to increase this over time, as and when income recovers.

Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan will be prepared for consideration by the PCC. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a set of Internal Financial Procedures to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Regular media releases are issued to local newspapers and the Diocesan Bulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act, and child protection. The PCC has policies in place.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

Plans for 2022

- To seek to increase communication between the Ministry Team and those members of the congregation isolating at home, the sick or their relatives/carers.
- To increase and record in the service register Home Communion visits for the housebound.
- To increase the numbers on the Electoral Roll by 5% and to contact those who have not attended church for more than three consecutive Sundays.
- To invite families from recent baptisms to attend special services, like parades.

- To consider funding options to take forward the development of the toilet and kitchen facilities at the back of the church.
- To prepare a strategy for the future of the organ.
- To increase the number of regular planned givers by 10%.
- To promote the further use of the Hall for meetings, groups and organisations.
- To organise a series of events to enhance the liturgy and music in the church.
- To rebuild the church website to make it more accessible and user-friendly.
- To increase the numbers in the serving team and those who read lessons and prepare intercessions.
- To put in place a composite rota for intercessors, readers, duty wardens, sidespersons and eucharistic assistants that is communicated to all.

Volunteers

We should like to thank all those who work so hard to make our church the lively and vibrant community that it is. In particular, our Churchwarden, Mr Gareth Griffiths, who gives so much of his time to the care of the church and its people, and Mr David Jones, our Treasurer, who manages the church finances so carefully, all the members of the PCC, the Ministry Team, Assistant Wardens, sidespersons, the catering team and those who clean and tidy the church. A huge number of people continue to give generously of their time, talents and resources to enable St Faith's to go on being God's holy, catholic and apostolic church in this place, to be God's people in God's mission, and to care for this holy house.

Approved by the PCC on 6 March 2022 and signed on their behalf by

John W. Reed.

Fr. John Reed CA
Chair of the PCC

St Faith's Church, Great Crosby is a Registered Charity No. 1134518

The Parish of St Faith, Great Crosby

Statement of Financial Activities for the year ended 31st December 2021

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOME						
Donations and legacies	2(a)	53,771	6,953	1,257	61,981	76,580
Fundraising activities	2(b)	4,506	10,485	4,755	19,746	12,275
Church activities	2(c)	15,957	-	-	15,957	12,310
Investments	2(d)	141	-	-	141	168
TOTAL INCOME		74,375	17,438	6,012	97,825	101,333
EXPENDITURE						
Raising funds	3(a)	294	602	2,700	3,596	3,469
Church activities	3(b)	83,296	7,712	1,257	92,265	69,145
TOTAL EXPENDITURE		83,590	8,314	3,957	95,861	72,614
NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT (LOSS)		(9,215)	9,124	2,055	1,964	28,719
(Loss) on investment		(104)			(104)	(1,421)
Transfer of funds		1,655	285	(1,940)	0	0
NET MOVEMENT IN FUNDS		(7,664)	9,409	115	1,860	27,298
BALANCE B/FWD 1 JANUARY 2021		(16,583)	21,642	2,082	7,141	(20,157)
BALANCE C/FWD 31 DECEMBER 2021		(24,247)	31,051	2,197	9,001	7,141

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	602	4,032	60	(250)	4,324
Catering Fund	228	-	542	535	221
Back of Church Fund	19,612	2,460	3,300	-	18,772
Boiler Fund	-	10,946	4,412	-	6,534
Organ Fund	1,200	-	-	-	1,200
	21,642	17,438	8,314	285	31,051
RESTRICTED					
100 CLUB	2,082	4,755	2,700	(1,940)	2,197
Mission	-	1,257	1,257	-	-
	2,082	6,012	3,957	(1,940)	2,197

The Parish of St Faith, Great Crosby

Balance Sheet at 31st December 2021

	Note	Unrestricted fund £	Designated funds £	Restricted funds £	TOTAL 2021 £	TOTAL 2020 £
Fixed assets	5					
Tangible assets		6,699	6,534	-	13,233	-
Investment		-	2,585	-	2,585	2,689
		6,699	9,119	-	15,818	2,689
Current assets						
Debtors	6	9,844	-	-	9,844	7,840
Cash at bank and in hand		10,960	21,932	2,197	35,089	32,717
		20,804	21,932	2,197	44,933	40,557
Creditors: amounts falling due within one year	7	51,750	-	-	51,750	36,105
Net current (liabilities)		(30,946)	21,932	2,197	(6,817)	4,452
Total net assets/ (liabilities)		(24,247)	31,051	2,197	9,001	7,141
PARISH FUNDS						
Unrestricted funds		(24,247)			(24,247)	(16,583)
Designated funds			31,051		31,051	21,642
Restricted income funds				2,197	2,197	2,082
		(24,247)	31,051	2,197	9,001	7,141

Approved by the Parochial Church Council on 6 March 2022 and signed on their behalf by

John. W. Reed.

Rev John Reed C.A.
Priest-in-Charge

David Jones MBE
Parish Treasurer

Notes to the Financial Statements for the year ended 31st December 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Donations, legacies and other voluntary income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

Notes to the Financial Statements for the year ended 31st December 2021

Fixed assets (continued)

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2(a) Voluntary income					
Planned giving	35,792			35,792	35,278
Gift aid donations	1,629			1,629	3,708
Tax recoverable	11,516	1,500		13,016	12,208
Collections	2,421			2,421	1,247
Donations	1,898	2,212	1,257	5,367	5,479
Legacies	-			-	17,497
Grants	515	3,241		3,756	1,163
	53,771	6,953	1,257	61,981	76,580
2(b) Fundraising activities					
100 Club	-		4,755	4,755	4,725
Appeals	200	6,505		6,705	4,590
Events	4,306	3,980		8,286	2,960
	4,506	10,485	4,755	19,746	12,275
2(c) Church activities					
Fees	2,434			2,434	4,070
Church hall	12,555			12,555	4,495
Land rent	395			395	3,420
Candles, cards and books	488			488	325
Trading	85			85	-
	15,957	0	0	15,957	12,310
2(d) Investment					
Dividends	50			50	-
Bank interest	91			91	168
	141	0	0	141	168
Total income	74,375	17,438	6,012	97,825	101,333

Notes to the Financial Statements for the year ended 31st December 2021

	Unrestricted	Designated	Restricted Funds	TOTAL 2021	TOTAL 2020
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising funds					
Stewardship envelopes	-			-	86
Events	-	542		542	336
100 Club	-		2,700	2,700	2,700
Bank charges	294	60		354	347
	294	602	2,700	3,596	3,469
3(b) Church activities					
Missionary and charitable giving	-		1,257	1,257	960
Ministry: Diocesan parish share	46,186			46,186	24,679
Clergy expenses	307			307	272
Vicarage expenses	1,800			1,800	2,254
Ministry team expenses	175			175	102
Church running expenses					
Utilities	5,338			5,338	6,420
Building insurance	4,303			4,303	4,184
Building maintenance	4,216			4,216	14,468
Professional fees		3,300		3,300	-
Upkeep of services	1,459			1,459	1,092
Music department	10,747			10,747	6,608
Flowers	148			148	-
Depreciation		4,412		4,412	-
Hall expenditure	3,703			3,703	5,419
Printing and stationery	3,253			3,253	2,231
Parochial council expenses	714			714	266
Sundries	947			947	190
	83,296	7,712	1.257	92,265	69,145
Total expenditure	83,590	8,314	3,957	95,861	72,614

No payments were made to the Independent Examiner.

Notes to the Financial Statements for the year ended 31st December 2021

4 STAFF COSTS

There were no employees during the year.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

5 FIXED ASSETS

5(a) Tangible

		Church equipment £
Cost	At beginning of the year	-
	Addition	17,645
	At end of the year	17,645
Depreciation	At beginning of the year	-
	Charge for the year	4,412
	At end of the year	4,412
NET BOOK VALUE	At beginning of the year	-
	At end of the year	13,233

5(b) Investment

		Standard Chartered Plc
Market value	At 1st January 2021	2,689
	Revaluation loss	(104)
	At 31st December 2021	2,585

		2021 £	2020 £
6	**DEBTORS**		
	Tax recoverable	2,593	3,773
	Other	7,251	4,067
		9,844	7,840
7	**LIABILITIES**: amounts falling due within one year		
	Other	51,750	36,105

Independent Examiner's Report

Report to the Parochial Church Council of St Faith, Great Crosby on the accounts for the year ended 31st December 2021, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet and related Notes.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of the independent Examiner's statement.

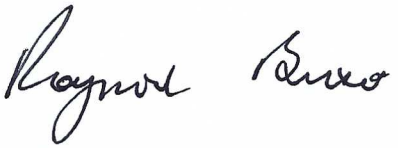
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the PCC 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 financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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

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

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



Raymond Bissex F C A
32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ
Date: 19 February 2022