



# **ST FAITH'S**

G R E A T C R O S B Y

## **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 1<sup>st</sup> January 2022 until the date this report was approved, the following served as members of the PCC:

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

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:

<b><i>Aims for 2022</i></b>	<b><i>Whether achieved</i></b>
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).



## **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 than 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

<b><i>Aims and objectives for 2023</i></b>	<b><i>How we plan to achieve this</i></b>	<b><i>Timescale</i></b>
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 put 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



**Fr. John Reed CA**  
Chair of the PCC



# The Parish of St Faith, Great Crosby

## Statement of Financial Activities for the year ended 31<sup>st</sup> December 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>INCOME</b>						
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
<b>TOTAL INCOME</b>		<b>119,272</b>	<b>2,754</b>	<b>132,500</b>	<b>254,526</b>	<b>97,825</b>
<b>EXPENDITURE</b>						
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
<b>TOTAL EXPENDITURE</b>		<b>99,232</b>	<b>6,924</b>	<b>25,573</b>	<b>131,729</b>	<b>95,861</b>
<b>NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT GAIN/ (LOSS)</b>						
		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
<b>NET MOVEMENT IN FUNDS</b>		<b>46,152</b>	<b>(26,538)</b>	<b>104,187</b>	<b>123,801</b>	<b>1,860</b>
BALANCE B/FWD 1 JANUARY 2022		(24,247)	31,051	2,197	9,001	7,141
BALANCE C/FWD 31 DECEMBER 2022		<b>21,905</b>	<b>4,513</b>	<b>106,384</b>	<b>132,802</b>	<b>9,001</b>

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
<b>DESIGNATED</b>					
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	-	-
	<b>31,051</b>	<b>2,754</b>	<b>6,924</b>	<b>(22,368)</b>	<b>4,513</b>
<b>RESTRICTED</b>					
Building & Repairs Fund	-	127,700	22,636	-	105,064
100 CLUB	2,197	4,335	2,472	(2,740)	1,320
Mission	-	465	465	-	-
	<b>2,197</b>	<b>132,500</b>	<b>25,573</b>	<b>(2,740)</b>	<b>106,384</b>



# The Parish of St Faith, Great Crosby

## Balance Sheet at 31<sup>st</sup> December 2022

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

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

### 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.



# The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31<sup>st</sup> 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 31<sup>st</sup> December.

<b>2 INCOME</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>TOTAL 2022 £</b>	<b>TOTAL 2021 £</b>
<b>2(a) Voluntary income</b>					
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
	<u>93,355</u>	<u>2,494</u>	<u>128,165</u>	<u>224,014</u>	<u>61,981</u>
<b>2(b) Fundraising activities</b>					
100 Club	-		4,335	4,335	4,755
Appeals	1,201	260		1,461	6,705
Events	8,954			8,954	8,286
	<u>10,155</u>	<u>260</u>	<u>4,335</u>	<u>14,750</u>	<u>19,746</u>
<b>2(c) Church activities</b>					
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
	<u>15,407</u>	<u>0</u>	<u>0</u>	<u>15,407</u>	<u>15,957</u>
<b>2(d) Investment</b>					
Dividends	61			61	50
Bank interest	294			294	91
	<u>355</u>	<u>0</u>	<u>0</u>	<u>355</u>	<u>141</u>
<b>Total income</b>	<u>119,272</u>	<u>2,754</u>	<u>132,500</u>	<u>254,526</u>	<u>101,333</u>

# The Parish of St Faith, Great Crosby

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2022

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	£	£	Funds	2022	2021
	£	£	£	£	£
<b>3 EXPENDITURE</b>					
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
	<u>647</u>	<u>1,053</u>	<u>2,472</u>	<u>4,172</u>	<u>3,596</u>
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
	<u>98,585</u>	<u>5,871</u>	<u>23,101</u>	<u>127,557</u>	<u>92,265</u>
<b>Total expenditure</b>	<u>99,232</u>	<u>6,924</u>	<u>25,573</u>	<u>131,729</u>	<u>95,861</u>

No payments were made to the Independent Examiner.



# The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31<sup>st</sup> 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	<u>17,645</u>
Depreciation	At beginning of the year	4,412
	Charge for the year	4,411
	At end of the year	<u>8,823</u>
NET BOOK VALUE	At beginning of the year	<u>13,233</u>
	At end of the year	<u>8,822</u>

### 5(b) Investment

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

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

## Independent Examiner's Report

Report to the Parochial Church Council of St Faith, Great Crosby on the accounts for the year ended 31<sup>st</sup> 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