



ST FAITH'S

G R E A T C R O S B Y

ANNUAL REPORT 2024

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

<i>Aims for 2024</i>	<i>Whether achieved</i>
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

<i>Aims and Objectives for 2025</i>	<i>How we plan to achieve this</i>	<i>Timescale</i>
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.

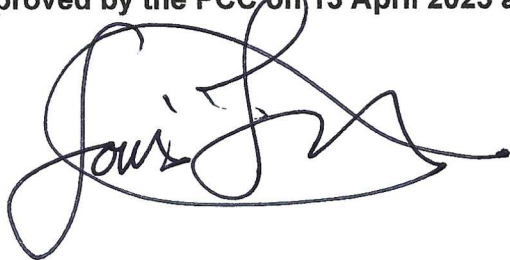
Volunteers

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:

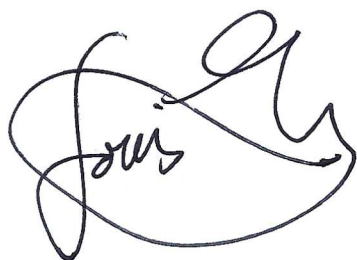
	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	320	66	60	(100)	226
RESTRICTED					
Building & Repairs Fund	85,062		71,700		13,362
100 Club	2,779	4,000	3,240	(2,020)	1,519
Mission	-	549	549	-	-
	87,841	4,549	75,469	(2,020)	14,881

THE PARISH OF ST FAITH, GREAT CROSBY

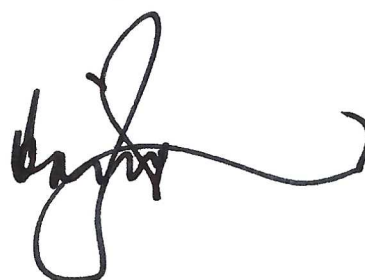
Balance Sheet at 31st December 2024

		Unrestricted fund £	Designated funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
	Note					
Fixed assets	5					
Tangible assets		-	-	-	-	4,411
Investment		5,704	-	-	5,704	3,846
		<u>5,704</u>	<u>-</u>	<u>-</u>	<u>5,704</u>	<u>8,257</u>
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
		<u>6,715</u>	<u>226</u>	<u>14,881</u>	<u>21,822</u>	<u>113,006</u>
Creditors: amounts falling due within one year	7					
		<u>20,240</u>	<u>-</u>	<u>-</u>	<u>20,240</u>	<u>6,919</u>
Net current assets		(13,525)	226	14,881	1,582	106,087
Total net assets		<u>(7,821)</u>	<u>226</u>	<u>14,881</u>	<u>7,286</u>	<u>114,344</u>
PARISH FUNDS						
Unrestricted funds		(7,821)			(7,821)	26,183
Designated funds			226		226	320
Restricted income funds				14,881	14,881	87,841
		<u>(7,821)</u>	<u>226</u>	<u>14,881</u>	<u>7,286</u>	<u>114,344</u>

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.

THE PARISH OF ST FAITH, GREAT CROSBY

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
	<u>50,459</u>	<u>66</u>	<u>549</u>	<u>51,573</u>	<u>71,741</u>
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
	<u>4,163</u>	<u>0</u>	<u>4,000</u>	<u>8,163</u>	<u>18,453</u>
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
	<u>7,014</u>	<u>0</u>	<u>0</u>	<u>7,014</u>	<u>20,636</u>
2(d) Investment					
Dividends	136			136	93
Bank interest	646			647	1,182
	<u>782</u>	<u>0</u>	<u>0</u>	<u>783</u>	<u>1,275</u>
Total income	<u>62,918</u>	<u>66</u>	<u>4,549</u>	<u>67,533</u>	<u>112,105</u>

THE PARISH OF ST FAITH, GREAT CROSBY

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

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	£	£	Funds	2024	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
	<u>2,511</u>	<u>60</u>	<u>3,240</u>	<u>5,811</u>	<u>3,309</u>
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
	<u>98,389</u>	<u>0</u>	<u>72,249</u>	<u>170,638</u>	<u>127,511</u>
Total expenditure	<u>100,900</u>	<u>60</u>	<u>75,489</u>	<u>176,449</u>	<u>130,820</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 31st December 2024

4 PAID EMPLOYEES

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

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	<u>17,645</u>
Depreciation	At beginning of the year	13,234
	Charge for the year	4,411
	At end of the year	<u>17,645</u>
NET BOOK VALUE	At beginning of the year	<u>4,411</u>
	At end of the year	<u>-</u>

5(b) Investment

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

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



Independent Examiner's Report

Report to the Trustees of St Faith's Parochial Church Council, Great Crosby

On accounts for the year ended	31 st December 2024	Charity no.	1134518
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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