



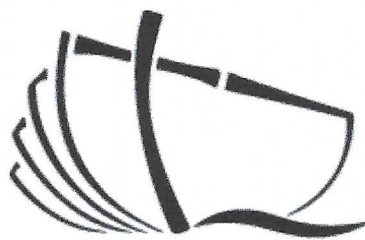
ST FAITH'S

G R E A T C R O S B Y

ANNUAL REPORT 2025

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

Registered Charity No. 1134518



*Diocese of
Liverpool*

Reference and Administrative Details

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

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

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

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

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

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

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

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

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

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

Structure, Governance and Management

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

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

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

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

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

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

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

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

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

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

Aims and Purposes

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

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

Objectives and Activities

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

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

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

Statement of Public Benefit

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

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

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

Our objectives for 2025 were:

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

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

Church Attendance

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

Electoral Roll

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

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

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

Pastoral Care

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

Occasional Offices

From January – December 2025, there were:

- 9 baptisms
- 1 wedding, and
- 8 funerals

Mission and Evangelism

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

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

Safeguarding

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

We are committed to:

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

To this end:

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

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

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

Other Policies

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

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

Mari Griffiths

Parish Safeguarding Officer

mari.griffiths@stfaithsgc.org.uk

Vicar’s Report to the United Benefice

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

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

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

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

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

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

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

Fr Louis Johnson
Vicar

Report of the Parochial Church Council

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

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

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

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

Safeguarding – We remain committed to the importance of Safeguarding, and it is discussed at every meeting. Mari Griffiths has been appointed as our new Parish Safeguarding Officer.

Eco Church initiative – We are working towards a bronze award in the Carbon Net Zero 2030 programme, making our church buildings and services more eco-friendly and our church grounds more wildlife friendly.

New bins/ refuse collection – after many years without, we now have our own bins for general waste, recycling and garden waste. These are all collected regularly.

Repairs to the buildings – including the floor tiling in the south aisle, plans/estimates for the necessary upgrade of the roof alarm system and repairs to the roof itself, following several leaks.

Christmas Tree Festival – this was re-introduced in December and was a great success, both financially and in its community outreach.

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

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

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

Vivienne Shillitoe
PCC Secretary

Reflections of a Churchwarden

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

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

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

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

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

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

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

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

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

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

*Maureen Madden
Churchwarden*

Report of the Sefton South Deanery Synod

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

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

27 March 2025 at Great Crosby St Faith

The Area Dean, Alex Peach, reviewed the membership of Deanery Mission Teams.

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

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

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

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

29 May 2025 at Litherland St Philip

No minutes were issued from this meeting.

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

6 November 2025 at Bootle Christ Church

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

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

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

*Revd Gregor Cuff
Christ Church with St John, Waterloo*

Eco Church Report

May-July

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

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

August

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

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

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

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

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

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

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

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

October

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

November-December

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

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

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

January – February 2026

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

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

March

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

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

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

Judith Aveling
Eco Church Team Leader

Report on the Church Fabric

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

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

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

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

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

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

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

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

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

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

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

Financial Review

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

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

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

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

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

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

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

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

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

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

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

David Jones MBE
Parish Treasurer

Reserves Policy

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

Risk Management

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

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

Plans for 2026

<i>Aims and Objectives for 2026</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; stewardship campaign in 2026.
The relationship between the two churches is on a more equal footing, giving the opportunity for both churches to grow spiritually and numerically.	Joint benefice ministry team meetings; engagement on collaborative projects in which both congregations have the opportunity to work together; more joint services/worshipping together; benefice away days/facilitated ‘vision’ sessions.	Ongoing; joint projects to support the Eco Church work of both parishes; away day/visioning session in June 2026; joint participation in the Slavery Truth Project (date TBC); continued seasonal planning for joint worship services, courses, and other activities.
That responsible and caring pastoral care is administered across both parishes and to look at the setting up of a commissioned pastoral visiting team.	Regular joint benefice ministry team meetings; effective record keeping; effective communication within and between the parish communities; strategic and collaborative working across the team.	Ongoing: reviewed at standing committee meetings and regular joint benefice ministry team meetings; development and implement plan for organised, commissioned team.
That clear lines of communication are evidenced in the parish and between the church organisations and the community.	Engagement with local stakeholders (schools, charitable organisations, uniformed organisations, faith groups, businesses, community groups, entrepreneurs, cultural organisations); looking for	Ongoing: work in and with local schools, with partner organisations who hire our church spaces, with local charities and businesses, with churches in our deanery, with local multi-denominational churches as

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

Volunteers

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

God of Mission

who alone brings growth to your Church,

send your Holy Spirit to give

vision to our planning,

wisdom to our actions,

and power to our witness.

Help our church to grow in numbers

in spiritual commitment to you

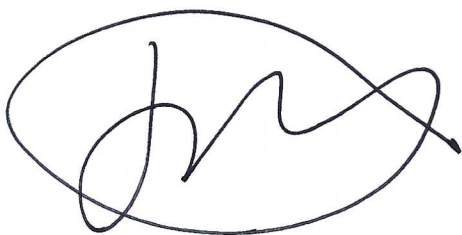
and in service to our local community,

through Jesus Christ our Lord.

Amen.

A prayer from "Leading Your Church Into Growth"

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

A handwritten signature in black ink, consisting of a large, stylized 'L' followed by a series of loops and a final flourish.

**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 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME						
Donations and legacies	2(a)	37,213	40	483	37,736	51,574
Fundraising activities	2(b)	4,265	3,560	4,194	12,019	8,163
Church activities	2(c)	12,522	-	-	12,522	7,014
Investments	2(d)	375	-	-	375	782
TOTAL INCOME		54,375	3,600	4,677	62,652	67,533
EXPENDITURE						
Raising funds	3(a)	1,433	-	1,760	3,193	5,811
Church activities	3(b)	70,536	60	483	71,079	170,638
TOTAL EXPENDITURE		71,969	60	2,243	74,272	176,449
NET (EXPENDITURE)/INCOME BEFORE INVESTMENT GAIN		(17,594)	3,540	2,434	(11,620)	(108,916)
Gain on investment		4,809			4,809	1,858
Transfer of funds		2,105		(2,105)	0	0
NET MOVEMENT IN FUNDS		(10,725)	3,540	329	(6,811)	(107,058)
BALANCE B/FWD 1 JANUARY 2025		(7,821)	226	14,881	7,286	114,344
BALANCE C/FWD 31 DECEMBER 2025		(18,501)	3,766	15,210	475	7,286

The movements in Designated and Restricted Funds were as follows:

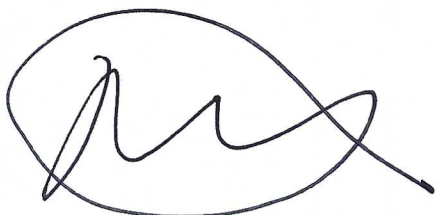
	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
DESIGNATED					
Events Fund	226	3,600	60	-	3,766
RESTRICTED					
Building & Repairs Fund	13,362				13,362
100 CLUB	1,519	4,194	1,760	(2,105)	1,848
Mission	-	483	483	-	-
	14,881	4,878	2,243	(2,105)	15,210

THE PARISH OF ST FAITH, GREAT CROSBY

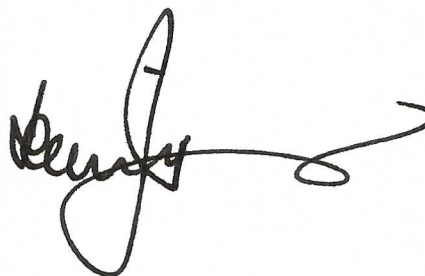
Balance Sheet at 31st December 2025

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

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



Revd Dr Louis Johnson
Chairman of the PCC



David Jones MBE
Parish Treasurer

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

1 ACCOUNTING POLICIES

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

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

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

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

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

Income

Donations, legacies and other voluntary income

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

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

Expenditure

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

Fixed assets

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

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

Fixed assets (continued)

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

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

Investments are valued at market value at 31st December.

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

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

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

No payments were made to the Independent Examiner.

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

4 PAID EMPLOYEES

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

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

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

5 FIXED ASSETS

Investment

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

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

Independent Examiner's Report

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

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of the independent Examiner's statement.

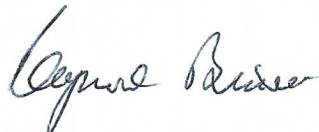
My examination was conducted in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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

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

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



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