

St Andrew Maghull

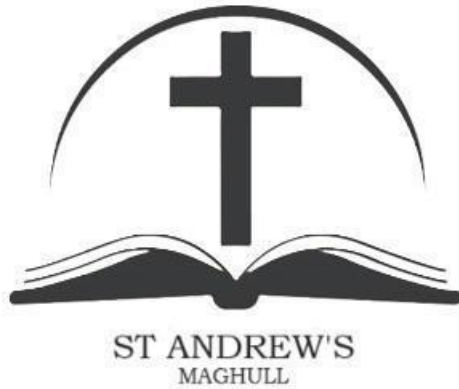
Charity No. 1134643

Trustees' Report and Unaudited Accounts

31 December 2024

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# St Andrew's Maghull



## Annual Report of the Parochial Church Council

For the year ended 31st December  
2024

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Charity Registration No. 1134643;

Registered Address: St Andrew's Church Maghull, 22 Damfield Lane, Maghull, Liverpool, L31 6DD



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## Reference and Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of St Andrew, Maghull, Liverpool is a charity registered with the Charity Commission for England and Wales.  
Charity Registration No. 1134643.

St Andrew's Church is located on Damfield Lane, Maghull. The parish is part of the Maghull and Melling Team Ministry in the Diocese of Liverpool and its official correspondence address is:

St Andrew's Church, 22 Damfield Lane, Maghull, Liverpool L31 6DD  
Website: [www.maghullstandrew.com](http://www.maghullstandrew.com)

For the period 1<sup>st</sup> January 2024 until the 31<sup>st</sup> December 2024, the following people served as members of the Parochial Church Council:

Team Rector	Rev Ian Hopkins	
Team Clergy	Rev Simon Elliott	
Readers	Mrs Claire Sherman Mr Dave Sherman	Treasurer
Church Warden	Miss Helen Fawcett	Also Deanery Synod Rep
Deanery Synod Reps	Mr Bruce Hubbard Joshua Fowell	
Elected Members	Mrs Charlotte Fowell Mrs Patricia Hugo Mrs Hazel Mattinson Mrs Alison Crawford Mr Dan Hugo Mr Jimmy Entwistle Mrs Elaine Entwistle Mr Phil Pimblett Mrs Norma Pimblett Mr Geoff Walker	Secretary

The Team Rector, Team Clergy and Readers were licensed by the Bishop of Liverpool. Clergy are ex-officio members of the PCC. Readers are appointed annually to the PCC at the church Annual Meeting.

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

St Andrew's Maghull Church of England Primary School, Deyes Lane, Maghull, L31 6DE  
Head Teacher – Mr Simon Jones

Bankers - HSBC, 99-101 Lord Street, Liverpool. L2 6PG

Independent Examiner - Sefton CVS, Burlington House, Crosby Road North, Waterloo. L22 0PT

Legal Advisors -Howard Dellar, Diocesan Registrar, St James House, St James Road, Liverpool, L1 7BY Peter Bates, Hill Dickinson LLP, 1 St Paul's Square, Liverpool, L3 9SJ

Architect – W.Schafer Associates, 56 Belvedere Road, Ashton in Makerfield, Lancashire, WN4 8RU

Day to day management of the Church was exercised by the Standing Committee.

# Structure, Management and Governance

St Andrew, Maghull, PCC is a body corporate and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

PCC members are appointed as set out in the Church Representation Rules. All Church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operates four sub-committees: Standing, Social, Finance and Fabric. The Team Rector (or clergy in the absence of a Team Rector) being on all committees and attending as required.

Membership comprises:

*Standing Committee:* Rector, 1 Warden, Treasurer, Secretary

*Finance Committee:* David Sherman (Treasurer), Ian Hopkins (Chair) Geoff Walker, Tricia Hugo, Bruce Hubbard.

*Fabric Committee:* Keith Wilkinson (Chair), Helen Fawcett (H&S Officer), Brian Mort, Dan Hugo, Brian Blanchard, Jimmy Entwistle and Joshua Fowell, Phil Pimblett.

PCC members receive training as and when appropriate, including roles and responsibilities, safeguarding, financial and fabric.

## Related Trusts:

*Ancient Maghull Chapel Trust* – registered charity no. 1014106, the Team Rector, 2 Churchwardens and two people appointed by the PCC are trustees

*Maghull Parish Institute* – registered charity no. 245712, The Rector was an ex-officio member of the committee

*St Andrew Maghull CofE School* – Rev Simon Elliott is a foundation school governor and a trustee; three people are elected by the PCC from the Church Membership as school governors.

*Church of St. Peter, Maghull, Church of St. James, Maghull, Church of St. Thomas, Melling*

## Risk Assessments:

The PCC carried out risk assessments throughout the year to identify any major risks. The financial committee meets regularly and reports at every PCC meeting. Action in the main areas of risk has been taken as follows.

### Financial Risk

An annual budget was prepared. A report on the financial situation was made to the PCC at every meeting. Investments held by the PCC are reviewed by the Finance Committee and act as the Church Reserve in accordance with Diocesan guidelines. The PCC approves internal controls for cash and cheque handling. Bookkeeping and the preparation of quarterly and annual accounts are now carried out in house by treasurer David Sherman. Sefton CVS are used as independent examiners.

## Compliance with Law and Regulation

The post of Church H&S Officer is held by Helen Fawcett. The PCC is informed of risks and these are dealt with as appropriate. Procedures for reporting accidents are in place. The lightning conductor, fire extinguishers and security alarms are checked regularly in compliance with our H&S policy and procedures.

## Safeguarding

In accordance with the Church of England Safeguarding Policy our church is committed to:

- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

St Andrew's Church is aware of its responsibilities with regard to Safeguarding and complies with its duty to have due regard to the House of Bishop's Safeguarding policy and practice procedures.

In January 2020 the church adopted the Church of England national Parish Safeguarding Policy concerning children, vulnerable adults, recruitment and domestic abuse. A Safeguarding Policy for the Parish of St Andrew was accepted by the PCC in March 2022.

## Data Protection

The Data Compliance Officer ensures church compliance with current Data Protection law. Data Protection legislation is adhered to in church procedures and when capturing information on those attending church activities.

# Objectives and Activities

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

Here is the Team vision and purpose statement:

In God, One Team: *St Andrew, St James, St Peters and St Thomas*

One Vision: *Maghull and Melling ..... a place of love, peace, faith, hope*

One Purpose: *To fulfil the Greatest Commandment and the Great Commission*

The way forward .....This includes the following main themes:

- Children, young people and families
  - Third age active retired and elderly frail
  - Occasional Offices - Baptisms Weddings
  - Prayer and Worship
  - Community links events
  - Discipleship
- Funerals

When planning our activities for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

## Maghull and Melling Aims and Objectives for 2024

1. Develop a consistent structure for leadership of services and re-focus leadership team churches.
  - ✓ A review was held and pattern settled on
2. Develop a pattern for the church year, lent course, explorers' course, Alpha.
  - ✓ An explorer's course was held over 8 weeks starting in October in the church hall.
  - ✓ The Thursday bible course focused on exploring the overarching narrative of scripture.
3. Hold a church 'refreshment day'.
  - ✓ A prayer day was held on 15th June.
  - ✓ An open day was held on 29th June for all families who have been baptised at St Andrew's over the past few years.
4. Continue to develop our ecumenical links with Maghull & Melling churches together, including supporting Good Friday service & supporting food banks and other local initiatives and opening courses to other churches.
  - ✓ Team services have continued every 4<sup>th</sup> Sunday. This has proven to be popular with the offering of healing and wholeness during Communion services.
  - ✓ St Andrew's and the team ministry continue to support the Maghull and District Food Bank particularly with the Harvest service.
  - ✓ Toys from the Christmas toy Service were given to SWACA who distribute to local families in need.



5. Explore pathways for children and families to be more involved in church life.
  - ✓ Through 2024, assemblies were held on a regular basis at St Andrew's, Melling, Green Park and Summerhill schools, with a few visits to Hudson, and also Northway Primary.
  - ✓ Children from Northway Primary, came to St Andrew's as part of a 'local acts of kindness' project they were doing. They distributed some 'bags of happiness' they had put together and sang a song ahead of the Wednesday Holy Communion service.
  - ✓ Several members from the congregation took up an invite to spend the morning doing Christmas crafts with some of the children from St Andrew's in their school hall.
  - ✓ A welcome event was held at St Andrew's in September for the upcoming reception class. Children and their parents / carers were also invited where they were told a bit about the church and continued to chat over refreshments in the hall. The children were given the chance to explore the church and learn with a 'treasure hunt'.
  - ✓ School services have taken place in all four churches for Easter, end of school year, beginning of new school year, Harvest (great amounts of donations for our local Food Bank received), Remembrance and Christmas.
  - ✓ Church 4 All have continued to be a lively, happy, friendly & welcoming space for people of all ages who enjoy a more informal style of worship, meeting at 4pm each Sunday afternoon in St Peter's Church.
  - ✓ The all-age parade services at St Andrew's have continued and it's been great to see children and their families from our uniformed groups and the school worship group attend.
6. Review and develop team prayers.
  - ✓ Team prayers now take place ahead of the monthly team service'.
7. Continue to at least break even on budget and maintain our commitments to the deanery/team and charities.
  - ✓ Although positive changes were made, it wasn't possible to break even on the budget in 2024 and will continue this goal into 2025.
8. Engage with the LYCIG process as PCCs.
  - ✓ The rector and several members have attended 'Leading Your Church into Growth' (LYCIG) conferences that reinforced the importance of prayer. Because of this all church members now have a copy of the LYCIG prayer to pray at home and Ian has presented what he has learnt through attending the conferences at PCC meetings which has helped focus ways in which we can grow our church.
9. Continue to review and develop monthly team service.
  - ✓ Team services have continued every 4<sup>th</sup> Sunday taken by both Ian and Simon. This has proven to be popular with the offering of healing and wholeness during Communion services.

**10. Continue to engage with local schools, uniformed organisations and others for mutual enrichment.**

- ✓ The all-age parade services at St Andrew's have continued.
- ✓ Simon has continued to be a governor at St Andrew's School, and at Green Park School, which is having a positive impact in terms of regular contact and getting to know staff and families and being aware of what is going on etc.
- ✓ A welcome event was held at St Andrew's in September for reception class children and their parents / carers

**11. Maintain our online presence and ensure it is up to date and engaging.**

- ✓ Simon has continued to update social media accounts Facebook and twitter.
- ✓ Jill Smallpage from St James continues to do a great job updating 'a church near you' website where you can find all events and services going on at St Andrew's
- ✓ PCC members Charlotte and Josh continue to update the new website for St Andrew's with phase 2 currently underway.

**12. Support and integrate Rev Alex Baker into the team and services as SSM.**

- ✓ We have been grateful for the help from self-supporting minister Alex. Alex works for the NHS as a surgeon; however, he is an ordained minister who has been offering his time to the Maghull and Melling team. Over the past year, Alex has been getting to know the congregation and taking services.

## More local objectives include:

**1. SPs: Explore idea of community garden further develop links with Hudson school, continue to host and support C4All and seasonal community events.**

- ✓ Simon has had a few visits to Hudson, and Northway Primary schools where he led a whole school Easter assembly.
- ✓ Church 4 All has continued to meet at 4pm each Sunday afternoon in St Peter's Church.

**2. SAs: Produce budget and clarity on financial position, engage with deanery and diocese and begin address financial shortfall, explore links with SAs school choir, continue and develop Thursday bible study, develop parade services and links to wider church, contact baptism families post-Covid and invite open day, refresh HC services.**

- ✓ The bible study group continues to meet every Thursday evening. Gaining two new members in 2024.
- ✓ The finance committee set out a yearly budget and has kept the PCC up to date with the current financial situation.
- ✓ Steps have been taken to address financial shortfall with the diocese providing a financial consultant to help maximise the financial health of the church and ensure we are making the most out of the church's assets.
- ✓ An open day was held on 29th June for all families who have been baptised at St Andrew's over the past few years. The event was successful and attended by multiple families.

3. STs: Achieve eco church bronze award, continue resource and support Melling leaflet, support and explore potential of Tithebarn.
- ✓ St Andrews has achieved the eco church bronze award and is currently in the process of achieving silver. There are a few areas which would need to be improved to achieve silver which include;

Toilet twinning - There are two toilets at Church. Each could be twinned with a latrine in the third world at a cost of £60 each. In return, the church would receive a framed picture of the toilet with which we have twinned, its location, and gratitude.

Encouraging wildlife - Bird boxes, for nesting, have been added to a number of trees on church grounds. Bird feeders have also been hung.

A fundraising breakfast was held on Saturday 23rd November where Dr. Frank Sharp gave a talk on local environmental projects. During the event a raffle was held which helped to raise the amount required to make the changes needed to achieve the silver award.

4. SJs: Continue pattern of church meals and seasonal community events, explore use of church hall as community resource, pay off parish share arrears.

Many events have been held at St Andrew's in 2024 with some outlined below:

- ✓ The Thursday bible study has started holding a meal at the end of every study book to help encourage more fellowship.
- ✓ A Thursday bible course focused on exploring the overarching narrative of scripture and helping to understand it was held over 8 weeks starting in October in the church hall
- ✓ A parish breakfast was held on Saturday 23rd November where Dr. Frank Sharp gave a talk on local environmental projects.
- ✓ Multiple events were held over the Christmas season including a carol service and wind orchestra concert.
- ✓ A booklet is available to all parishioners and visitors comprising of most of the activities that have occurred this year Celebrating the life of St Andrew's Church.

# Achievements and Performance

## Children, Young People and Families work

### Rev Simon Elliott – Report

Through 2024, assemblies happened on a regular basis at St Andrew's, Melling, Green Park and Summerhill school, with a few visits to Hudson, and to Northway Primary where Simon led a whole school Easter assembly. Class visits to help with the RE curriculum, whether in school, or classes visiting our churches have happened on a regular basis - covering topics such as: what a Vicar does, prayer, what is the Bible and why do Christians read it, meaning of Christingles and making them, special places, special 'life events', local history (St Andrew's Church building / ancient chapel / Frank Hornby's grave etc.), Christmas and Easter stories, church involvement in the local community etc. We've had children dressing up in clergy robes, seeing their class dolls 'baptised', choosing and reading their favourite Bible stories, grilling the vicar - talking about putting him on the spot with their questions!!, having a go at drawing their own stained-glass windows etc. etc. We had a lovely visit from children from Northway Primary, who came to St Andrew's as part of a 'local acts of kindness' project they were doing to distribute some 'bags of happiness' they had put together and sing a song to us ahead of our Wednesday Holy Communion service. And a number of our folk took up an invite to spend a morning doing Christmas crafts with one of the classes of children in St Andrew's school hall. It was lovely to host a 'welcome' event at St Andrew's in September for reception class children and their parents / carers to say 'this is your church', tell them a bit about the church, give them a chance to explore with our picture 'treasure hunt' and then to chat over refreshments in the hall. A great group of children, families and staff joined us at St Peter's for our Community Carols event; and the KFC after school club at Hudson led by a member of staff and volunteers from St Peter's has taken place during the school year. It was also great to be joined by the children of St John Bosco RC school choir with families and staff for our Community Carols event at St James again. School services have taken place in our churches for Easter, end of school year, beginning of new school year, Harvest (great amounts of donations for our local Food Bank received), Remembrance and Christmas. It was great to host Christmas services again for Deyes High School as well as St Andrew's and Summerhill Primary schools

Simon has continued to be a governor at St Andrew's School, and at Green Park School, which is having a positive impact in terms of regular contact and getting to know staff and families and being aware of what is going on etc.

The all-age parade services at St Andrew's have continued with 7 being held during 2023, and it's been great to see children and their families from our uniformed groups and the school worship group at these, with great support from group leaders and school staff that has been very much appreciated. These services have included special occasions and themes such as Thinking Day, Mothering Sunday, Harvest, Remembrance and our annual Toy service - great to see such good numbers at the Children's and Youth Remembrance service led by Martin Doran in the Parish Hall, and lovely to see such an amazing amount of donations coming in at harvest and our toy services.

We've had a lot of baptisms taking place throughout the year at St Andrew's and St Thomas's.

Church 4 All has continued to be a lively, happy, friendly & welcoming space for people of all ages who enjoy a more informal style of worship, meeting at 4pm each Sunday afternoon in St Peter's Church. And it was great to welcome good numbers of people to the 2 Christingle

services at St Andrew's enjoying our 'modern' take on the nativity story, and to have the crib service again at St Thomas's on Christmas Eve.

Lots to give thanks to God for as we look back at 2024, lots of opportunities to share his love and good news as we look forward. Thanks to all who support all of this in so many ways.

## Older People

Pastoral Care visits by approved church members and the clergy to provide support for older people who are sick, bereaved etc. took place as and when a need became known and a visit was welcomed. Members of the congregation approved to assist with Communion remained available to take Communion to the housebound, if desired.

Funerals in 2024, both in our churches and at the Crematoria, have enabled a different outreach opportunity to engage with families who have lost loved ones. Bereavement Support remains available on request. Our Team Memorial Service took place in the autumn with many families able to remember loved ones departed.

## Learning and Growing Together

Teaching, learning and growing together has continued during 2024. A regular evening Bible Study group meets in the Church Hall every Thursday. In 2024 the group welcomed 3 new members. The Book Club continued in 2024, reading and discussing different Christian books. Regular Team prayers are held before every team service every 4<sup>th</sup> Sunday. Through the church website and emailed weekly bulletins, St Andrew's has been providing information including weekly Bible readings, service times and information updates.

## Worship

Since his licensing in July 2022, Reverend Ian Hopkins has held the post of Team Rector of the Maghull and Melling Team, of which St Andrew's is a part. The Team shares worship, fellowship and social activities throughout the year.

St Andrew's is traditional in style, with a robed choir at our main services, but recognises the need to incorporate modern worship styles into the main Sunday worship to encourage new people to attend.

The opportunity for members of the congregation to ask for personal prayers for healing and wholeness continued in 2024, once a month, as part of a service of Holy Communion.

A monthly Parade Service takes place on a Sunday morning, when the young people of the Uniformed Organisations take an active part in the service.

A Team Wednesday morning communion service is held at St Andrew's in addition to Sunday services.

Family-orientated Church4All meet on Sunday afternoons at St Peter's church.

44 Sunday services were held at St Andrew's in 2024. The average attendance for Sunday worship was 57 adults & 5 children.

## Community

Please see the accompanying 'Celebrating the life of St Andrew's Church' booklet to see more detailed reports of what St Andrew's has done during 2024 to help our community.

St Andrew's continues to be the central focus for members of the community to conduct baptisms, weddings and funerals. The number of Baptisms was 31. The number of weddings was 3 and the number of funerals was 24 total (15 in church, 9 directly at crem chapels).

St Andrew's church remains the focus for the town's Remembrance Service in November, when poppy wreaths are laid at the memorial at the lynch gate.

The Maghull and Melling Team has ensured that the 'A Church Near You' website has stayed up to date with contact details and 'what's on' information for all four Team churches throughout 2024.

The email Team Saturday Bulletin reaches in excess of 100 homes with some people passing it on to others, some copies being printed for those without email.

Members of the church community continued to reach out to hospitals and those within them by making and sending knitted items, such as beanie hats (for premature babies). Donated coats, hats and scarves were sent to an inner-city Liverpool church to help with outreach projects.

Local schools returned to church to hold Christmas services.

A Toy Service in December resulted in a large quantity of toys being donated to Sefton Women's and Children's Aid (SWACA), a local charity which supports women and children fleeing abusive homes, to ensure that affected children would have a treat and a surprise on Christmas Day.

The popular local Maghull Wind Orchestra performed a concert at St Andrew's, in December.

St Andrew's has a website, which can be found at [www.maghullstandrew.com](http://www.maghullstandrew.com).

## Fabric Committee - Keith Wilkinson

A group of volunteers from the Church continue to meet every two months to discuss items raised by the PCC in relation to the fabric of the church. These items are researched to discuss their remedies, cost and feasibility. The fabric sub- committee then makes their recommendations to the full PCC. Some of the less specialist tasks are completed in house to limit the cost to church funds.

The fabric committee consists of; Helen Fawcett(Warden), Dan Hugo, Jimmy Entwistle, Brian Blanchard, Brian Mort, Phil Pimblett, Josh Fowell and Keith Wilkinson (Chair).

In addition, there are members of the church who weekly maintain the gardens, the Church burial grounds and general areas where the public have unlimited access. In addition, the general cleaning and seasonal decoration of the building is completed by church volunteers.

Some of the additional work completed over the last few years is shown below.

- a) Chandelier light bulbs all changed to LEDs. These lights are now used in preference to the halogen down lights. More environmentally friendly and cheaper to run.
- b) Light fittings in the Church Hall have been changed to LEDs for the same reason. Exit safety lights and smoke alarms were also replaced where necessary.
- c) Many attempts have been made, including seeking advice from the architect, to prevent water staining the false ceiling in the hall without success. This is ongoing.
- d) Regular maintenance, by contractors, to both the Church and hall boilers.
- e) All security and safety checks have been carried out. Church and hall alarms, roof alarm and lightning conductor checked. Fire extinguishers checked and a full electrical system also. Maintenance of clock and bells.
- f) Remedial work on the toilet soil system and septic tank.
- g) All pointing work identified in the previous quinquennial has been done.
- h) A ground level flagpole installed, removing the need for a visit to the tower.
- i) Replace Church notice board.

Most of the daily tasks are carried out by a willing group of volunteers who give many hours to maintain the Church to a good standard.

## Finance - Dave Sherman

*“All things come from you, and of your own do we give you”*

I repeat the above heading from last year’s report and will continue to do so each year that I am treasurer. We should never forget that everything we possess is a blessing from God and a sign of his love for us.

Thank you to everyone who gave money to St Andrews in 2024; it is greatly appreciated and never taken for granted.

Please continue to pray for a growing, committed congregation that will, amongst other things, help restore our finances.

As previously advised, and as set out in the attached accounts, our finances are deteriorating each year, and 2025 will be the last year in which we can pay our full Parish Share to the diocese. Although this is not a catastrophic situation for St Andrews, it will be taken into account whenever the diocese is considering the future of our church.

We face major financial challenges: the building is not getting any younger and the quinquennial report signposts some very expensive costs to be incurred in years to come; as stated above, we will be unable to pay our full Parish Share (along with many other churches in the diocese); our congregation, as presently constituted, struggles to provide financial robustness.

Please will each of us consider prayerfully our financial commitment to the church? If St Andrews is to survive and prosper as a beautiful and valuable resource for the worshippers and for the community at large, it will require a substantial increase in funding from existing and new members of the congregation, and from outside.

However, we must never forget that our primary commitment is to the Kingdom of God, not to any building – no matter how precious it is to us. If that is our starting point, then everything else will fall into place.

May God bless us richly in our life of service to him.

*“All things come from you, and of your own do we give you”*



# Our People

The year ended with three Readers across the Team and they continue to support and lead worship in each church in the Team. We appreciate their skill and care.

Sue Tremarco continued in the post of Parish Administrator.

St Andrew's is blessed with many willing volunteers without 'official titles' and we would like to thank all volunteers who work so hard to make our Church the warm and welcoming place it is and to maintain the graveyard and church grounds.

Team Readers	Mrs Claire Sherman Mr David Sherman Mrs Pat Dunbar Mr Martin Doran Mrs Edith Sinjakli Mr Gareth Edwards Mrs Norma Pimblett Mr David Sherman Mr Geoff Walker Mr Geoff Walker Mr Geoff Walker Miss Helen Fawcett Mr Jimmy Entwistle Mrs Louise Edwards Miss Helen Fawcett Mrs Alison Crawford Mr James Milligan Mr Jimmy Entwistle Mr Dan Hugo Mrs Hazel Mattinson Mr David Ward Mrs Christine Barnett Mr David Ward Mrs Louise Edwards Mrs Sue Clare; Mr Paul Clare
Local Missional Leader	
Emeritus Reader	
Organist	
Sacristan	
Treasurer	
Gift Aid Secretary	
Planned Giving Officer	
Electoral Roll Officer	
Health and Safety Advisor	
Fire Marshall	
Safeguarding Officer	
Child Protection Officer	
Vulnerable Adults' Officer	
Data Compliance Officer	
Hall Manager	
Worship Coordinator	
Wedding Coordinator	
African Pastors Fellowship	
Children's Society	
Open Doors/Christian Aid	
Communications Coordinator	
Coordinators-Uniformed Organizations	

# Our Aims for 2025

## Maghull and Melling Aims and Objectives

1. Engage with Fit for Mission explore phase
2. Hold main Autumn course, journey through the bible, Hope explored new year
3. Lent course Prayer
4. Blessings course exploration day
5. Engage with Andrew Evans, consultant from 'thinkphilanthropy' on financial health
6. Continue develop our ecumenical links with Maghull & Melling churches together, including supporting Good Friday service & supporting food bank and other local initiatives and opening courses to other churches
7. Explore pathways for children and families be more involved in church life.
8. Review and develop team prayers
9. Continue to at least break even on budget and maintain our commitments to the deanery/team and charities.
10. Continue to work out implications of the LYCIG process as PCCs\*
11. Continue to review and develop monthly team service
12. Continue to engage with local schools, uniformed organisations and others for mutual enrichment, especial focus on opportunities of parade service
13. Maintain our online presence and ensure it is up to date and engaging
14. Update HC service booklets

## More local objectives include

1. SPs: Explore idea of community garden, further develop links with Hudson school, continue to host and support C4All and seasonal community events
2. SAs: aim engage school choir, provision for children at morning services, net zero
3. STs: explore possibilities tithe barn
4. SJs: Continue pattern of church meals and seasonal community events, develop relationship with new nursery

Independent Examiner's Report to the trustees of St Andrew Maghull

I report to the trustees on my examination of the financial statements of St Andrew Maghull for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Ian Wright F.C.A. Community Accountant

Sefton Council for Voluntary Service

Burlington House

Crosby Road North

Waterloo

Liverpool

L22 0LG

17 April 2025

St Andrew Maghull  
Statement of Financial Activities  
for the year ended 31 December 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Notes				
Income and endowments from:					
Donations and legacies	3	70,412	1,530	71,942	82,708
Charitable activities	4	24,734	-	24,734	27,362
Other trading activities	5	1,290	-	1,290	-
Investments	6	2,417	-	2,417	2,991
Other	7	736	-	736	-
Total		99,589	1,530	101,119	113,061
Expenditure on:					
Charitable activities	8	134,830	2,411	137,241	138,355
Total		134,830	2,411	137,241	138,355
Net gains on investments		2,186	-	2,186	8,624
Net expenditure		(33,055)	(881)	(33,936)	(16,670)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(33,055)	(881)	(33,936)	(16,670)
Other gains and losses					
Net movement in funds		(33,055)	(881)	(33,936)	(16,670)
Reconciliation of funds:					
Total funds brought forward		94,577	27,273	121,850	138,520
Total funds carried forward		61,522	26,392	87,914	121,850

**St Andrew Maghull**  
**Balance Sheet**  
**at 31 December 2024**

**Charity No. 1134643**

		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Current assets</b>			
Debtors	10	1,214	2,938
Cash at bank and in hand		90,735	122,246
		<u>91,949</u>	<u>125,184</u>
<b>Creditors: Amount falling due within one year</b>	11	(4,035)	(3,334)
<b>Net current assets</b>		<u>87,914</u>	<u>121,850</u>
<b>Total assets less current liabilities</b>		<u>87,914</u>	<u>121,850</u>
<b>Net assets excluding pension asset or liability</b>		<u>87,914</u>	<u>121,850</u>
<b>Total net assets</b>		<u><u>87,914</u></u>	<u><u>121,850</u></u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	12		
Restricted income funds		26,392	27,273
		<u>26,392</u>	<u>27,273</u>
<b>Unrestricted funds</b>	12		
General funds		61,522	94,577
		<u>61,522</u>	<u>94,577</u>
<b>Reserves</b>	12		
<b>Total funds</b>		<u><u>87,914</u></u>	<u><u>121,850</u></u>

Approved by the trustees on 27 April 2025

And signed on their behalf by:



Reverend Ian Hopkins  
Chair of Trustees  
27 April 2025



David K. Sherman  
Treasurer  
27 April 2025

for the year ended 31 December 2024

## 1 Accounting policies

### Basis of preparation

The financial statements have been prepared in accordance with 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 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

### Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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#### Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

#### Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies	81,963	745	82,708
Charitable activities	27,362	-	27,362
Investments	2,991	-	2,991
Total	112,316	745	113,061
Expenditure on:			
Charitable activities	134,905	3,450	138,355
Total	134,905	3,450	138,355
Net gains on investments	8,624	-	8,624
Net income	(13,965)	(2,705)	(16,670)
Net income before other gains/(losses)	(13,965)	(2,705)	(16,670)
Other gains and losses:			
Net movement in funds	(13,965)	(2,705)	(16,670)
Reconciliation of funds:			
Total funds brought forward	108,542	29,978	138,520
Total funds carried forward	94,577	27,273	121,850

3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Giving Planned	46,511	-	46,511	48,944
Giving Loose	4,185	-	4,185	5,201
Donations	5,976	1,530	7,506	4,953
Tax Reclaimed	11,740	-	11,740	12,110
Grants	1,000	-	1,000	1,500
Legacies	1,000	-	1,000	10,000
	70,412	1,530	71,942	82,708

4 Income from charitable activities

	Unrestricted £	Total 2024 £	Total 2023 £
Use of Church Buildings	6,656	6,656	6,684
Church Fees	17,823	17,823	20,225
Electronic Giving	255	255	453
	24,734	24,734	27,362



5 Income from other trading activities

	Unrestricted	Total 2024	Total 2023
	£	£	£
Social events	1,290	1,290	-
	<u>1,290</u>	<u>1,290</u>	<u>-</u>

6 Income from investments

	Unrestricted	Total 2024	Total 2023
	£	£	£
Interest Receivable	2,417	2,417	2,991
	<u>2,417</u>	<u>2,417</u>	<u>2,991</u>

7 Other income

	Unrestricted	Total 2024	Total 2023
	£	£	£
Insurance Claims	736	736	-
	<u>736</u>	<u>736</u>	<u>-</u>

8 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Cost of charitable activities	134,830	2,411	137,241	138,355
	<u>134,830</u>	<u>2,411</u>	<u>137,241</u>	<u>138,355</u>

9 Staff costs

No employee received emoluments in excess of £60,000.

10 Debtors

	2024	2023
	£	£
Trade debtors	1,214	2,938
	<u>1,214</u>	<u>2,938</u>

11 Creditors:

amounts falling due within one year

	2024	2023
	£	£
Trade creditors	3,685	2,984
Accruals	350	350
	<u>4,035</u>	<u>3,334</u>

12 Movement in funds

	At 1 January 2024	Incoming resources (including other gains/losses ) £	Resources expended £	At 31 December 2024 £
Restricted funds:				
Restricted income funds:				
Sunday Tea/Coffee Fund	(27)	380	(200)	153
Organ Fund	9,417	-	(252)	9,165
Flower Fund	1,393	-	-	1,393
Youth Fund	1,606	-	-	1,606
Bells Fund	7,032	-	-	7,032
Social Fund	3,508	1,011	(48)	4,471
Tithes Fund	(119)	119	-	-
Cemetery Maintenance Fund	1,752	-	(1,200)	552
Thursday Lunch Fund	711	-	(711)	-
Ancient Chapel Fund	2,020	-	-	2,020
Diocesan Fees Fund	(20)	20	-	-
<i>Total</i>	<u>27,273</u>	<u>1,530</u>	<u>(2,411)</u>	<u>26,392</u>
Unrestricted funds:				
General funds	94,577	101,775	(134,830)	61,522
<b>Total funds</b>	<u><u>121,850</u></u>	<u><u>103,305</u></u>	<u><u>(137,241)</u></u>	<u><u>87,914</u></u>

Purposes and restrictions in relation to the funds:

Restricted funds:

Sunday Tea/Coffee Fund	Sunday teas and coffees
Organ Fund	Organ
Flower Fund	Flowers
Youth Fund	Youth
Bells Fund	Bells
Social Fund	Social
Tithes Fund	Tithes
Cemetery Maintenance Fund	Cemetery Maintenance
Thursday Lunch Fund	Thursday Lunch
Ancient Chapel Fund	Ancient Chapel
Diocesan Fees Fund	Church Magazine

13 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Net current assets	61,522	26,392	87,914
	<u>61,522</u>	<u>26,392</u>	<u>87,914</u>

14 Reconciliation of net debt

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash and cash equivalents	122,246	(31,511)	90,735
	<u>122,246</u>	<u>(31,511)</u>	<u>90,735</u>
Net debt	<u>122,246</u>	<u>(31,511)</u>	<u>90,735</u>