THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales · Charity number 1135105

Details

Other names	HESWALL PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-03-23
Register	View on the Charity Commission register

Contact

Address	Parish Office Village Road Heswall Wirral CH60 0DZ
Phone	01513423471
Email	office@heswallparish.co.uk
Website	www.heswallparish.co.uk

Activities

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

Activities: The charity exists to provide public worship according to the rites and ceremonies of the Church of England as well as pastoral care and social and religious activities for residents of the ecclesiastical Parish of Heswall. It also seeks to promote the aims of the Church of England (spiritual, social, pastoral and evangelistic) in the community of Heswall and in the wider world.

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£494,335	£491,650	-	-
2024-12-31	£465,128	£568,137	-	-
2023-12-31	£559,583	£1,124,452	£2,721,931	3
2022-12-31	£711,992	£410,417	£3,326,542	3
2021-12-31	£719,917	£411,344	£3,038,300	3
2020-12-31	£610,699	£291,091	£2,714,050	3

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Trustees

Name	Role	Appointed
REV MARTIN STAFFORD JOHN CANNAM	Chair	2015-09-13
David Robert Wetherell		2014-04-25
Dr Christine Elizabeth Wetherell		
Helen Claire Abbott Page		2021-05-26
James NORMAN Waddell		2024-05-15
Janice Patricia Bell		2024-05-15
Margaret Eleanor Archer		2023-05-17
Michael Barritt		2024-05-15
Michael Donnan		2019-01-16
NICHOLAS HUGH ELLIS		2025-04-30
Roy Edward		2024-05-15
Samuel John Leinster		2023-05-17
Sheena Linda Hennell		2025-04-30
Simon Davies Draper		2025-04-30
Stephen David Blair		2022-05-04
Stephen Leslie Bell		2025-04-30

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Hailwood & Co.
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Cash Flow Statement	11
Notes to the Financial Statements	12 - 24
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	25

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector The Revd Josh Carlson, Associate Minister (resigned 07/05/25) Captain Michael Barritt RN, Reader (Designated) Mrs Jennie Hewitt, Reader (Designated) Mr Sam Leinster, Churchwarden Mr David Rushworth, Churchwarden and Deanery Synod Representative (resigned 30/04/25) Mr Roy Edward, Churchwarden (appointed 01/05/25) Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Sarah Hall
Other Officers and Trustees :	Mrs Helen Mooney, Elected Council (resigned 30/04/25) Mr David Ost, Elected Council (resigned 30/04/25) Mrs Geraldine Pleasance, Elected Council (resigned 30/04/25) Mr Jonathan Francis, Elected Council (resigned 30/04/25) Mrs Helen Page, Elected Council Mr Stephen Blair, Elected Council Mrs Margaret Archer, Elected Council Mr James Norman, Elected Council Waddell Mrs Janice Bell, Elected Council Mr Simon Draper, Elected Council (appointed 30/04/25) Mr Nicholas Ellis, Elected Council (appointed 30/04/25) Ms Sheena Hennell, Elected Council (appointed 30/04/25) Mr Stephen Bell, Elected Council (appointed 30/04/25)
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral, CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral, CH60 0AN
Independent Examiner:	Hailwood & Co 392-394 Hoylake Road, Moreton Wirral, CH46 6DF

Trustees Report

Objects of the charity

The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the following buildings:

• St Peter's Church, Village Road, Heswall

• 15 Castle Drive, Heswall

• The Parish Centre, Village Road, Heswall

• The Lighthouse Church, Telegraph Road, Heswall

To facilitate this work, it is important that we maintain the fabric of our churches and the Parish Centre.

The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church and the Lighthouse Church and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

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

• Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

• Provision of pastoral care for people living in the parish.

• Missionary and outreach work.

The charity carries out these objects by:

• Providing 4 or 5 acts of worship across the Parish each Sunday in a variety of styles to serve the varied preferences of churchgoers in gathered worship and seeking to reach a wide variety of new people. Services are led by our clergy, Readers, a number of retired clergy and a growing number of lay people including those authorised by the Diocese as Occasional Worship Leaders;

• Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;

• Organising a wide range of youth and adult activities in Heswall and abroad – this work was mostly undertaken by lay volunteers, in addition to Mrs Rachel Clark, a Children's and Family Worker and Ms Dani Smith a Youth Leader, both employed by the PCC, and two interns who assist with the youth work;

• Providing grants to other charities. The PCC has resolved that 10% of the planned giving received by the parish be donated to appropriate charities, with which the parish has connections. As mentioned above, much

of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish. By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

• Maintaining the Parish Church of St Peter and the Lighthouse Church - this work is overseen and organised by the Fabric Committee, which is entirely made up of volunteers;

Worship and Prayer: The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.15am, a contemporary worship service at 10.45am and Evensong at 4.00pm (all at St Peter's). Services at 10.30am and 6.30pm are held at the Lighthouse Church. Opportunities are provided for people to engage in more outgoing worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, a service at 6.30pm held at the Lighthouse Church, prepared and run entirely by members of the Youth Fellowship. Attendances at Sunday Services in the Parish average approximately 250 weekly. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We have celebrated 6 baptisms, 8 weddings and held 15 funerals in our churches this year, 11 funerals at Crematoriums and 20 interments of ashes.

Deanery Synod: Three members of the PCC sit on the Wirral North Deanery Synod and two members sit on the Chester Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care: Some members of our parish are unable to attend church due to sickness or age. One of the ministers or retired clergy has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life. A home Communion team continues to provide a valuable service to those who are unable to attend Communion services in church.

Parish Charitable Giving: Helping those in need is a demonstration of our faith. The Wider Mission and Social Action Team is responsible for selecting the local and national charities who are nominated as a Mission of the Month, for which special collections are taken on occasions. A presentation is usually provided by a representative of the Charity or a local champion at the services on that Sunday.

Ecumenical Relationships: The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is daily prayer and an ecumenical service. On Good Friday Heswall Churches Together leads a walk of witness along Telegraph Road in the centre of Heswall.

The Lighthouse Church: We are delighted that construction of the Lighthouse Church has been completed and a satisfactory financial agreement with Skyline, the builders, has been achieved. The building continues to be well used and new opportunities arise to welcome new people into the building. Particularly of note are Thursday's "Singing Cafe" which often attracts up to 100 people, often people with their carers, Monday's "Knit and Natter" and Friday /Saturday early mornings "Open Doors" welcoming the night club clientele into the building for support, safety and an opportunity for discussion.

Youth Fellowship and Children and Families: The PCC has maintained its commitment of our work among children and families with Rachel Clark, who worked as Children and Families leader (to Aug 2025), and Dani Smith as a Youth Worker.

Angelina Hedt volunteered as youth intern and children's intern until summer of 2025 and made a great contribution. We are very grateful to Miriam & Chris McCormick for welcoming her into their home. Patricia and

Ari Fonseca have joined us in August 2025 from Brazil through Time for God and are making a valuable contribution. We are grateful to Anne Jackson for providing the accommodation for them in her house.

Open Door: This is a Christian, social community response to an initiative developed by Bishop Mark (Bishop of Chester) Heswall Parish decided that a group of parishioner volunteers will form 5 teams each of 5 people to open the Lighthouse Church from 11pm on Friday nights until 3am on Saturday mornings to serve the night time economy of Heswall. On a typical Open Door 15 – 50 people will pass through The Lighthouse Church for hot drinks, a warm space, conversation, prayer, toilets and phone charging. This has been an inspiring new work connecting the church with a different sector of the Wirral population. This has proved very successful and is now established as a regular and valued service to the community in Heswall.

Other Activities: We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including Life and House Groups, Singing Café, Thursdays Together, Grub Club, Pastoral Care, The Meeting Place, Knit & Natter, Men's breakfast, Open Door, H2O Women's events, Courses including Bereavement Support, Alpha, Baptism and Marriage preparation, Early Years Parenting, Baby Tiddlers, Little Fishes, Little Lights, Mothers' Union, music and worship, including the Choir at St Peter's as well as the music groups at St Peter's and the Lighthouse Church, and a whole host of others, especially those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks: It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revds Martin Cannam and Josh Carlson (to May 2025) who have both contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have both worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs and Ian Urquhart who also assist in leading and preaching at services. Thanks are also due to all the office staff, Julia MacGregor and Sarah Hall who have both assisted in the smooth running of the Parish Office over the year, and also to Pamela Francis in her role as Assistant Treasurer. Thanks are also due to Peter Johns and Tim Murray who have served as Vergers at St Peter's Church for weddings and funerals and to Janet Truman and Helen Hinde our church cleaners. The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

Structure, Governance and Management

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and the newly opened Lighthouse Church. Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Strategic decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson (to May 2025), the two Churchwardens, together with David Ost and Roy Edward prior to the APCM and David Wetherill and Sheena Hennel post APCM) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

Day to day management of the Parish is delegated to the Rector. During 2025 the staff team consisted of: the Rector: Rev Martin Cannam, Associate Rector: Rev Josh Carlson; (to May 2025) Children and Family Leader: Mrs Rachel Clark (to August 2025), Youth Worker: Miss Dani Smith, Administrator: Mrs Julia MacGregor, Administrator / Rector's PA: Mrs Sarah Hall who also acts as Secretary to the PCC. Assistant Treasurer: Mrs Pamela Francis, Youth Interns: Angelina Hedt (to August 2025) followed by Ari and Patricia Fonseca

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers: Michael Barritt and Jennifer Hewitt. We are also grateful for the assistance of a number of retired clergy, including Rev Ian Hobbs and Rev Ian Urquhart and Rev Alan Leach. Valuable support was also given

by Authorised Occasionally Worship Leaders: Allison Bell, Janet Connah, Sam Leinster, Sarah Hulse, Sarah Cannam, Dani Smith Rachel Clark, Normal Waddell and Mark Brown. During the year the PCC has met bi-monthly, the Annual Parochial Church Meeting being held on 30th April 2025. PCC Membership for the year is shown above.

Committees of the PCC: The PCC elected the following committees and as appropriate, delegated to them authority for action on its behalf:

Standing Committee - to act between PCC meetings where necessary.

Finance Committee - to manage the financial affairs of the Parish.

Fabric Committee - to oversee the maintenance and development of the buildings and fabric.

Parish Building Project Steering Group - to manage the completion of the Lighthouse Church.

Staff Support Group - to effectively manage and support Parish employed and voluntary staff with appropriate employment and other policies.

Safeguarding -The PCC has appointed Helen Page as Safeguarding Officer and has appropriate safeguarding policies in place. All PCC members, together with other leaders are now required to undertake appropriate safeguarding training at regular intervals and this has been completed. All PCC members are also required to hold an Enhanced DBS Check (without barring) on appointment and to complete the required training within 3 months of appointment.

Revision of leadership structures, staffing and discipleship pathways. Good progress has been made implementing the new Congregational Leadership Teams and Ministry Teams, thereby reducing the continual burden of decision making which previously lay with the Rector. Work continues to embed these structures in place and to develop discipleship pathways.

Methods used to recruit and appoint new Trustees: Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three-year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three-year period, all of whom are ex officio members of the PCC. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees: New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel: The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

Financial Review

Planned Giving Review: After the extensive review of finances with the parish in 2024 it was decided that it was not appropriate to repeat the process in 2025.
Purchases: The Finance Committee regularly reviews the contracts for purchased services including utilities and recommends changes to the PCC where appropriate.
Risk Management: The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

The areas reviewed in detail include:

- Strategic risks
- Risks to church services
- Safeguarding and Health & Safety
- Legal
- Financial
- Properties and Premises
- The Lighthouse Building Project

Investments Policy

The Finance Committee has determined that the reserves of the Parish should continue to be retained in cash on term deposit with banks and other financial institutions including CCLA to ensure that liquid funds will be available for expenditure in a timely manner. The Finance Committee is charged with ensuring investments are adequately distributed so they are protected from default.

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2025 amounted to £2,619,910, of which £2,370,794 was held in restricted and endowed accounts, leaving £240,415 as unrestricted reserves.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to ensure that there are sufficient funds available to cover support and governance costs. The trustees consider that a level of four months is sufficient given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2025 was £240,415. Of this, £71,643 represents Designated Funds set aside by the PCC in accordance with the Legacies and Donations Policy. The free reserves of unrestricted funds amount to £168,772 against actual unrestricted expenditure for four months of approximately £112,000. The Parish has now restored the target level of reserves.

Responsibilities of Trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

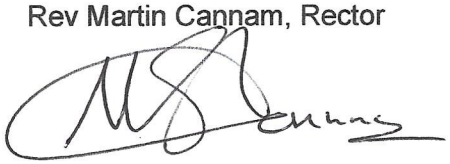
1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Rev Martin Cannam, Rector



Date: 18/3/2026

Mike Donnan, Treasurer



Date 18/3/2026

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2025 set out on pages 9 to 25.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road, Moreton, Wirral, CH46 6DF.

Date: 25 March 2026

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Income and endowments:						
Donations and legacies	2	327,513	43,221	-	370,734	361,905
Charitable activities	3	90,216	73	-	90,289	85,007
Investment income	4	23,530	9,782	-	33,312	18,216
Total income		441,259	53,076	-	494,335	465,128
Expenditure:						
Charitable activities	5	331,936	41,599	-	373,535	450,369
Other	6	4,880	113,235	-	118,115	117,768
Total expenditure		336,816	154,834	-	491,650	568,137
Net income/(expenditure)		104,443	(101,758)	-	2,685	(103,009)
Gross transfers between funds		(111,133)	111,133	-	-	-
Other recognised gains/(losses)		(2,039)	-	(363)	(2,402)	705
Net movement in funds	14	(8,729)	9,375	(363)	283	(102,304)
Reconciliation of funds						
Total funds brought forward	14	249,144	2,361,419	9,064	2,619,627	2,721,931
Total funds carried forward	14	240,415	2,370,794	8,701	2,619,910	2,619,627

All of the Charity's activities in 2025 and 2024 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	10	2,494,372	2,506,475
Investments	11	52,632	131,058
		2,547,004	2,637,533
Current assets			
Debtors	12	25,287	28,922
Cash at bank and in hand	16	236,677	279,813
		261,964	308,735
Creditors: Amounts falling due within one year	13	(27,658)	(151,641)
Net current assets		234,306	157,094
Creditors: Amounts falling due after more than one year	13	(161,400)	(175,000)
Net assets		2,619,910	2,619,627
Funds of the charity:			
Endowment funds	14	8,701	9,064
Restricted funds	14	2,370,794	2,361,419
Unrestricted income funds			
Unrestricted funds	14	240,415	249,144
Total funds	14	2,619,910	2,619,627

The financial statements on pages 9 to 24 were approved by the trustees, and authorised for issue on 18 March 2026 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income		283	(102,304)
Adjustments to cash flows from non-cash items			
Depreciation		113,235	110,664
Impairment		-	-
Revaluation of investments		2,402	(705)
		115,920	7,655
Working capital adjustments			
(Increase)/decrease in debtors	12	3,635	(5,714)
Increase/(decrease) in creditors	13	(137,582)	(5,839)
Decrease in provisions		-	-
Net cash flows from operating activities		(18,027)	(3,898)
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(101,133)	(80,574)
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	-	(256)
Sale of investments	11	76,024	-
Net cash flows from investing activities		(25,109)	(80,830)
Net (decrease)/increase in cash and cash equivalents	16	(43,136)	(84,728)
Cash and cash equivalents at 1 January	16	279,813	364,541
Cash and cash equivalents at 31 December	16	236,677	279,813
Reconciliation of net cash flow to movement in net funds			
(Decrease) /increase in cash		(43,136)	(84,728)
Net funds at 1 January		279,813	364,541
Net funds at 31 December		236,677	279,813

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

1 Accounting policies (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, management and trustees' meetings and reimbursed expenses.

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly, it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1 Accounting policies (continued)

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Tangible fixed assets and depreciation - fixtures, fittings and equipment

Fixtures, fittings and equipment are stated at cost less accumulated depreciation and impairment.

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10%	straight line

A full year's depreciation is charged in the year of acquisition, no charge is made in the year of disposal.

1 Accounting policies (continued)

Tangible fixed assets, depreciation, and changes in accounting estimates - freehold land & buildings

Land and buildings are stated at historical cost, less accumulated depreciation and impairment.
Depreciation is charged on the Lighthouse Church and St Peters' Centre on a straight line basis over the useful life of each component as follows:

Structure	50 years
Roofs	30 years
Windows and doors	25 years
Externals	15 years
Mechanical and electrical installations	15 years
Finishes	10 years
Audio visual systems	10 years
Bathrooms and kitchens	10 years

The Associate Rector's House on Castle Drive continues to be depreciated on a straight line basis over 100 years, this being more appropriate to a building which is already over 100 years old.
The Charity starts to depreciate properties and their components in the year of completion.
Tangible assets are reviewed annually for indicators of impairment, and should those indicators be present, a more detailed review undertaken.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2025	2024
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	8,000	23,271	38,330	69,601	72,519
Gift aid reclaimed	-	56,152	4,891	61,043	61,909
Direct giving	-	240,090	-	240,090	227,477
	8,000	319,513	43,221	370,734	361,905

3 Income from charitable activities

	Unrestricted funds	Restricted	Total	Total
	General	funds	2025	2024
	£	£	£	£
Fees and sundries	52,357	73	52,430	52,486
Hall lettings	37,859	-	37,859	32,521
	90,216	73	90,289	85,007

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2025	2024
	£	£	£	£	£
Dividends, interest and rent	23,530	9,782	-	33,312	18,216
	23,530	9,782	-	33,312	18,216

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

5 Expenditure on charitable activities

	Unrestricted funds General	Restricted funds	Endowment funds	Total 2025	Total 2024
	£	£	£	£	£
Diocesan share	64,313	-	-	64,313	184,056
Clergy expenses	275	-	-	275	1,460
Rent and rates	8,494	-	-	8,494	16,122
Other property expenses	29,920	21,123	-	51,043	18,969
Uganda mission	-	5,281	-	5,281	-
Staff training and support	9,938	-	-	9,938	7,805
Stationery and postage	3,208	-	-	3,208	1,489
Telephone	2,268	-	-	2,268	2,570
Equipment costs	2,273	205	-	2,478	5,142
Insurance	11,973	-	-	11,973	10,833
Miscellaneous	-	-	-	-	-
Bank charges	11,137	100	-	11,237	11,308
Office wages and salaries	41,916	-	-	41,916	41,615
Professional fees	1,921	-	-	1,921	2,193
Water rates	5,529	-	-	5,529	4,647
Upkeep of churches	12,871	-	-	12,871	7,178
Upkeep of churchyard and walls	7,222	-	-	7,222	8,575
Halls running costs	26,988	-	-	26,988	32,574
Youth projects and parish resources	24,967	-	-	24,967	15,558
Youth and children's leader salaries	19,460	14,890	-	34,350	49,465
Other wages and salaries	18,744	-	-	18,744	15,035
St Peter's school costs	5,000	-	-	5,000	5,000
Grants paid	19,524	-	-	19,524	8,713
Sundry expenses	3,995	-	-	3,995	62
	331,936	41,599	-	373,535	450,369

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

6 Analysis of governance and other costs

	Unrestricted funds General	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,290	-	1,290	1,242
Other accountancy fees	3,590	-	3,590	5,862
	4,880	-	4,880	7,104
Other costs				
Construction costs not capitalised	-	-	-	-
Depreciation	-	113,235	113,235	110,664
Impairment	-	-	-	-
	4,880	113,235	118,115	117,768

Net incoming/outgoing resources for the year are stated after charging the above items.

Construction costs not capitalised refer to costs incurred in the construction of the Lighthouse Church which the trustees chose not to capitalise, such as those associated with the overrunning of the project.

7 Related party transactions

Trustees remuneration and expenses	2025	2024
	£	£
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	770	1,411

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3.4 (2024: 3.3). Another 1 (2024: 2) is employed by the Diocese and is included in the Diocesan Share.

Employee salaries totalled £95,010 (2024: £106,115) and included social security costs of £1,361 (2024: £959) and pension contributions of £1,631 (2024: £1,804).

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

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Freehold land and buildings £	Fixtures fittings and equipment £	Total £
Cost			
At 1 January 2025	3,163,687	63,398	3,227,085
Additions	101,133	-	101,133
Eliminated on disposals	-	-	-
At 31 December 2025	3,264,820	63,398	3,328,218
Depreciation			
At 1 January 2025	663,929	56,681	720,610
Charge for the year	112,396	840	113,236
Impairment	-	-	-
Eliminated on disposals	-	-	-
At 31 December 2025	776,325	57,521	833,846
Net book value			
At 31 December 2025	2,488,495	5,877	2,494,372
At 31 December 2024	2,499,758	6,717	2,506,475

The Associate Rector's House, 15 Castle Drive, Heswall is Parish property and is included in fixed assets at its cost of £125,320 less accumulated depreciation. In the opinion of the Trustees the current market value is around £500,000. It does not meet our Associate Rector's needs and so is currently being let.

10 Tangible fixed assets (continued)

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date, less impairment losses and accumulated depreciation.
Impairment losses are recognised in the statement of financial activities under "Other" expenditure (note 6).

The Lighthouse Church has been included at contractual cost plus other improvement costs to date. Costs associated with the overrun of the construction contract have not been capitalised, nor have certain preliminary costs that do not relate to the building as it was eventually constructed.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost. The Church has now been demolished and The Lighthouse Church built in its place.

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2025	54,824	76,234	131,058
Additions	-	-	-
Disposals	-	(76,024)	(76,024)
Revaluation	(2,192)	(210)	(2,402)
At 31 December 2025	52,632	-	52,632

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2025	2024
	£	£
Prepayments	3,281	13,156
Accounts receivable	7,617	7,055
Other debtors	14,389	8,711
	25,287	28,922

13 Creditors

	2025	2024
	£	£
Amounts due within one year		
Other taxation and social security	606	-
Accruals and deferred income	14,851	138,084
Bank loans and overdrafts	10,000	10,000
Accounts payable	2,201	3,557
	27,658	151,641
Amounts due after more than one year		
Bank loans and overdrafts	161,400	175,000
	161,400	175,000

Bank loans and overdrafts relate to a loan from Methodist Chapel Aid Limited for the purpose of construction of The Lighthouse Church.
The loan is secured on the charity's land and building at 15 Castle Drive. See note 10 for further information on this asset.
The loan is repayable over 20 years, ending in 2043, and carries interest at a variable rate currently at 5.65%.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

14 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	84,369	433,259	(336,816)	(10,001)	(2,039)	168,772
Designated funds	164,775	8,000	-	(101,132)	-	71,643
Total unrestricted	249,144	441,259	(336,816)	(111,133)	(2,039)	240,415
Restricted funds						
St Peter's Centre	310,085	-	(14,958)	-	-	295,127
The Lighthouse Church	1,888,124	-	(97,024)	114,733	-	1,905,833
Castle Drive	116,549	-	(1,253)	-	-	115,296
Uganda Fund	1,663	10,938	(5,281)	-	-	7,320
St Peter's Choir	264	73	(205)	-	-	132
St Peter's Church Restoration	30,705	4,028	(21,123)	-	-	13,610
Youth & Children's Work	14,029	906	(14,890)	-	-	45
The Lighthouse Church Development	-	37,131	(100)	(3,600)	-	33,431
Total restricted	2,361,419	53,076	(154,834)	111,133	-	2,370,794
Endowment funds						
Permanent	9,064	-	-	-	(363)	8,701
Total funds	2,619,627	494,335	(491,650)	-	(2,402)	2,619,910

There follows a description of the larger funds:

St Peter's Centre and Castle Drive Funds
These funds represent the net book value of the two properties.

The Lighthouse Church Fund
This represents the net book value of the asset, less borrowings drawn in order to complete the project.

14 Funds (continued)

The Lighthouse Church Development Fund
This represents donations made after completion of the build raised for future improvements of the building and its contents.

Uganda Fund
The Youth Fellowship Mission periodically visit Uganda. The funds raised for this purpose are retained in this fund until the time comes to pay for the trip.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.

St Peter's Choir Fund
This represents unclaimed chorister's fees from weddings and funerals retained for future expenditure appropriate for St Peter's Church choir.

Designated Fund
The Designated Fund represents one-off significant donations (£5k or above) and legacies donated without restriction and set aside from general income by the PCC policy on significant donations and legacies. They are normally to be used at the PCC's discretion to fund developments and new initiatives within the parish.

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Tangible fixed assets	5,877	2,488,495	-	2,494,372	2,506,475
Fixed asset investments	43,931	-	8,701	52,632	131,058
Current assets	208,265	53,699	-	261,964	308,735
Current liabilities	(17,658)	(10,000)	-	(27,658)	(151,641)
Non-current liabilities	-	(161,400)	-	(161,400)	(175,000)
Total net assets	240,415	2,370,794	8,701	2,619,910	2,619,627

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2025

16 Analysis of net funds

	As at 01/01/2025 £	Net cash inflow £	As at 31/12/2025 £
Cash at bank and in hand	279,813	(43,136)	236,677

17 Capital Commitments

	2025 £	2024 £
Capital expenditure that has been contracted for but not provided for	-	102,000
Capital expenditure that has been authorised but not contracted for	-	-

The construction of the Lighthouse Church is now complete, and the building is open for use. The commitment in the prior year represents retention payments due to the contractors for various small pieces of work outstanding from the original contract.

The Charity has a loan facility of up to £400,000 in place with Methodist Chapel Aid, and has utilised £200,000 of this as the cost of development has not been successfully fundraised.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall
Statement of Financial Activities by Fund
for the Year Ended 31 December 2025

	Unrestricted Funds		Restricted Funds								Endowment	
	Designated	General	St Peter's Centre	The Lighthouse Church	Castle Drive	The Lighthouse Church Development	Uganda Fund	Other	St Peter's Church Restoration	Youth & Children's Work	Permanent	Total
Income	£	£	£	£	£		£	£	£	£	£	£
Appeals, donations and legacies	8,000	23,271				22,644	10,938	-	4,028	720		69,601
Gift aid reclaimed		56,152				4,705	-		-	186		61,043
Direct giving		240,090										240,090
Fees and sundries		52,357						73				52,430
Hall lettings		37,859						-				37,859
Magazines etc.		-										-
Insurance claims		-										-
Grants receivable		-							-			-
Investment income		23,530	-			9,782					-	33,312
Total income	8,000	433,259	-	-	-	37,131	10,938	73	4,028	906	-	494,335
Expenditure												
Diocesan share		64,313										64,313
Clergy expenses		275										275
Rent and rates		8,494										8,494
Other property expenses		29,920				-			21,123			51,043
Uganda mission							5,281					5,281
Staff training and support		9,938										9,938
Stationery and postage		3,208										3,208
Telephone		2,268										2,268
Equipment costs	-	2,273						205				2,478
Insurance		11,973										11,973
Miscellaneous		-										-
Bank charges		11,137				100						11,237
Office wages and salaries		41,916										41,916
Professional fees		1,921										1,921
Water rates		5,529										5,529
Upkeep of churches		12,871										12,871
Upkeep of churchyard and walls		7,222										7,222
Halls running costs		26,988										26,988
Youth projects and parish resources		24,967										24,967
Youth and children's leader salaries		19,460								14,890		34,350
Other wages and salaries		18,744										18,744
St Peter's school costs		5,000										5,000
Grants paid		19,524										19,524
Sundry expenses		3,995										3,995
Independent examination and accountancy fees:		4,881										4,881
Construction costs not capitalised				-								-
Impairment			-									-
Depreciation		-	14,958	97,024	1,253							113,235
Total expenditure	-	336,816	14,958	97,024	1,253	100	5,281	205	21,123	14,890	-	491,650
Transfers	(101,132)	(10,001)		114,733		(3,600)					-	-
Revaluation gains/(losses)		(2,039)									(363)	(2,402)
Net movement in funds	(93,132)	84,403	(14,958)	17,709	(1,253)	33,431	5,657	(132)	(17,095)	(13,984)	(363)	283
Funds at 1 January 2025	164,775	84,369	310,085	1,888,124	116,549	-	1,663	264	30,705	14,029	9,064	2,619,627
Funds at 31 December 2025	71,643	168,772	295,127	1,905,833	115,296	33,431	7,320	132	13,610	45	8,701	2,619,910

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2024

Hailwood & Co.
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2024

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18 - 30
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	31

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector The Revd Josh Carlson, Associate Minister Captain Michael Barritt RN, Reader (Designated) Mrs Jennie Hewitt, Reader (Designated) Mr Graham Derrig and Reader (Designated) (resigned 20/3/24) Mr Sam Leinster, Churchwarden Mr David Rushworth, Churchwarden and Deanery Synod Representative Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Sarah Hall
Other Officers and Trustees :	Mrs Lindsay Howe, Elected Council (resigned 17/4/24) Dr Sophia Nelson, Elected Council (resigned 17/4/24) Mrs Ruth Dyke, Elected Council (resigned 17/4/24) Mrs Ruth Leach, Elected Council (resigned 24/4/24) Mr Noah Cambridge, Elected Council (resigned 18/9/24) Mr Edward Sherrard, Elected Council (resigned 24/11/24) Mrs Helen Page, Elected Council Mrs Helen Mooney, Elected Council Mr David Ost, Elected Council Mrs Geraldine Pleasance, Elected Council Mr Stephen Blair, Elected Council Mrs Margaret Archer, Elected Council Mr Roy Edward, Elected Council (appointed 15/5/24) Mr Jonathan Francis, Elected Council (appointed 15/5/24) Mr James Norman, Elected Council Waddell (appointed 15/5/24) Mrs Janice Bell, Elected Council (appointed 15/5/24)
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral, CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral, CH60 0AN
Independent Examiner:	Hailwood & Co 392-394 Hoylake Road, Moreton Wirral, CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity named: The Parish of Heswall
Charity registration number: 1135105

Principal office: The Parish Office
St Peter's Centre
Village Road
Heswall
Wirral
CH60 0DZ

The Trustees:
The trustees who served the charity during the period were as follows:

CLERGY
Rector: The Rev Martin Cannam
Associate RECTOR: The Rev Josh Carlson

READER (DESIGNATED):
Mr Michael Barritt
Mrs Jennie Hewitt
Mr Graham Derrig (until 20th March)

CHURCHWARDENS
Mr David Rushworth
Mr Sam Leinster

DEANERY SYNOD REPRESENTATIVES
Dr Christine Wetherell PhD (as a member of Diocesan Synod)
Mr David Rushworth
Mr David Wetherell (as a member of Diocesan Synod)

ELECTED COUNCIL

RETIRE 2025	**RETIRE 2026**	**RETIRE 2027**
Mrs Helen Mooney	Mr Stephen Blair	Mrs Janice Bell
Mr David Ost	Mr Noah Cambridge^	Mr Roy Edward
Mr Jon Francis	Mr Edward Sherrard*	Mr Norman Waddell
Mrs Geraldine Pleasance	Mrs Margaret Archer	Mrs Helen Page

^ Mr Noah Cambridge resigned on 18th September 2024
** Mr Edward Sherrard resigned on 24th November 2024*

SECRETARY
Mrs Sarah Hall

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

HON. TREASURER
Mr Michael Donnan F.C.A. (co-opted)

INDEPENDENT EXAMINER/AUDITOR
Hailwood & Co
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

AIM AND PURPOSES
The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the following buildings:

- St Peter's Church, Village Road, Heswall
- 15 Castle Drive, Heswall
- The Parish Centre, Village Road, Heswall
- The Lighthouse Church, Telegraph Road, Heswall

To facilitate this work it is important that we maintain the fabric of our churches and the Parish Centre.

OBJECTIVES AND ACTIVITIES
The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church and the Lighthouse Church and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

The charity carries out these objects by:

- Maintaining the Parish Church of St Peter and the Lighthouse Church - this work is overseen and organised by the Fabric Committee, which is entirely made up of volunteers;
- Providing a 4 or 5 acts of worship across the Parish each Sunday in a variety of styles to serve the varied preferences of churchgoers in gathered worship and seeking to reach a wide variety of new people. Services are led by our clergy, Readers, a number of retired clergy and a

growing number of lay people including those authorised by the Diocese as Occasional Worship Leaders;

- Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;
- Organising a wide range of youth and adult activities in Heswall and abroad – this work was mostly undertaken by lay volunteers, in addition to Mrs Rachel Clark, a Children's and Family Worker and Ms Dani Smith a Youth Leader, both employed by the PCC, and two interns who assist with the youth work;
- Providing grants to other charities. The PCC has resolved that 10% of the planned giving received by the parish be donated to appropriate charities, with which the parish has connections.

As mentioned above, much of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish.

By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

ACHIEVEMENTS AND PERFORMANCE

Regular Services at the Lighthouse Church

Following the Opening Service in October 2023, Sunday services at the Lighthouse Church have continued at 10.30am (as was the previous practice at the Church of the Good Shepherd) and attendance (including youth and children) is regularly approximately 100 worshippers

Safeguarding

The PCC has appointed Helen Page as Safeguarding Officer and has appropriate safeguarding policies in place. All PCC members, together with other leaders are now required to undertake appropriate safeguarding training at regular intervals and this has been completed. All PCC members are also required to hold an Enhanced DBS Check (without Barring) on appointment and to complete the required training within 3 months of appointment.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.15am, a contemporary worship service at 10.45am and Evensong at 4.00pm (all at St Peter's). Services at 10.30am and 6.30pm are now held at the Lighthouse Church. Opportunities are provided for people to engage in more outgoing worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, a service at 6.30pm held at the Lighthouse Church, prepared and run entirely by members of the Youth Fellowship. Attendances at Sunday Services in the Parish average approximately 250 weekly.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 11 baptisms, 7 weddings and held 18 funerals in our churches this year, 11 funerals at Crematoriums and 15 interments of ashes.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Deanery Synod
Three members of the PCC sit on the Wirral North Deanery Synod and two members sit on the Chester Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care
Some members of our parish are unable to attend church due to sickness or age. One of the ministers or retired clergy has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life. A home Communion team continues to provide a valuable service to those who are unable to attend Communion services in church.

Parish Charitable Giving
Helping those in need is a demonstration of our faith. The Wider Mission and Social Action Team is responsible for selecting the local and national charities who are nominated as a Mission of the Month, for which special collections are taken on occasions. A presentation is usually provided by a representative of the Charity or a local champion at the services on that Sunday.

Ecumenical Relationships
The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is daily prayer and an ecumenical service. On Good Friday Heswall Churches Together leads a walk of witness along Telegraph Road in the centre of Heswall.

Revision of leadership structures, staffing and discipleship pathways
Following the receipt of the Report from John Truscott a few years ago, good progress has been made in revising the leadership structures of the Parish to clarify that responsibility for strategic decisions lies with the PCC, but operational decisions will be delegated to Congregational Leadership Teams and Ministry Teams, thereby reducing the continual burden of decision making which previously lay with the Rector. Work continues to embed these structures in place and to develop discipleship pathways. The Staff Support Group continues to effectively manage and support Parish employed and voluntary staff, and good progress has been made in developing appropriate employment and other policies.

Development of the site of the Good Shepherd and the Parish Hall
Fund raising for the project has continued. As at 31st December 2024, the shortfall to finish the build amounted to approximately £102,000. A mortgage facility to cover this shortfall has been negotiated with Methodist Chapel Aid, however this will result in additional annual costs of some £21,000 in capital and interest repayments.

Most of the outstanding issues were addressed during the year, such that the Certificate of Practical Completion was agreed in mid October, however there are still a number of outstanding issues (faults in the flooring, corrections to some of the Trespa panels and installation of collapsible guard rails on the flat roofs) and moneys are being withheld in respect of these items as well as the contractual retention to cover any unknown issues which arise during the year after practical completion.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Youth Fellowship and Children and Families

The PCC has maintained its commitment of our work among children and families with Rachel Clark, who works as Children and Families leader, and Dani Smith as a Youth Worker. Damian Barclay from Germany via Time for God and Hannah Addenbrooke volunteered as youth intern and children's intern until summer of 2024. They have both made a great contribution and we are very grateful to Roy and Linda Edwards and Robert and Helen Page for welcoming them into their homes. We have been blessed with one intern via Time for God from September 2024 – Angelina Hedt, who will serve with us until the summer of 2025. We are grateful to Miriam and Chris McCormick for welcoming her into their home for the duration of her stay. YF now meets at the Lighthouse Church once per month.

Hospitality

By mutual agreement, Grace Adegoke ceased as Hospitality Leader in mid-March having worked very hard to ensure that the community kitchen at TLC was properly equipped and that the volunteers were suitably trained to support the church's hospitality ministry. This includes providing refreshments for a number of church events, supporting Singing Café, providing Welcome Lunches, obtaining the necessary Hygiene Certificates, giving training to volunteers and starting "Nourish" selling coffees, cakes and occasionally simple lunches. A Hospitality Management Team was established to support this project and its business plan.

Open Door

This is a Christian, social community response to the questionnaires completed during the Heswall 'Vision Café' which was an initiative developed by Bishop Mark (Bishop of Chester) to explore a grassroots consultation that promises to "cast the net wide" in order to capture the views of the widest number of people in our churches and communities to determine the values that will shape the strategy for how the diocese works and grows together in the future.

Heswall Parish decided that a group of parishioner volunteers will form 5 teams each of 5 people to open the Lighthouse Church from 11pm on Friday nights until 3am on Saturday mornings to serve the night time economy of Heswall. On a typical Open Door 15 – 50 people will pass through The Lighthouse Church for hot drinks, a warm space, conversation, prayer, toilets, phone charging. This has been an inspiring new work connecting the church with a different sector of the Wirral population.

This has proved very successful and is now established as a regular and valued service to the community in Heswall.

Planned Giving Review

A review of Planned Giving was carried out in January 2024 resulting in an increase of approximately £17,500 in regular giving.

A regular annual review of Planned Giving to the Parish is due to be implemented early in 2025.

Other Activities

We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including Life and House Groups, Singing Café, Thursdays Together, Grub Club, Pastoral Care, The Meeting Place, Knit & Natter, Men's breakfast, Open Door, H2O Women's events, Courses including Bereavement Support, Alpha, Baptism and Marriage preparation, Early Years Parenting, Baby Tiddlers, Little Fishes, Little Lights, Mothers' Union, music and worship, including the Choir at St Peter's as well as the music groups at St Peter's and the Lighthouse Church, and a whole host of others, especially

those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks

It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revds Martin Cannam and Josh Carlson, who have both contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have both worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs, Ian Urquhart and John Eardley who also assist in leading and preaching at services.

Thanks are also due to all the office staff, Julia MacGregor and Sarah Hall who have both assisted in the smooth running of the Parish Office over the year, and also to Pamela Francis in her role as Assistant Treasurer. Thanks are also due to Peter Johns and Tim Murray who have served as Vergers at St Peter's Church for weddings and funerals and to Jan Truman and Helen Hinde our church cleaners.

The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

FINANCIAL REVIEW

Investment Policy

The Finance Committee has decided that the reserves of the Parish should continue to be retained in cash on term deposit with banks and other financial institutions to ensure that liquid funds will be available for expenditure when required.

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2024 amounted to £2,619,627, of which £2,359,640 was held in restricted and endowed accounts, leaving £259,987 as unrestricted reserves, Of the total restricted reserves £1,888,124 is held for the Parish Building Project. Surplus funds have been invested using a deposit service provided by Flagstone Cash Management which provides access to different bank deposits so that the risk of default is adequately secured by ensuring that no more than £85,000 is deposited with any one bank or deposit taker. Funds relating to the building project are disbursed against certificates provided by Peter McIlhagger, our project manager.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to ensure that there are sufficient funds available to cover support and governance costs. The trustees consider that a level of four months is sufficient given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2024 was £259,987. Of this, £164,775 represents Designated Funds set aside by the PCC in accordance with the Legacies and Donations Policy. The free reserves of unrestricted funds amount to £95,212 against actual unrestricted expenditure for four months of approximately £130,000. The target level of reserves has not been achieved. The aim for the future is to ensure that this level is restored as soon as possible.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks. These risks and the strategy for managing the risks are shown below:

RISK	STRATEGY FOR RISK MANAGEMENT
Strategic	
Lack of strategic direction – failure to react to national church and Diocesan strategy changes.	Ensure PCC fully aware of national and Diocesan strategy through Deanery and Diocesan Synod representation, reports and discussion.
Ineffective governance.	Maintain an active and balanced PCC, ensuring it is closely involved with planning and monitoring activities and finances
Loss of key members of clergy or staff without suitable succession planning.	Have realistic succession planning, suitable notice periods and effective handovers.
Church Services	
Decline in congregation numbers.	Maintain quality of hospitality, worship, (both in church and online), teaching and praying and seek to attract new church attendees.
Decline in quality of church services and/or occasional offices.	Seek to maintain high quality clergy, preaching staff and worship and prayer offerings and implement/continue to offer welcoming hospitality. Continue to develop online facilities.
Failure to communicate effectively with congregations	Seek to improve existing communication channels
Safeguarding / Health & Safety	
Safeguarding issue/allegation (young people and vulnerable adults).	Parish Safeguarding Policy. DBS checks on volunteer recruitment, safeguarding training, Parish Safeguarding Officer in place, PCC advised of any safeguarding issues reported to Diocese.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Serious injury to adult or young person attending, volunteer, contractor or member of staff.	Policies for Parish buildings and activities classed as Parish activities including risk assessments, regular updates to risk assessments, third party insurance.
Physical disaster (e.g. fire)	Ensure Fire risk assessment up to date, fire extinguishers regularly checked, effective means of escape, recovery planning to ensure continued operation, up to date insurance cover.
Legal	
Failure to meet legal requirements : Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules, Charity Law, Employment Law, Health & Safety Regulations	Develop policies, procedures and controls that are legally compliant and document these. Review effectiveness of these regularly. Insurance.
Serious personnel issues	Best practice employment policies/procedures. Manage employee and clergy expectations. Insurance cover. DBS checks.
Financial	
Poor budgeting, loss of assets, unexpected liabilities.	Internal controls to protect cash and other assets and to prevent unauthorised commitments. External auditing or checks. Ensure these controls are in operation.
Poor management of invested assets	Policy set by Finance Committee, appointment of suitably qualified investment managers where necessary. Active monitoring and market comparison, diverse asset allocation where appropriate. Diocesan management of endowment funds.
Failure of Parish administration and financial systems.	Strengthen IT network and Parish administration/finance system management.
Financial fraud	Strict controls over payments require all payments to be authorised by the Rector, two signatures to cheques and two separate authorisations for electronic payments. Cash receipts from collections should be signed off by Duty Warden and another.
Property / Premises	

Inadequate investment in premises.	Develop rolling programme for maintenance of premises, effective Fabric Committee.
Issue with third party hire or third party activities on church premises	Ensure Hire documentation and controls are in place.
Building Project	
Inadequate management of Project	Employ qualified and competent Project Manager
The full amount for the project is not raised and/or the project is started but runs out of money before completion	Ensure tight controls over budgeting and spending once building is started. Do not start building until certainty of adequate funding to complete the project sufficient that the building can be used. Keep the Parish and everyone in Heswall and beyond fully informed of progress towards the target by regular and extensive communication.
The Builder ceases to trade/goes bust/materially breaches contract	Ensure watertight contract provides for stage payments only on Project Manager's certificate that specific work has been completed or specific materials have been delivered to site and are free of any claim. Ensure contract provides for termination of contract on material breach by the builder.
The Architect ceases to trade/goes bust/ materially breaches contract	Ensure Building Steering Group are kept fully informed of progress on the build, to simplify finding another architect
Unforeseen costs	Do as much research as possible beforehand to ensure that there are no surprises. Do not agree to any changes once the build has started
Injury to persons/damage to adjoining buildings/local disturbance	Ensure builder has adequate third party insurance (insist on seeing policy and checking it) The builders policy will only commence once he starts on site - until then, we will be liable for any public liability claims, so should take out basic site insurance to cover us against this and any gaps in the builder's policy.
Unable to find sufficient volunteers to staff catering services	Restrict Catering provision

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and the newly opened Lighthouse Church. Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Strategic decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson, the two Churchwardens, David Ost and Roy Edward) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

Day to day management of the Parish is delegated to the Rector.

During 2024 the staff team consisted of:

Rector:	Rev Martin Cannam;
Associate Rector :	Rev Josh Carlson;
Children and Family Leader:	Mrs Rachel Clark
Associate Youth Worker:	Miss Dani Smith
Administrator:	Mrs Julia MacGregor;
Administrator / Rector's PA	Mrs Sarah Hall;
Assistant Treasurer:	Mrs Pamela Francis
Youth Interns:	Damian Barclay and Hannah Addenbrooke (until July 2024) Angelina Hedt (from September 2024)

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers: Michael Barritt, Jennifer Hewitt and Graham Derrig (until 20th March). We are also grateful for the assistance of a number of retired clergy, including Rev John Eardley, Rev Ian Hobbs and Rev Ian Urquhart and Rev Alan Leach. During 2024 a number of people were authorised by the Diocese as Occasionally Worship Leaders: Allison Bell, Janet Connah, Sam Leinster, Sarah Hulse, Sarah Cannam, Dani Smith and Rachel Clark.

During the year the PCC has met monthly, the Annual Parochial Church Meeting being held on 15th May.

PCC Membership for the year

This is shown on the front sheet.

Committees of the PCC

The PCC elected the following committees and as appropriate delegated to them authority for action on its behalf:

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Standing Committee,

Finance Committee,

Fabric Committee,

Parish Building Project Steering Group.

Staff Support Group

Methods used to recruit and appoint new Trustees
Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three year period, all of whom are ex officio members of the PCC. The Treasurer of the Parish is normally co-opted onto the PCC by the virtue of his Parish responsibilities. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees
New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel
The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

Bankers
Lloyds Bank provides banking services to the Parish.

Auditors
Hailwood & Co hold the office of Auditors to the Parish, although in accordance with Charity Law, the financial statements have only been subject to independent examination.

TRUSTEES' RESPONSIBILITIES STATEMENT
The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

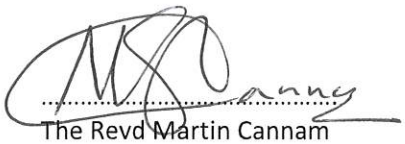
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by the trustees on 20 October 2025 and signed on their behalf by:



The Revd Martin Cannam
Trustee



Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2024 set out on pages 15 to 30.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") 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 accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road, Moreton, Wirral, CH46 6DF.

Date: 20 October 2025

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
Income and endowments:						
Donations and legacies	2	293,509	68,396	-	361,905	472,037
Charitable activities	3	84,827	180	-	85,007	57,078
Investment income	4	18,216	-	-	18,216	30,468
Total income		396,552	68,576	-	465,128	559,583
Expenditure:						
Charitable activities	5	392,332	58,037	-	450,369	459,976
Other	6	8,743	109,025	-	117,768	664,476
Total expenditure		401,075	167,062	-	568,137	1,124,452
Net income/(expenditure)		(4,523)	(98,486)	-	(103,009)	(564,869)
Gross transfers between funds		(46,704)	46,704	-	-	-
Other recognised gains/(losses)		502	-	203	705	(39,742)
Net movement in funds	14	(50,725)	(51,782)	203	(102,304)	(604,611)
Reconciliation of funds						
Total funds brought forward	14	299,869	2,413,201	8,861	2,721,931	3,326,542
Total funds carried forward	14	249,144	2,361,419	9,064	2,619,627	2,721,931

All of the Charity's activities in 2024 and 2023 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	10	2,506,475	2,536,565
Investments	11	131,058	130,097
		2,637,533	2,666,662
Current assets			
Debtors	12	28,922	23,208
Cash at bank and in hand	16	279,813	364,541
		308,735	387,749
Creditors: Amounts falling due within one year	13	(151,641)	(147,480)
Net current assets		157,094	240,269
Creditors: Amounts falling due after more than one year	13	(175,000)	(185,000)
Net assets		2,619,627	2,721,931
Funds of the charity:			
Endowment funds	14	9,064	8,861
Restricted funds	14	2,361,419	2,413,201
Unrestricted income funds			
Unrestricted funds	14	249,144	299,869
Total funds	14	2,619,627	2,721,931

The financial statements on pages 15 to 30 were approved by the trustees, and authorised for issue on 20 October 2025 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		(102,304)	(604,611)
Adjustments to cash flows from non-cash items			
Depreciation		110,664	107,256
Impairment		-	413,642
Revaluation of investments		(705)	39,742
		7,655	(43,971)
Working capital adjustments			
(Increase)/decrease in debtors	12	(5,714)	2,285
Increase/(decrease) in creditors	13	(5,839)	150,113
Decrease in provisions		-	-
Net cash flows from operating activities		(3,898)	108,427
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(80,574)	(770,037)
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	(256)	(9,029)
Sale of investments	11	-	237,813
Net cash flows from investing activities		(80,830)	(541,253)
Net (decrease)/increase in cash and cash equivalents	16	(84,728)	(432,826)
Cash and cash equivalents at 1 January	16	364,541	797,367
Cash and cash equivalents at 31 December	16	279,813	364,541
Reconciliation of net cash flow to movement in net funds			
(Decrease) /increase in cash		(84,728)	(432,826)
Net funds at 1 January		364,541	797,367
Net funds at 31 December		279,813	364,541

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2024

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

1 Accounting policies (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, management and trustees' meetings and reimbursed expenses.

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly, it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1 Accounting policies (continued)

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Tangible fixed assets and depreciation - fixtures, fittings and equipment

Fixtures, fittings and equipment are stated at cost less accumulated depreciation and impairment.

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10%	straight line

A full year's depreciation is charged in the year of acquisition, no charge is made in the year of disposal.

1 Accounting policies (continued)

Tangible fixed assets, depreciation, and changes in accounting estimates - freehold land & buildings

Land and buildings are stated at historical cost, less accumulated depreciation and impairment.
Depreciation is charged on the Lighthouse Church and St Peters' Centre on a straight line basis over the useful life of each component as follows:

Structure	50 years
Roofs	30 years
Windows and doors	25 years
Externals	15 years
Mechanical and electrical installations	15 years
Finishes	10 years
Audio visual systems	10 years
Bathrooms and kitchens	10 years

The Associate Rector's House on Castle Drive continues to be depreciated on a straight line basis over 100 years, this being more appropriate to a building which is already over 100 years old.
The Charity starts to depreciate properties and their components in the year of completion.
Tangible assets are reviewed annually for indicators of impairment, and should those indicators be present, a more detailed review undertaken.

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2024	2023
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	-	14,667	57,852	72,519	190,196
Gift aid reclaimed	-	51,365	10,544	61,909	74,908
Direct giving	-	227,477	-	227,477	206,933
	-	293,509	68,396	361,905	472,037

3 Income from charitable activities

	Unrestricted funds	Restricted	Total	Total
	General	funds	2024	2023
	£	£	£	£
Fees and sundries	52,306	180	52,486	39,339
Hall lettings	32,521	-	32,521	17,739
Insurance claims	-	-	-	-
Grants receivable	-	-	-	-
Magazines etc.	-	-	-	-
	84,827	180	85,007	57,078

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2024	2023
	£	£	£	£	£
Dividends, interest and rent	18,216	-	-	18,216	30,468
	18,216	-	-	18,216	30,468

5 Expenditure on charitable activities

	Unrestricted funds General	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£
Diocesan share	184,056	-	-	184,056	175,291
Clergy expenses	1,460	-	-	1,460	2,541
Rent and rates	16,122	-	-	16,122	15,861
Other property expenses	10,657	8,312	-	18,969	15,008
Uganda mission	-	-	-	-	46,605
Staff training and support	7,805	-	-	7,805	10,148
Stationery and postage	1,489	-	-	1,489	882
Telephone	2,570	-	-	2,570	2,004
Equipment costs	4,882	260	-	5,142	5,153
Insurance	10,833	-	-	10,833	9,860
Miscellaneous	-	-	-	-	-
Bank charges	11,308	-	-	11,308	4,313
Office wages and salaries	41,615	-	-	41,615	35,385
Professional fees	2,193	-	-	2,193	360
Water rates	4,647	-	-	4,647	4,523
Upkeep of churches	7,178	-	-	7,178	12,054
Upkeep of churchyard and walls	8,575	-	-	8,575	7,528
Halls running costs	32,574	-	-	32,574	20,608
Youth projects and parish resources	15,558	-	-	15,558	16,388
Youth and children's leader salaries	-	49,465	-	49,465	36,853
Other wages and salaries	15,035	-	-	15,035	11,944
St Peter's school costs	5,000	-	-	5,000	5,000
Grants paid	8,713	-	-	8,713	20,466
Sundry expenses	62	-	-	62	1,201
	392,332	58,037	-	450,369	459,976

6 Analysis of governance and other costs

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,242	-	1,242	1,194
Other accountancy fees	5,862	-	5,862	5,627
	7,104	-	7,104	6,821
Other costs				
Construction costs not capitalised	-	-	-	136,757
Depreciation	1,639	109,025	110,664	107,256
Impairment	-	-	-	413,642
	8,743	109,025	117,768	664,476

Net incoming/outgoing resources for the year are stated after charging the above items.

Construction costs not capitalised refer to costs incurred in the construction of the Lighthouse Church which the trustees chose not to capitalise, such as those associated with the overrunning of the project.

7 Related party transactions

Trustees remuneration and expenses	2024 £	2023 £
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	1,411	2,590

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3.3 (2023: 3.3). Another 2 (2023: 2) were employed by the Diocese and are in the Diocesan Share.

Employee salaries totalled £106,115 (2023: £84,182) and included social security costs of £959 (2023: £0) and pension contributions of £1,804 (2023: £1,191).

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

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2024

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Freehold land and buildings £	Fixtures fittings and equipment £	Total £
Cost			
At 1 January 2024	3,092,683	75,165	3,167,848
Additions	80,574	-	80,574
Eliminated on disposals	(9,570)	(11,767)	(21,337)
At 31 December 2024	3,163,687	63,398	3,227,085
Depreciation			
At 1 January 2024	564,474	66,809	631,283
Charge for the year	109,025	1,639	110,664
Impairment	-	-	-
Eliminated on disposals	(9,570)	(11,767)	(21,337)
At 31 December 2024	663,929	56,681	720,610
Net book value			
At 31 December 2024	2,499,758	6,717	2,506,475
At 31 December 2023	2,528,209	8,356	2,536,565

The Associate Rector's House, 15 Castle Drive, Heswall is Parish property and is included in fixed assets at its cost of £125,320. In the opinion of the Trustees the current market value is around £500,000. It does not meet our Associate Rector's needs and so is currently being let.

10 Tangible fixed assets (continued)

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date, less impairment losses.
Impairment losses are recognised in the statement of financial activities under "Other" expenditure (note 6).

The Lighthouse Church has been included at contractual cost plus other improvement costs to date. Costs associated with the overrun of the construction contract have not been capitalised, nor have certain preliminary costs that do not relate to the building as it was eventually constructed.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost. The Church has now been demolished and The Lighthouse Church built in its place.

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2024	53,597	76,500	130,097
Additions	-	256	256
Disposals	-	-	-
Revaluation	1,227	(522)	705
At 31 December 2024	54,824	76,234	131,058

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2024	2023
	£	£
Prepayments	13,156	2,297
Accounts receivable	7,055	2,162
Other debtors	8,711	18,749
	28,922	23,208

13 Creditors

	2024	2023
	£	£
Amounts due within one year		
Other taxation and social security	-	-
Accruals and deferred income	138,084	131,025
Bank loans and overdrafts	10,000	10,000
Accounts payable	3,557	6,455
	151,641	147,480
Amounts due after more than one year		
Bank loans and overdrafts	175,000	185,000
	175,000	185,000

Bank loans and overdrafts relate to a loan from Methodist Chapel Aid Limited for the purpose of construction of The Lighthouse Church.
The loan is secured on the charity's land and building at 15 Castle Drive. See note 10 for further information on this asset.
The loan is repayable over 20 years, ending in 2043, and carries interest at a variable rate currently at 5.65%.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2024

14 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	195,294	396,552	(401,075)	(106,904)	502	84,369
Designated funds	104,575	-	-	60,200	-	164,775
Total unrestricted	299,869	396,552	(401,075)	(46,704)	502	249,144
Restricted funds						
St Peter's Centre	313,361	-	(14,119)	10,843	-	310,085
The Lighthouse Church	1,902,046	43,870	(93,653)	35,861	-	1,888,124
Castle Drive	117,802	-	(1,253)	-	-	116,549
Uganda Fund	1,663	-	-	-	-	1,663
Other	344	180	(260)	-	-	264
St Peter's Church Restoration	36,945	2,072	(8,312)	-	-	30,705
Youth & Children's Work	41,040	22,454	(49,465)	-	-	14,029
Total restricted	2,413,201	68,576	(167,062)	46,704	-	2,361,419
Endowment funds						
Permanent	8,861	-	-	-	203	9,064
Total funds	2,721,931	465,128	(568,137)	-	705	2,619,627

There follows a description of the larger restricted funds:

St Peter's Centre and Castle Drive Funds
These funds represent the book cost of the two properties. An amount equal to the depreciation charged is transferred to unrestricted funds each year.

The Lighthouse Church Fund
This represents the net book value of the asset, less borrowings drawn in order to complete the project.

14 Funds (continued)

Uganda Fund
The Youth Fellowship Mission periodically visit Uganda. The funds raised for this purpose are retained in this fund until the time comes to pay for the trip.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
Tangible fixed assets	6,717	2,499,758	-	2,506,475	2,536,565
Fixed asset investments	121,994	-	9,064	131,058	130,097
Current assets	262,074	46,661	-	308,735	387,749
Current liabilities	(141,641)	(10,000)	-	(151,641)	(147,480)
Non-current liabilities	-	(175,000)	-	(175,000)	(185,000)
Total net assets	249,144	2,361,419	9,064	2,619,627	2,721,931

16 Analysis of net funds

	As at 01/01/2024 £	Net cash inflow £	As at 31/12/2024 £
Cash at bank and in hand	364,541	(84,728)	279,813

18 Capital Commitments

	2024	2023
	£	£
Capital expenditure that has been contracted for but not provided for	102,000	96,219
Capital expenditure that has been authorised but not contracted for	-	-

The construction of the Lighthouse Church is now substantially complete, and the building is open for use. The commitment represents retention payments that will be due to the contractors if they complete the various small pieces of work outstanding from the original contract.

The Charity has a loan facility of up to £400,000 in place with Methodist Chapel Aid, and has utilised £200,000 of this as the cost of development has not been successfully fundraised.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall
Statement of Financial Activities by Fund
for the Year Ended 31 December 2024

	Unrestricted Funds		Restricted Funds							Endowment	
	Designated	General	St Peter's Centre	The Lighthouse Church	Castle Drive	Uganda Fund	Other	St Peter's Church Restoration	Youth & Children's Work	Permanent	Total
Income	£	£	£	£	£	£	£	£	£	£	£
Appeals, donations and legacies	-	14,667		36,354		-	-	1,822	19,676		72,519
Gift aid reclaimed		51,365		7,516		-		250	2,778		61,909
Direct giving		227,477									227,477
Fees and sundries		52,306					180				52,486
Hall lettings		32,521					-				32,521
Magazines etc.		-									-
Insurance claims		-									-
Grants receivable		-						-			-
Investment income		18,216	-	-						-	18,216
Total income	-	396,552	-	43,870	-	-	180	2,072	22,454	-	465,128
Expenditure											
Diocesan share		184,056									184,056
Clergy expenses		1,460									1,460
Rent and rates		16,122									16,122
Other property expenses		10,657		-				8,312			18,969
Uganda mission						-					-
Staff training and support		7,805									7,805
Stationery and postage		1,489									1,489
Telephone		2,570									2,570
Equipment costs	-	4,882					260				5,142
Insurance		10,833									10,833
Miscellaneous		-									-
Bank charges		11,308		-							11,308
Office wages and salaries		41,615									41,615
Professional fees		2,193									2,193
Water rates		4,647									4,647
Upkeep of churches		7,178									7,178
Upkeep of churchyard and walls		8,575									8,575
Halls running costs		32,574									32,574
Youth projects and parish resources		15,558									15,558
Youth and children's leader salaries		-							49,465		49,465
Other wages and salaries		15,035									15,035
St Peter's school costs		5,000									5,000
Grants paid		8,713									8,713
Sundry expenses		62									62
Independent examination and accountancy fees:		7,104									7,104
Construction costs not capitalised				-							-
Impairment			-								-
Depreciation		1,639	14,119	93,653	1,253						110,664
Total expenditure	-	401,075	14,119	93,653	1,253	-	260	8,312	49,465	-	568,137
Transfers	60,200	(106,904)	10,843	35,861						-	-
Revaluation gains/(losses)		502								203	705
Net movement in funds	60,200	(110,925)	(3,276)	(13,922)	(1,253)	-	(80)	(6,240)	(27,011)	203	(102,304)
Funds at 1 January 2024	104,575	195,294	313,361	1,902,046	117,802	1,663	344	36,945	41,040	8,861	2,721,931
Funds at 31 December 2024	164,775	84,369	310,085	1,888,124	116,549	1,663	264	30,705	14,029	9,064	2,619,627

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2023

Hailwood & Co.
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2023

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18 - 30
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	31

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector The Revd Josh Carlson, Associate Minister Captain Michael Barritt RN, Reader (Designated) Mrs Jennie Hewitt, Reader (Designated) (appointed 23/9/23) Mr Graham Derrig, Churchwarden (resigned 17/5/23) and Reader (Designated) Mr Sam Leinster, Churchwarden (appointed 17/5/23) Mr David Rushworth, Churchwarden and Deanery Synod Representative Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Sarah Hall
Other Officers and Trustees :	Mrs Julie Draper, Elected Council (resigned 17/5/23) Mr Ray Frobisher, Elected Council (resigned 17/5/23) Ms Caroline Mainey, Elected Council (resigned 17/5/23) Mrs Lindsay Howe, Elected Council Mrs Ruth Leach, Elected Council Mrs Helen Page, Elected Council Dr Sophia Nelson, Elected Council Mrs Helen Mooney, Elected Council Mr David Ost, Elected Council Mrs Ruth Dyke, Elected Council Mrs Geraldine Pleasance, Elected Council Mr Stephen Blair, Elected Council Mr Noah Cambridge (appointed 17/5/23) Mr Edward Sherrard (appointed 17/5/23) Mrs Margaret Archer (appointed 17/5/23)
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral, CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral, CH60 0AN
Independent Examiner:	Hailwood & Co 392-394 Hoylake Road, Moreton Wirral, CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity named: The Parish of Heswall
Charity registration number: 1135105

Principal office: The Parish Office
St Peter's Centre
Village Road
Heswall
Wirral
CH60 0DZ

The Trustees:
The trustees who served the charity during the period were as follows:

CLERGY
Rector: The Rev Martin Cannam
Curates: The Rev Josh Carlson

READER (DESIGNATED):
Mr Michael Barritt
Mrs Jennie Hewitt
Mr Graham Derrig

CHURCHWARDENS
Mr David Rushworth
Mr Graham Derrig (until 17th May 2023)
Mr Sam Leinster (from 17th May 2023)

DEANERY SYNOD REPRESENTATIVES
Dr Christine Wetherell PhD (as a member of Diocesan Synod)
Mr David Rushworth
Mr David Wetherell (as a member of Diocesan Synod)

ELECTED COUNCIL

RETIRE 2024	**RETIRE 2025**	**RETIRE 2026**
Mrs Lindsay Howe	Mrs Helen Mooney	Mr Stephen Blair
Mrs Ruth Leach	Mr David Ost	Mr Noah Cambridge
Mrs Sophia Nelson	Mrs Ruth Dyke	Mr Edward Sherrard
Mrs Helen Page	Mrs Geraldine Pleasance	Mrs Margaret Archer

SECRETARY
Mrs Sarah Hall

HON. TREASURER
Mr Michael Donnan F.C.A. (co-opted)

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

INDEPENDENT EXAMINER/AUDITOR

Hailwood & Co
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

AIM AND PURPOSES

The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the following buildings:

- St Peter's Church
- 15 Castle Drive, Heswall
- The Parish Centre, Village Road, Heswall
- The Lighthouse Church

To facilitate this work it is important that we maintain the fabric of our churches and the Parish Centre.

OBJECTIVES AND ACTIVITIES

The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church and the Lighthouse Church (The Church of the Good Shepherd together with the former Parish Hall was demolished in 2022) and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The charity carries out these objects by:

- Maintaining the Parish Church of St Peter and the Lighthouse Church - this work is carried out by the Fabric Committee, which is entirely made up of volunteers;
- Providing a wide range of services to suit the varied preferences of churchgoers attending the remaining church in the parish – as well as the licensed clergy, there are a number of retired clergy whose contribution is greatly appreciated, and there are also a number of lay volunteers, who both lead and preach at services;
- Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;
- Organising a wide range of youth and adult activities in Heswall and abroad – this work was mostly undertaken by lay volunteers, in addition to Mrs Rachel Clark, a Children's and Family Worker and Ms Dani Smith a Youth Worker, both employed by the PCC, and two interns who assist with the youth work;
- Providing grants to other charities. The PCC has resolved that 10% of the planned giving received by the parish be donated to appropriate charities, with which the parish has connections.

As mentioned above, much of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish.

By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

ACHIEVEMENTS AND PERFORMANCE

Opening Service at the Lighthouse Church

We were delighted to welcome the Rt. Revd. Mark Tanner, Bishop of Chester and a large number of local dignitaries including the Mayor of Wirral and the local MP, Ms Alison McGovern, to an Opening Service on the 5th. October. The service was very well attended with a considerable number of Parishioners also attending, many of whom had been involved in the Project Steering Group or otherwise involved with the development of the new building.

Safeguarding

The PCC has appointed Helen Page as Safeguarding Officer and has appropriate safeguarding policies in place. All PCC members, together with other leaders are now required to undertake appropriate safeguarding training at regular intervals and this has been completed. All PCC members will in future be required to obtain an Enhanced DBS Check (without Barring) on appointment and to complete the required training within 3 months of appointment.

Covid 19

The Parish has been able to offer services in St Peter's Church throughout the year and at the Heswall Methodist Church (by kind permission of the Heswall Methodists) until 17th September when services commenced at the Lighthouse Church, without any social distancing or mask-wearing conditions. Services at St Peter's Church have continued to be live-streamed and recorded to enable parishioners to watch the services from home if they wish to do so.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Worship and Prayer
The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.15am, a contemporary worship service at 10.45am and Evensong at 4.00pm (all at St Peter's). Members of the community which used to worship at the Church of the Good Shepherd gathered for worship at the Heswall Methodist Church until 17th September – our thanks are due to the Methodists for allowing us to use their church building for this purpose. Thereafter services at 10.30am and 6.30pm commenced at the new Lighthouse Church. Opportunities are provided for people to engage in more outgoing worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, a service at 6.30pm held at St Peter's until 17th September and thereafter at the Lighthouse Church, prepared and run entirely by members of the Youth Fellowship. Attendances at Sunday Services in the Parish average approximately 250 weekly.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 7 baptisms, 13 weddings and held 27 funerals in our church this year, 31 funerals at Crematoriums and 21 interments of ashes.

Deanery Synod
Three members of the PCC sit on the Wirral North Deanery Synod and two members sit on the Chester Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care
Some members of our parish are unable to attend church due to sickness or age. One of the ministers or retired clergy has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life. A new home Communion team has recently been established.

Parish Charitable Giving
Helping those in need is a demonstration of our faith. The Mission Committee is responsible for selecting the local and national charities who are nominated as a Charity of the month, for which a special collection is made on the last Sunday of each month. A presentation is usually provided by a representative of the Charity or a local champion at the services on that Sunday.

Ecumenical Relationships
The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is daily prayer and an ecumenical service. On Good Friday Heswall Churches Together leads a walk of witness along Telegraph Road in the centre of Heswall.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Revision of leadership structures, staffing and discipleship pathways
Following the receipt of the Report from John Truscott a few years ago, good progress has been made in revising the leadership structures of the Parish to clarify that responsibility for strategic decisions lies with the PCC, but operational decisions will be delegated to Congregational Leadership Teams and Ministry Teams, thereby reducing the continual burden of decision making which previously lay with the Rector. Work continues to embed these structures in place and to develop discipleship pathways. A Staff Support Group has been established to effectively manage and support Parish employed and voluntary staff, and good progress has been made in developing appropriate employment and other policies.

Development of the site of the Good Shepherd and the Parish Hall
Fund raising for the project has continued. As at 31st December 2023, the shortfall to finish the build amounted to approximately £200,000. A mortgage facility to cover this shortfall has been negotiated with Methodist Chapel Aid, however this will result in additional annual costs of some £21,000 in capital and interest repayments.

The build continued to progress during the year, however a number of factors caused unavoidable delays, especially in the exterior cladding and roof covering, the schedule for which was set back by the difficulties in obtaining the steel for the structural elements, and the opening service had to be delayed until the 5th October. There were still outstanding issues with the heating systems, the cladding and the flooring at the end of the year, which meant the building had still not been certified as completed at the year end.

Worship on the High Street
In order to serve those residing in the vicinity of the site of the demolished Church of the Good Shepherd and those who previously worshipped there, a weekly Sunday service entitled Worship on the High Street took place at the Methodist Church in Heswall. Our thanks go to the Methodists for their hospitality in hosting this service. This service ended once services started at the Lighthouse church in September.

Youth Fellowship and Children and Families
The PCC has maintained its commitment of our work among children and families with Rachel Clark, who commenced work as Children and Families leader in June, and Dani Smith as a Youth Worker. Damian Barclay from Germany via Time for God as Childrens intern and Hannah Addenbrooke as youth intern started in September 2023. They are both making a great contribution and we are very grateful to Roy and Linda Edwards and Robert and Helen Page for welcoming them into their homes. YF now meets at the Lighthouse Church, having used the St Peter's Centre before this was ready for use.

Hospitality
With the opening of The Lighthouse Church the Parish began employing Grace Adegoke as Hospitality Leader from 1st October 2023 to enable the community kitchen at TLC to support the church's hospitality ministry. This has involved providing refreshments for a number of church events, supporting Singing Café, providing Welcome Lunches, obtaining the necessary Hygiene Certificates, giving training to volunteers and starting "Nourish" selling coffees, cakes and occasionally simple lunches. A Hospitality Management Team was established to support this project and its business plan. The Hospitality Leader resigned with effect from 16 March 2024.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Planned Giving Review
A review of Planned Giving to the Parish is due to be implemented early in 2024.

The PCC has established and implemented a Legacies and Donations policy to encourage further giving in this way, which is a huge help and encouragement to our work.

Other Activities
We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including pastoral care, bereavement support, Mothers' Union, Mother and Toddler Groups, music and worship, including the Choir at St Peter's (ably led by our Organist and Choir Master, Andrew Peckham-McRea until his resignation in December) as well as the music groups at St Peter's and the Lighthouse Church, and a whole host of others, especially those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks
It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revds Martin Cannam and Josh Carlson, who have both contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have all worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs, Ian Urquhart and John Eardley who also assist in leading and preaching at services.

Thanks are also due to all the office staff, Julia MacGregor and Sarah Hall who have all assisted in the smooth running of the Parish Office over the year, and also to Pamela Francis in her role as Assistant Treasurer. Thanks are also due to Peter Johns and Tim Murray who have served as Vergers at St Peter's Church for weddings and funerals and to Jan Truman and Helen Hinde our church cleaners.

The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

FINANCIAL REVIEW
Investment Policy

The Finance Committee has decided that the reserves of the Parish should continue to be retained in cash on term deposit with banks and other financial institutions to ensure that liquid funds will be available for expenditure when required.

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2023 amounted to £2,721,931, of which £2,422,062 was held in restricted and endowed accounts, leaving £299,869 as unrestricted reserves. The parish building project is largely complete, so the restricted reserve of £1,902,046 now represents the book value of the Lighthouse Church net of borrowings, rather than bank deposits waiting to be spent, as was the case last year.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees aim to maintain unrestricted free reserves at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to cover support and governance costs, given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2023 was £299,869. Some of these funds are designated in accordance with the Legacies and Donations Policy, which ensures legacies and one-off donations are applied to non-recurring items of expenditure. This year, the trustees decided pause this policy, choosing to apply some of these designated funds in managing day to day cash flows during the transition between churches. With the exception of retentions associated with the parish building project, and an amount equal to funds already invested in other fixed assets, designated reserves were released into general unrestricted funds. General unrestricted funds amount to £195,294 against actual unrestricted expenditure for four months of approximately £125,000. The pausing of this policy has ensured that the target level of reserves has been achieved. The aim for the future is to ensure that this level is maintained.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks. These risks and the strategy for managing the risks are shown below:

RISK	STRATEGY FOR RISK MANAGEMENT
Strategic	
Lack of strategic direction – failure to react to national church and Diocesan strategy changes.	Ensure PCC fully aware of national and Diocesan strategy through Deanery and Diocesan Synod representation, reports and discussion.
Ineffective governance.	Maintain an active and balanced PCC, ensuring it is closely involved with planning and monitoring activities and finances
Loss of key members of clergy or staff without suitable succession planning.	Have realistic succession planning, suitable notice periods and effective handovers.
Church Services	
Decline in congregation numbers.	Maintain quality of hospitality, worship, (both in church and online), teaching and praying and seek to attract new church attendees.
Decline in quality of church services and/or occasional offices.	Seek to maintain high quality clergy, preaching staff and worship and prayer offerings and implement/continue to offer welcoming hospitality. Continue to develop online facilities.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Failure to communicate effectively with congregations	Seek to improve existing communication channels
Safeguarding / Health & Safety	
Safeguarding issue/allegation (young people and vulnerable adults).	Parish Safeguarding Policy. DBS checks on volunteer recruitment, safeguarding training, Parish Safeguarding Officer in place, PCC advised of any safeguarding issues reported to Diocese.
Serious injury to adult or young person attending, volunteer, contractor or member of staff.	Policies for Parish buildings and activities classed as Parish activities including risk assessments, regular updates to risk assessments, third party insurance.
Physical disaster (e.g. fire)	Ensure Fire risk assessment up to date, fire extinguishers regularly checked, effective means of escape, recovery planning to ensure continued operation, up to date insurance cover.
Legal	
Failure to meet legal requirements : Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules, Charity Law, Employment Law, Health & Safety Regulations	Develop policies, procedures and controls that are legally compliant and document these. Review effectiveness of these regularly. Insurance.
Serious personnel issues	Best practice employment policies/procedures. Manage employee and clergy expectations. Insurance cover. DBS checks.
Financial	
Poor budgeting, loss of assets, unexpected liabilities.	Internal controls to protect cash and other assets and to prevent unauthorised commitments. External auditing or checks. Ensure these controls are in operation.
Poor management of invested assets	Policy set by Finance Committee, appointment of suitably qualified investment managers where necessary. Active monitoring and market comparison, diverse asset allocation where appropriate. Diocesan management of endowment funds.
Failure of Parish administration and financial systems.	Strengthen IT network and Parish administration/finance system management.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Financial fraud	Strict controls over payments require all payments to be authorised by the Rector, two signatures to cheques and two separate authorisations for electronic payments. Cash receipts from collections should be signed off by Duty Warden and another.
Property / Premises	
Inadequate investment in premises.	Develop rolling programme for maintenance of premises, effective Fabric Committee.
Issue with third party hire or third party activities on church premises	Ensure Hire documentation and controls are in place.
Building Project	
Inadequate management of Project	Employ qualified and competent Project Manager
The full amount for the project is not raised and/or the project is started but runs out of money before completion	Ensure tight controls over budgeting and spending once building is started. Do not start building until certainty of adequate funding to complete the project sufficient that the building can be used. Keep the Parish and everyone in Heswall and beyond fully informed of progress towards the target by regular and extensive communication.
The Builder ceases to trade/goes bust/materially breaches contract	Ensure watertight contract provides for stage payments only on Project Manager's certificate that specific work has been completed or specific materials have been delivered to site and are free of any claim. Ensure contract provides for termination of contract on material breach by the builder.
The Architect ceases to trade/goes bust/ materially breaches contract	Ensure Building Steering Group are kept fully informed of progress on the build, to simplify finding another architect
Unforeseen costs	Do as much research as possible beforehand to ensure that there are no surprises. Do not agree to any changes once the build has started
Injury to persons/damage to adjoining buildings/local disturbance	Ensure builder has adequate third party insurance (insist on seeing policy and checking it) The builders policy will only commence once he starts on site - until then, we will be liable for any public liability claims, so should take out basic site insurance to cover us against this and any gaps in the builder's policy.
Unable to find suitable candidate for catering manager	Engage Agency Catering Manager
Unable to find sufficient volunteers to staff catering services	Restrict Catering provision
Revenue is insufficient to fund salary of catering manager	Engage Agency Catering Manager

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Covid 19	
Physical congregation fails to return to worship in church	Maintain quality of hospitality, worship (both in church and online), teaching and praying and seek to attract new church attendees
Member of clergy catches Covid 19	Continue to observe any regulatory social distancing and hygiene conditions
Member of physical congregation catches Covid 19	Continue to require all persons present at church services to observe any regulatory social distancing and hygiene conditions

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and will also be served by the newly opened Lighthouse Church. Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Strategic decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson, the two Churchwardens, David Ost, Stephen Blair and Sophia Nelson) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

Day to day management of the Parish is delegated to the Rector.

During 2023 the staff team consisted of:

Rector:	Rev Martin Cannam;
Associate Rector :	Rev Josh Carlson;
Organist and Choral Director:	Mr Andrew Peckham-McRea (until 1st December 2023)
Children and Family Leader:	Mrs Rachel Clark (from June 2023)
Associate Youth Worker:	Miss Dani Smith
Administrator:	Mrs Julia MacGregor;
Administrator / Rector's PA	Mrs Sarah Hall;
Assistant Treasurer:	Mrs Pamela Francis
Youth Interns:	Damian Barclay and Hannah Addenbrooke
Hospitality Leader	Grace Adegoke (from 1st October 2023)

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers Emeritus, Peter Twin and Brenda Wilson, and our Readers: Michael Barritt, Jennifer Hewitt and Graham Derrig. We are also grateful for the assistance of a number of retired clergy, including Rev John Eardley, Rev Ian Hobbs and Rev Ian Urquhart and Rev Alan Leach.

During the year the PCC has met monthly, the Annual Parochial Church Meeting being held on 17th May.

PCC Membership for the year

This is shown on the front sheet.

Committees of the PCC

The PCC elected the following committees and as appropriate delegated to them authority for action on its behalf:

Standing Committee,
Finance Committee,
Fabric Committee,
Parish Building Project Steering Group.
Staff Support Group

Methods used to recruit and appoint new Trustees

Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three year period, all of whom are ex officio members of the PCC. The Treasurer of the Parish is normally co-opted onto the PCC by the virtue of his Parish responsibilities. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees

New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel

The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

Bankers

Lloyds Bank provides banking services to the Parish.

Auditors

Hailwood & Co hold the office of Auditors to the Parish, although in accordance with Charity Law, the financial statements have only been subject to independent examination.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by the trustees on 22 May 2024 and signed on their behalf by:

.....

The Revd Martin Cannam
Trustee

.....

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2023 set out on pages 15 to 31.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.



A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road, Moreton, Wirral, CH46 6DF.

Date: 22 May 2024

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
Income and endowments:						
Donations and legacies	2	263,829	208,208	-	472,037	618,023
Charitable activities	3	56,851	227	-	57,078	66,094
Investment income	4	19,582	9,345	1,541	30,468	27,875
Total income		340,262	217,780	1,541	559,583	711,992
Expenditure:						
Charitable activities	5	367,708	92,268	-	459,976	394,037
Other	6	8,460	656,016	-	664,476	16,380
Total expenditure		376,168	748,284	-	1,124,452	410,417
Net income/(expenditure)		(35,906)	(530,504)	1,541	(564,869)	301,575
Gross transfers between funds		(102,877)	96,388	6,489	-	-
Other recognised gains/(losses)		3,847	-	(43,589)	(39,742)	(13,333)
Net movement in funds	14	(134,936)	(434,116)	(35,559)	(604,611)	288,242
Reconciliation of funds						
Total funds brought forward	14	434,805	2,847,317	44,420	3,326,542	3,038,300
Total funds carried forward	14	299,869	2,413,201	8,861	2,721,931	3,326,542

All of the Charity's activities in 2023 and 2022 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	10	2,536,565	2,287,426
Investments	11	130,097	398,623
		2,666,662	2,686,049
Current assets			
Debtors	12	23,208	25,493
Cash at bank and in hand	16	364,541	797,367
		387,749	822,860
Creditors: Amounts falling due within one year	13	(147,480)	(182,367)
Net current assets		240,269	640,493
Creditors: Amounts falling due after more than one year	13	(185,000)	-
Net assets		2,721,931	3,326,542
Funds of the charity:			
Endowment funds	14	8,861	44,420
Restricted funds	14	2,413,201	2,847,317
Unrestricted income funds			
Unrestricted funds	14	299,869	434,805
Total funds	14	2,721,931	3,326,542

The financial statements on pages 15 to 30 were approved by the trustees, and authorised for issue on 22 May 2024 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		(604,611)	288,242
Adjustments to cash flows from non-cash items			
Depreciation		107,256	9,842
Impairment		413,642	-
Revaluation of investments		39,742	13,333
		(43,971)	311,417
Working capital adjustments			
(Increase)/decrease in debtors	12	2,285	8,895
Increase/(decrease) in creditors	13	150,113	135,487
Decrease in provisions		-	-
Net cash flows from operating activities		108,427	455,799
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(770,037)	(1,118,522)
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	(9,029)	(2,632)
Sale of investments	11	237,813	40,845
Net cash flows from investing activities		(541,253)	(1,080,309)
Net (decrease)/increase in cash and cash equivalents	16	(432,826)	(624,510)
Cash and cash equivalents at 1 January	16	797,367	1,421,877
Cash and cash equivalents at 31 December	16	364,541	797,367
Reconciliation of net cash flow to movement in net funds			
(Decrease) /increase in cash		(432,826)	(624,510)
Net funds at 1 January		797,367	1,421,877
Net funds at 31 December		364,541	797,367

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

1 Accounting policies (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, management and trustees' meetings and reimbursed expenses.

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly, it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1 Accounting policies (continued)

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Tangible fixed assets and depreciation - fixtures, fittings and equipment

Fixtures, fittings and equipment are stated at cost less accumulated depreciation and impairment.

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10%	straight line

A full year's depreciation is charged in the year of acquisition, no charge is made in the year of disposal.

1 Accounting policies (continued)

Tangible fixed assets, depreciation, and changes in accounting estimates - freehold land & buildings

Land and buildings are stated at historical cost, less accumulated depreciation and impairment.
This year the Charity has changed its basis of accounting estimation for the calculation of depreciation by implementation of component accounting.

The change to component accounting follows construction of the Lighthouse Church. The trustees feel that this basis is more appropriate to that type of modern construction, and with hindsight that it should also be applied to St Peters' Centre, which is similarly constructed.

Depreciation is charged on a straight line basis over the useful life of each component as follows:

Structure	50 years
Roofs	30 years
Windows and doors	25 years
Externals	15 years
Mechanical and electrical installations	15 years
Finishes	10 years
Audio visual systems	10 years
Bathrooms and kitchens	10 years

As a result of the change to component accounting the depreciation charge has increased from £7,790 to £13,035 in the current year; this had reduced the carrying amount by the same value.

Depreciation is now being charged on the Lighthouse Church, which has incurred a charge of £91,329 in the year.

Depreciation in future period will initially remain higher, but will reduce as components become fully depreciated.

The Associate Rector's House on Castle Drive continues to be depreciated on a straight line basis over 100 years, this being more appropriate to a building which is already over 100 years old.

The Charity does not depreciate land, or properties whilst they are under construction.

The Charity starts to depreciate properties and their components in the year of completion.

Tangible assets are reviewed annually for indicators of impairment, and should those indicators be present, a more detailed review undertaken.

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2023	2022
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	-	8,225	181,971	190,196	351,116
Gift aid reclaimed	-	48,671	26,237	74,908	68,131
Direct giving	-	206,933	-	206,933	198,776
	-	263,829	208,208	472,037	618,023

3 Income from charitable activities

	Unrestricted funds	Restricted	Total	Total
	General	funds	2023	2022
	£	£	£	£
Fees and sundries	39,112	227	39,339	50,234
Hall lettings	17,739	-	17,739	15,860
Insurance claims	-	-	-	-
Grants receivable	-	-	-	-
Magazines etc.	-	-	-	-
	56,851	227	57,078	66,094

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2023	2022
	£	£	£	£	£
Dividends, interest and rent	19,582	9,345	1,541	30,468	27,875
	19,582	9,345	1,541	30,468	27,875

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2023

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
Diocesan share	175,291	-	-	175,291	170,186
Clergy expenses	2,541	-	-	2,541	1,827
Rent and rates	15,861	-	-	15,861	18,331
Other property expenses	10,074	4,934	-	15,008	9,543
Uganda mission	-	46,605	-	46,605	12,596
Staff training and support	10,148	-	-	10,148	10,058
Stationery and postage	882	-	-	882	777
Telephone	2,004	-	-	2,004	1,548
Equipment costs	5,013	140	-	5,153	6,398
Insurance	9,860	-	-	9,860	8,809
Miscellaneous	-	-	-	-	-
Bank charges	577	3,736	-	4,313	1,951
Office wages and salaries	35,385	-	-	35,385	31,086
Professional fees	360	-	-	360	-
Water rates	4,523	-	-	4,523	2,139
Upkeep of churches	12,054	-	-	12,054	11,014
Upkeep of churchyard and walls	7,528	-	-	7,528	5,890
Halls running costs	20,608	-	-	20,608	7,499
Youth projects and parish resources	16,388	-	-	16,388	14,475
Youth and children's leader salaries	-	36,853	-	36,853	40,257
Other wages and salaries	11,944	-	-	11,944	13,577
St Peter's school costs	5,000	-	-	5,000	5,000
Grants paid	20,466	-	-	20,466	19,786
Sundry expenses	1,201	-	-	1,201	1,290
	367,708	92,268	-	459,976	394,037

6 Analysis of governance and other costs

	Unrestricted funds General	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,194	-	1,194	1,146
Other accountancy fees	5,627	-	5,627	5,392
	6,821	-	6,821	6,538
Other costs				
Construction costs not capitalised	-	136,757	136,757	-
Depreciation	1,639	105,617	107,256	9,842
Impairment	-	413,642	413,642	-
	8,460	656,016	664,476	16,380

Net incoming/outgoing resources for the year are stated after charging the above items.

Construction costs not capitalised refer to costs incurred in the construction of the Lighthouse Church which the trustees chose not to capitalise, such as those associated with the overrunning of the project.

7 Related party transactions

Trustees remuneration and expenses	2023	2022
	£	£
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	2,590	2,211

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3.3 (2022: 3.2). Another 2 (2022: 2) were employed by the Diocese and are in the Diocesan Share.

Employee salaries totalled £84,182 (2022: £84,920) and included social security costs of £0 (2022: £0) and pension contributions of £1,191 (2022: £1,171).

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

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Freehold land and buildings £	Assets under construction £	Fixtures fittings and equipment £	Total £
Cost				
At 1 January 2023	904,308	1,426,735	66,768	2,397,811
Additions	-	761,640	8,397	770,037
Transfer upon completion	2,188,375	(2,188,375)	-	-
At 31 December 2023	3,092,683	-	75,165	3,167,848
Depreciation				
At 1 January 2023	45,215	-	65,170	110,385
Charge for the year	105,617	-	1,639	107,256
Impairment	413,642	-	-	413,642
Eliminated on disposals	-		-	-
At 31 December 2023	564,474	-	66,809	631,283
Net book value				
At 31 December 2023	2,528,209	-	8,356	2,536,565
At 31 December 2022	859,093	761,640	1,598	2,287,426

The Associate Rector's House, 15 Castle Drive, Heswall is Parish property and is included in fixed assets at its cost of £125,320. In the opinion of the Trustees the current market value is around £500,000. It does not meet our Associate Rector's needs and so is currently being let.

10 Tangible fixed assets (continued)

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date, less impairment losses.
Impairment losses are recognised in the statement of financial activities under "Other" expenditure (note 6).

The Trustees performed an annual impairment review, and as a result of the age and condition of the building an impairment was deemed necessary to reduce the net book value to match the lower fair value.

The Lighthouse Church has been included at contractual cost plus other improvement costs to date. Costs associated with the overrun of the construction contract have not been capitalised, nor have certain preliminary costs that do not relate to the building as it was eventually constructed.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost. The Church has now been demolished and The Lighthouse Church built in its place.

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2023	85,309	313,314	398,623
Additions	8,030	999	9,029
Disposals	-	(237,813)	(237,813)
Revaluation	(39,742)	-	(39,742)
At 31 December 2023	53,597	76,500	130,097

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2023	2022
	£	£
Prepayments	2,297	2,464
Accounts receivable	2,162	-
Other debtors	18,749	23,029
	23,208	25,493

13 Creditors

	2023	2022
	£	£
Amounts due within one year		
Other taxation and social security	-	-
Accruals	131,025	182,367
Bank loans and overdrafts	10,000	-
Accounts payable	6,455	-
	147,480	182,367
Amounts due after more than one year		
Bank loans and overdrafts	185,000	-
	185,000	-

Bank loans and overdrafts relate to a loan from Methodist Chapel Aid Limited for the purpose of construction of The Lighthouse Church.
The loan is secured on the charity's land and building at 15 Castle Drive. See note 10 for further information on this asset.
The loan is repayable over 20 years, ending in 2043, and carries interest at a variable rate currently at 5.65%.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2023

14 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	134,467	340,262	(376,168)	92,886	3,847	195,294
Designated funds	300,338	-	-	(195,763)	-	104,575
Total unrestricted	434,805	340,262	(376,168)	(102,877)	3,847	299,869
Restricted funds						
St Peter's Centre	742,024	-	(426,677)	(1,986)	-	313,361
The Lighthouse Church	1,882,182	153,312	(231,822)	98,374	-	1,902,046
Castle Drive	119,055	-	(1,253)	-	-	117,802
Uganda Fund	17,872	30,396	(46,605)	-	-	1,663
Other	257	227	(140)	-	-	344
St Peter's Church Restoration	10,134	31,745	(4,934)	-	-	36,945
Youth & Children's Work	75,793	2,100	(36,853)	-	-	41,040
Total restricted	2,847,317	217,780	(748,284)	96,388	-	2,413,201
Endowment funds						
Permanent	44,420	1,541	-	6,489	(43,589)	8,861
Total funds	3,326,542	559,583	(1,124,452)	-	(39,742)	2,721,931

There follows a description of the larger restricted funds:

St Peter's Centre and Castle Drive Funds
These funds represent the book cost of the two properties. An amount equal to the depreciation charged is transferred to unrestricted funds each year.

The Lighthouse Church Fund
This represents the net book value of the asset, less borrowings drawn in order to complete the project.

14 Funds (continued)

Uganda Fund
The Youth Fellowship Mission periodically visit Uganda. The funds raised for this purpose are retained in this fund until the time comes to pay for the trip.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.

15 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
Tangible fixed assets	8,356	2,528,209	-	2,536,565	2,287,426
Fixed asset investments	121,236	-	8,861	130,097	398,623
Current assets	307,757	79,992	-	387,749	822,860
Current liabilities	(137,480)	(10,000)	-	(147,480)	(182,367)
Non-current liabilities	-	(185,000)	-	(185,000)	-
Total net assets	299,869	2,413,201	8,861	2,721,931	3,326,542

16 Analysis of net funds

	As at 01/01/2023 £	Net cash inflow £	As at 31/12/2023 £
Cash at bank and in hand	797,367	(432,826)	364,541

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2023

18 Capital Commitments

	2023	2022
	£	£
Capital expenditure that has been contracted for but not provided for	96,219	973,265
Capital expenditure that has been authorised but not contracted for	-	-

The construction of the Lighthouse Church is now substantially complete, and the building is open for use. The commitment represents retention payments that will be due to the contractors if they complete the various small pieces of work outstanding from the original contract.

The Charity has a loan facility of up to £400,000 in place with Methodist Chapel Aid, and has utilised £200,000 of this as the cost of development has not been successfully fundraised.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall
Statement of Financial Activities by Fund
for the Year Ended 31 December 2023

	Unrestricted Funds		Restricted Funds							Endowment	
	Designated	General	St Peter's Centre	The Lighthouse Church	Castle Drive	Uganda Fund	Other	St Peter's Church Restoration	Youth & Children's Work	Permanent	Total
Income	£	£	£	£	£	£	£	£	£	£	£
Appeals, donations and legacies	-	8,225		126,805		28,066	-	25,420	1,680		190,196
Gift aid reclaimed		48,671		17,162		2,330		6,325	420		74,908
Direct giving		206,933									206,933
Fees and sundries		39,112					227				39,339
Hall lettings		17,739									17,739
Magazines etc.		-									-
Insurance claims		-									-
Grants receivable		-						-			-
Investment income		19,582	-	9,345						1,541	30,468
Total income	-	340,262	-	153,312	-	30,396	227	31,745	2,100	1,541	559,583
Expenditure											
Diocesan share		175,291									175,291
Clergy expenses		2,541									2,541
Rent and rates		15,861									15,861
Other property expenses		10,074		-				4,934			15,008
Uganda mission						46,605					46,605
Staff training and support		10,148									10,148
Stationery and postage		882									882
Telephone		2,004									2,004
Equipment costs	-	5,013					140				5,153
Insurance		9,860									9,860
Miscellaneous		-									-
Bank charges		577		3,736							4,313
Office wages and salaries		35,385									35,385
Professional fees		360									360
Water rates		4,523									4,523
Upkeep of churches		12,054									12,054
Upkeep of churchyard and walls		7,528									7,528
Halls running costs		20,608									20,608
Youth projects and parish resources		16,388									16,388
Youth and children's leader salaries		-							36,853		36,853
Other wages and salaries		11,944									11,944
St Peter's school costs		5,000									5,000
Grants paid		20,466									20,466
Sundry expenses		1,201									1,201
Independent examination and accountancy fees:		6,821									6,821
Construction costs not capitalised				136,757							136,757
Impairment			413,642								413,642
Depreciation		1,639	13,035	91,329	1,253						107,256
Total expenditure	-	376,168	426,677	231,822	1,253	46,605	140	4,934	36,853	-	1,124,452
Transfers	(195,763)	92,886	(1,986)	98,374						6,489	-
Revaluation gains/(losses)		3,847								(43,589)	(39,742)
Net movement in funds	(195,763)	60,827	(428,663)	19,864	(1,253)	(16,209)	87	26,811	(34,753)	(35,559)	(604,611)
Funds at 1 January 2023	300,338	134,467	742,024	1,882,182	119,055	17,872	257	10,134	75,793	44,420	3,326,542
Funds at 31 December 2023	104,575	195,294	313,361	1,902,046	117,802	1,663	344	36,945	41,040	8,861	2,721,931

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2022

Hailwood & Co
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2022

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18 - 28
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	29

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector Captain Michael Barritt RN, Reader (Designated) The Revd Josh Carlson, Associate Rector The Revd Dan Harris, Curate (curacy ended 20/3/22) Mr Clive Pleasance, Churchwarden (resigned 4/5/22) Mr Graham Derrig, Churchwarden (appointed 4/5/22) and Reader (Designated) (appointed 27/11/22) Mr David Rushworth, Churchwarden and Deanery Synod Representative Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Sarah Hall
Other Officers and Trustees :	Mrs Lindsay Howe, Elected Council Mrs Ruth Leach, Elected Council Mrs Helen Page, Elected Council Ms Sophia Nelson, Elected Council Mr Noah Cambridge, Elected Council (resigned 25/5/22) Miss Bethany Penn, Elected Council (resigned 25/5/22) Mrs Helen Mooney, Elected Council Mrs Julie Draper, Elected Council Mr Ray Frobisher, Elected Council Mr Mark Elson, Elected Council (resigned 16/3/22) Ms Victoria Evans, Elected Council (resigned 19/1/22) Mr Graham Sharpe, Elected Council (resigned 25/5/22) Ms Ruth Dyke, Elected Council (appointed 25/5/22) Ms Caroline Mainey, Elected Council (appointed 25/5/22) Mr David Ost, Elected Council (appointed 25/5/22) Ms Geraldine Pleasance, Elected Council (appointed 25/5/22) Mr Stephen Blair, Elected Council (appointed 25/5/22)
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral, CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral, CH60 0AN
Independent Examiner:	Hailwood & Co 392-394 Hoylake Road, Moreton Wirral, CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity named: The Parish of Heswall
Charity registration number: 1135105

Principal office: The Parish Office
St Peter's Centre
Village Road
Heswall
Wirral
CH60 0DZ

The Trustees:
The trustees who served the charity during the period were as follows:

CLERGY
Rector: The Rev Martin Cannam
Curates: The Rev Josh Carlson
The Rev Dan Harris (until 20th March 2022)

READER (DESIGNATED):
Mr Michael Barritt
Mr Graham Derrig (from 27th November 2022)

CHURCHWARDENS
Mr David Rushworth
Mr Clive Pleasance (until 4th May 2022)
Mr Graham Derrig (from 4th May 2022)

DEANERY SYNOD REPRESENTATIVES
Dr Christine Wetherell PhD (as a member of Diocesan Synod)
Mr David Rushworth
Mr David Wetherell (as a member of Diocesan Synod)

ELECTED COUNCIL

RETIRE 2023	**RETIRE 2024**	**RETIRE 2025**
Mr Stephen Blair	Mrs Lindsay Howe	Mr Ray Frobisher
Miss Caroline Mainey	Mrs Ruth Leach	Mr David Ost
Mrs Helen Mooney	Mrs Sophia Nelson	Mrs Ruth Dyke
Mrs Julie Draper	Mrs Helen Page	Mrs Geraldine Pleasance

SECRETARY
Mrs Sarah Hall

HON. TREASURER
Mr Michael Donnan F.C.A. (co-opted)

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

INDEPENDENT EXAMINER/AUDITOR

Hailwood & Co
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

AIM AND PURPOSES

The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the following buildings:

- St Peter's Church
- 15 Castle Drive, Heswall
- The Parish Centre, Village Road, Heswall
- The Lighthouse Church (currently under construction)

To facilitate this work it is important that we maintain the fabric of our churches and the Parish Centre.

OBJECTIVES AND ACTIVITIES

The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church and the Lighthouse Church (once construction is completed) (The Church of the Good Shepherd was closed for the whole of 2021 and is now demolished, together with the former Parish Hall), and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

The charity carries out these objects by:

- Maintaining the Parish Church of St Peter and the Lighthouse Church (once construction has been completed) - this work is carried out by the Fabric Committee, which is entirely made up of volunteers;
- Providing a wide range of services to suit the varied preferences of churchgoers attending the remaining church in the parish – as well as the licensed clergy, there are a number of retired clergy whose contribution is greatly appreciated, and there are also a number of lay volunteers, who both lead and preach at services;

- Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;
- Organising a wide range of youth and adult activities in Heswall and abroad – this work was mostly undertaken by lay volunteers, in addition to Andrew Field-Davies, a Children's and Family Worker and Ms Dani Smith an Associate Youth Worker, both employed by the PCC, and two interns who assist with the youth work;
- Providing grants to other charities. The PCC has resolved that 10% of the planned giving received by the parish be donated to appropriate charities, with which the parish has connections.

As mentioned above, much of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish.

By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

ACHIEVEMENTS AND PERFORMANCE

Safeguarding

The PCC has appointed Helen Page as Safeguarding Officer and has appropriate safeguarding policies in place. All PCC members, together with other leaders are now required to undertake appropriate safeguarding training at regular intervals and this has been completed. All PCC members will in future be asked to obtain an Enhanced DBS Check (without Barring) on appointment and to complete the required training within 3 months of appointment.

Covid 19

The Parish has been able to offer services in St Peter's Church and at the Heswall Methodist Church (by kind permission of the Heswall Methodists) throughout the year, without any social distancing or mask-wearing conditions. Services at St Peter's Church have continued to be live-streamed and recorded to enable parishioners to watch the services from home if they wish to do so.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.15am, a contemporary worship service at 10.45am and Evensong at 4.00pm (all at St Peter's). Members of the community which used to worship at the Church of the Good Shepherd gather for worship at the Heswall Methodist Church – our thanks are due to the Methodists for allowing us to use their church building for this purpose. Opportunities are provided for people to engage in more outgoing worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, a service at St Peter's at 6.45pm prepared and run entirely by members of the Youth Fellowship. Attendances at Sunday Services in the Parish average approximately 200 weekly.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We

have celebrated 19 baptisms and 1 Thanksgiving, 10 weddings and held 29 funerals in our church this year, 15 funerals at Crematoriums and 25 interments of ashes.

Deanery Synod

Three members of the PCC sit on the Wirral North Deanery Synod and two members sit on the Chester Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. One of the ministers or retired clergy has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life.

Parish Charitable Giving

Helping those in need is a demonstration of our faith. The Mission Committee is responsible for selecting the local and national charities who receive the tithe (amounting to one tenth of the planned giving received by the parish) to which the parish donates these funds.

Ecumenical Relationships

The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is daily prayer and an ecumenical service. On Good Friday Heswall Churches Together leads a walk of witness along Telegraph Road in the centre of Heswall..

Revision of leadership structures, staffing and discipleship pathways

Following the receipt of the Report from John Truscott the previous year, good progress has been made in revising the leadership structures of the Parish to clarify that responsibility for strategic decisions lies with the PCC, but operational decisions will be delegated to Congregational Leadership Teams and Ministry Teams, thereby reducing the continual burden of decision making which previously lay with the Rector. Work continues to embed these structures in place and to develop discipleship pathways. A Staff Support Group has been established to effectively manage and support Parish employed and voluntary staff.

Development of the site of the Good Shepherd and the Parish Hall

Fund raising for the project has continued. As at 31st December 2022, the shortfall to finish the build amounted to approximately £300,000, and a letter appealing for further funds from parishioners was sent out early in 2023. A mortgage facility to cover this shortfall has been negotiated with Methodist Chapel Aid, however this will result in additional annual costs of some £25,000 in capital and interest repayments.

The new build has progressed steadily over the year, however there were significant delays due to steel shortages resulting from the conflict in Ukraine. As a consequence, a number of other sub-contractors were delayed in gaining access to carry out their works. An opening Service is now being planned for Sunday 11 June 2023 with following events.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Worship on the High Street

In order to serve those residing in the vicinity of the site of the demolished Church of the Good Shepherd and those who previously worshipped there, a weekly Sunday service entitled Worship on the High Street was started at the Methodist Church in Heswall in November 2021. Our thanks go to the Methodists for their hospitality in hosting this service. This service continues and will do so until The Lighthouse Church Opens in June 2023.

Youth Fellowship and Children and Families

The PCC has maintained its commitment of our work among children and families with Andrew Field-Davies as our Children and Family Leader (until his resignation in September to pursue training for ministry) and Dani Smith as an Associate Youth Worker. Christina Rauhut and Lenja Wehner, both from Germany, started as YF interns via Time for God in September 2022. They are both making a great contribution and we are very grateful to Barry and Catherine Hopkins and Peter and Jackie Johns for welcoming them into their homes. A Youth celebration was held on 5th February 2023 to thank Christine Blair for her 30 years' service leading YF. YF currently meets at St. Peter's Centre with YF Life Groups meeting in a number of homes during the week, awaiting the opening of The Lighthouse Church.

Planned Giving Review

A concerted stewardship campaign was launched in the summer of 2022 using the Giving in Grace material and this resulted in an increase in giving of £45,000 per annum.

Thanks are due to the Giving in Grace Team for their careful work in this area.

The PCC has established and implemented a Legacies and Donations policy to encourage further giving in this way, which is a huge help and encouragement to our work.

Other Activities

We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including pastoral care, bereavement support, Mothers' Union, Mother and Toddler Groups, music and worship, including the Choir at St Peter's (ably led by our Organist and Choir Master, Andrew Peckham-McRea) as well as the music group at St Peter's, and a whole host of others, especially those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks

It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revs Martin Cannam and Josh Carlson, who have both contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have all worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs, Ian Urquhart and John Eardley who also assist in leading and preaching at services.

Thanks are also due to all the office staff, Julia MacGregor and Sarah Hall who have all assisted in the smooth running of the Parish Office over the year, and also to Pamella Francis in her role as Assistant Treasurer. Thanks are also due to Peter Johns and Tim Murray who have served as Vergers at St Peter's Church for weddings and funerals and to Jan Truman our church cleaner.

The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

FINANCIAL REVIEW

Investment Policy

In the light of the impending redevelopment of the site of the Church of the Good Shepherd and the Parish Hall the Finance Committee has decided that the reserves of the Parish should be retained in cash on term deposit with banks and other financial institutions to ensure that liquid funds will be available for expenditure when required.

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2022 amounted to £3,326,542, of which £2,891,737 was held in restricted and endowed accounts, leaving £434,805 as unrestricted reserves, Of the total restricted reserves £1,882,182 is held for the Parish Building Project, and is invested using a deposit service provided by Flagstone Cash Management which provides access to different bank deposits so that the risk of default is adequately secured by ensuring that no more than £85,000 is deposited with any one bank or deposit taker. Following the commencement of Demolition and Building, funds are now being disbursed against certificates provided by Peter McIlhagger, our project manager.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to finance the grant policy of the church and ensure that there are sufficient funds available to cover support and governance costs. The trustees consider that a level of four months is sufficient given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2022 was £434,805. Of this, £300,338 represents Designated Funds set aside by the PCC in accordance with the Legacies and Donations Policy. This is after the Trustees approved a transfer of £33,000 from designated to general unrestricted reserves. Free reserves of unrestricted funds now amount to £134,467 against actual unrestricted expenditure for four months of approximately £121,000, meaning the target level of reserves has been achieved. The aim for the future is to maintain this level.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks. These risks and the strategy for managing the risks are shown below:

RISK	STRATEGY FOR RISK MANAGEMENT
Strategic	
Lack of strategic direction – failure to react to	Ensure PCC fully aware of national and

national church and Diocesan strategy changes.	Diocesan strategy through Deanery and Diocesan Synod representation, reports and discussion.
Ineffective governance.	Maintain an active and balanced PCC, ensuring it is closely involved with planning and monitoring activities and finances
Loss of key members of clergy or staff without suitable succession planning.	Have realistic succession planning, suitable notice periods and effective handovers.
Church Services	
Decline in congregation numbers.	Maintain quality of hospitality, worship, (both in church and online), teaching and praying and seek to attract new church attendees.
Decline in quality of church services and/or occasional offices.	Seek to maintain high quality clergy, preaching staff and worship and prayer offerings and implement/continue to offer welcoming hospitality. Continue to develop online facilities.
Failure to communicate effectively with congregations	Seek to improve existing communication channels
Safeguarding / Health & Safety	
Safeguarding issue/allegation (young people and vulnerable adults).	Parish Safeguarding Policy. DBS checks on volunteer recruitment, safeguarding training, Parish Safeguarding Officer in place, PCC advised of any safeguarding issues reported to Diocese.
Serious injury to adult or young person attending, volunteer, contractor or member of staff.	Policies for Parish buildings and activities classed as Parish activities including risk assessments, regular updates to risk assessments, third party insurance.
Physical disaster (e.g. fire)	Ensure Fire risk assessment up to date, fire extinguishers regularly checked, effective means of escape, recovery planning to ensure continued operation, up to date insurance cover.
Legal	
Failure to meet legal requirements : Parochial	Develop policies, procedures and controls that

Church Councils (Powers) Measure 1956 and the Church Representation Rules, Charity Law, Employment Law, Health & Safety Regulations	are legally compliant and document these. Review effectiveness of these regularly. Insurance.
Serious personnel issues	Best practice employment policies/procedures. Manage employee and clergy expectations. Insurance cover. DBS checks.
Financial	
Poor budgeting, loss of assets, unexpected liabilities.	Internal controls to protect cash and other assets and to prevent unauthorised commitments. External auditing or checks. Ensure these controls are in operation.
Poor management of invested assets	Policy set by Finance Committee, appointment of suitably qualified investment managers where necessary. Active monitoring and market comparison, diverse asset allocation where appropriate. Diocesan management of endowment funds.
Failure of Parish administration and financial systems.	Strengthen IT network and Parish administration/finance system management.
Financial fraud	Strict controls over payments require all payments to be authorised by the Rector, two signatures to cheques and two separate authorisations for electronic payments. Cash receipts from collections should be signed off by Duty Warden and another.
Property / Premises	
Inadequate investment in premises.	Develop rolling programme for maintenance of premises, effective Fabric Committee.
Issue with third party hire or third party activities on church premises	Ensure Hire documentation and controls are in place.
Building Project	
Inadequate management of Project	Employ qualified and competent Project Manager
The full amount for the project is not raised and/or the project is started but runs out of money before completion	Ensure tight controls over budgeting and spending once building is started. Do not start building until certainty of adequate funding to complete the project sufficient that the building can be used. Keep the Parish and everyone in

	Heswall and beyond fully informed of progress towards the target by regular and extensive communication.
The Builder ceases to trade/goes bust/materially breaches contract	Ensure watertight contract provides for stage payments only on Project Manager's certificate that specific work has been completed or specific materials have been delivered to site and are free of any claim. Ensure contract provides for termination of contract on material breach by the builder.
The Architect ceases to trade/goes bust/ materially breaches contract	Ensure Building Steering Group are kept fully informed of progress on the build, to simplify finding another architect
Unforeseen costs	Do as much research as possible beforehand to ensure that there are no surprises. Do not agree to any changes once the build has started
Injury to persons/damage to adjoining buildings/local disturbance	Ensure builder has adequate third party insurance (insist on seeing policy and checking it) The builders policy will only commence once he starts on site - until then, we will be liable for any public liability claims, so should take out basic site insurance to cover us against this and any gaps in the builder's policy.
Unable to find suitable candidate for catering manager	Engage Agency Catering Manager
Unable to find sufficient volunteers to staff catering services	Restrict Catering provision
Revenue is insufficient to fund salary of catering manager	Engage Agency Catering Manager
Covid 19	
Physical congregation fails to return to worship in church	Maintain quality of hospitality, worship (both in church and online), teaching and praying and seek to attract new church attendees
Member of clergy catches Covid 19	Continue to observe any regulatory social distancing and hygiene conditions
Member of physical congregation catches Covid 19	Continue to require all persons present at church services to observe any regulatory social distancing and hygiene conditions

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

STRUCTURE, GOVERNANCE AND MAANGEMENT

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and the Church of the Good Shepherd on Telegraph Road (however it should be noted that The Church of the Good Shepherd has been closed for the whole of 2022 and has now been demolished to be replaced by the new Lighthouse Church). Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Strategic decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson, the two Churchwardens, David Wetherell, David Ost, Stephen Blair and Sophia Nelson) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

Day to day management of the Parish is delegated to the Rector.

During 2022 the staff team consisted of:

Rector:	Rev Martin Cannam;
Associate Rector :	Rev Josh Carlson;
Organist and Choral Director:	Mr Andrew Peckham-McRea
Curate:	Rev Dan Harris (until 20 March 2022)
Self Supporting Youth Worker:	Mrs Christine Blair;
Children and Family Leader:	Mr Andrew Field-Davies (Until September 2022);
Associate Youth Worker:	Miss Dani Smith
Receptionist / Administrator:	Mrs Julia MacGregor;
Receptionist / Information Manager:	Mrs Sarah Hall;
Assistant Treasurer:	Mrs Alison Collins (until May 2022) Mrs Pamela Francis (from May 2022)
Youth Interns:	Christina Rauhut and Lenja Wehner

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers Emeritus, Peter Twin and Brenda Wilson, and our Readers: Michael Barritt, Jennifer Hewitt and Graham Derrig. We are also grateful for the assistance of a number of retired clergy, including Rev John Eardley, Rev Ian Hobbs and Rev Ian Urquhart and Rev Alan Leach.

During the year the PCC has met monthly, the Annual Parochial Church Meeting being held on 4th May.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

PCC Membership for the year

This is shown on the front sheet.

Committees of the PCC

The PCC elected the following committees and as appropriate delegated to them authority for action on its behalf:

Standing Committee,

Finance & Staffing Committee,

Fabric Committee,

Parish Building Project Steering Group.

Staff Support Group

Methods used to recruit and appoint new Trustees

Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three year period, all of whom are ex officio members of the PCC. The Treasurer of the Parish is normally co-opted onto the PCC by the virtue of his Parish responsibilities. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees

New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel

The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

Bankers

Lloyds Bank provides banking services to the Parish.

Auditors

Hailwood & Co hold the office of Auditors to the Parish, although in accordance with Charity Law, the financial statements have only been subject to independent examination.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by the trustees on 18th October 2023 and signed on their behalf by:

.....

The Revd Martin Cannam
Trustee

.....

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2022 set out on pages 15 to 28.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts 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

On 1 August 2023 the charity was granted dispensation by the Charity Commission under Regulation 34(3) of the Charities (Accounts and Reports) Regulations 2008. So, for the year ended 31 December 2022 only, an audit is not required. This was granted in the expectation that the charity will fall back below audit thresholds next year.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road, Moreton, Wirral, CH46 6DF.

Date: 18 October 2023

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Income and endowments:						
Donations and legacies	2	344,184	273,839	-	618,023	647,494
Charitable activities	3	64,433	1,661	-	66,094	50,668
Investment income	4	17,488	7,219	3,168	27,875	21,755
Total income		426,105	282,719	3,168	711,992	719,917
Expenditure:						
Charitable activities	5	357,390	36,647	-	394,037	395,334
Other	6	6,538	9,842	-	16,380	16,010
Total expenditure		363,928	46,489	-	410,417	411,344
Net income/(expenditure)		62,177	236,230	3,168	301,575	308,573
Gross transfers between funds		3,043	39,702	(42,745)	-	-
Other recognised gains/(losses)		(5,455)	-	(7,878)	(13,333)	15,677
Net movement in funds	15	59,765	275,932	(47,455)	288,242	324,250
Reconciliation of funds						
Total funds brought forward	15	375,040	2,571,385	91,875	3,038,300	2,714,050
Total funds carried forward	15	434,805	2,847,317	44,420	3,326,542	3,038,300

All of the Charity's activities in 2022 and 2021 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	10	2,287,426	1,178,746
Investments	11	398,623	450,169
		2,686,049	1,628,915
Current assets			
Debtors	12	25,493	34,388
Cash at bank and in hand	17	797,367	1,421,877
		822,860	1,456,265
Creditors: Amounts falling due within one year	13	(182,367)	(46,880)
Net current assets		640,493	1,409,385
Net assets		3,326,542	3,038,300
Funds of the charity:			
Endowment funds	15	44,420	91,875
Restricted funds	15	2,847,317	2,571,385
Unrestricted income funds			
Unrestricted funds	15	434,805	375,040
Total funds	15	3,326,542	3,038,300

The financial statements on pages 15 to 28 were approved by the trustees, and authorised for issue on 18th October 2023 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		288,242	324,250
Adjustments to cash flows from non-cash items			
Depreciation		9,842	9,842
Revaluation of investments		13,333	(15,677)
		311,417	318,415
Working capital adjustments			
(Increase)/decrease in debtors	12	8,895	(5,511)
Increase/(decrease) in creditors	13	135,487	38,888
Decrease in provisions		-	-
Net cash flows from operating activities		455,799	351,792
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(1,118,522)	(158,860)
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	(2,632)	(163,398)
Sale of investments	11	40,845	76,425
Net cash flows from investing activities		(1,080,309)	(245,833)
Net (decrease)/increase in cash and cash equivalents	17	(624,510)	105,959
Cash and cash equivalents at 1 January	17	1,421,877	1,315,918
Cash and cash equivalents at 31 December	17	797,367	1,421,877
Reconciliation of net cash flow to movement in net funds			
(Decrease) /increase in cash		(624,510)	105,959
Net funds at 1 January		1,421,877	1,315,918
Net funds at 31 December		797,367	1,421,877

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

1 Accounting policies (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, management and trustees' meetings and reimbursed expenses.

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly , it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10 % straight line
Land and buildings	1 % straight line

1 Accounting policies (continued)

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end

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Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2022	2021
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	97,531	942	252,643	351,116	370,007
Gift aid reclaimed	-	46,935	21,196	68,131	82,221
Direct giving	-	198,776	-	198,776	195,266
	97,531	246,653	273,839	618,023	647,494

3 Income from charitable activities

	Unrestricted funds	Restricted	Total	Total
	General	funds	2022	2021
	£	£	£	£
Fees and sundries	48,573	1,661	50,234	22,428
Hall lettings	15,860	-	15,860	8,763
Insurance claims	-	-	-	15,727
Grants receivable	-	-	-	3,750
Magazines etc.	-	-	-	-
	64,433	1,661	66,094	50,668

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2022	2021
	£	£	£	£	£
Dividends, interest and rent	17,488	7,219	3,168	27,875	21,755
	17,488	7,219	3,168	27,875	21,755

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Diocesan share	170,186	-	-	170,186	127,114
Clergy expenses	1,827	-	-	1,827	1,507
Rent and rates	18,331	-	-	18,331	19,326
Other property expenses	9,543	-	-	9,543	83,885
Uganda mission	-	12,596	-	12,596	-
Staff training and support	10,058	-	-	10,058	14,897
Stationery and postage	777	-	-	777	655
Telephone	1,548	-	-	1,548	1,440
Equipment costs	4,144	2,254	-	6,398	7,933
Insurance	8,809	-	-	8,809	10,570
Miscellaneous	-	-	-	-	-
Bank charges	487	1,464	-	1,951	2,034
Office wages and salaries	31,086	-	-	31,086	27,976
Professional fees	-	-	-	-	-
Water rates	2,139	-	-	2,139	6,539
Upkeep of churches	11,014	-	-	11,014	6,090
Upkeep of churchyard and walls	5,890	-	-	5,890	6,643
Halls running costs	7,499	-	-	7,499	7,705
Youth projects and parish resources	14,475	-	-	14,475	1,403
Youth and children's leader salaries	19,924	20,333	-	40,257	34,996
Other wages and salaries	13,577	-	-	13,577	10,499
St Peter's school costs	5,000	-	-	5,000	5,140
Grants paid	19,786	-	-	19,786	17,625
Sundry expenses	1,290	-	-	1,290	1,357
	357,390	36,647	-	394,037	395,334

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

6 Analysis of governance and other costs

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,146		1,146	1,081
Other accountancy fees	5,392		5,392	5,087
	6,538	-	6,538	6,168
Other costs				
Depreciation	-	9,842	9,842	9,842
	6,538	9,842	16,380	16,010

Net incoming/outgoing resources for the year are stated after charging the above items.

7 Related party transactions

Trustees remuneration and expenses	2022 £	2021 £
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	2,211	1,840

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3.2 (2021: 3.2). Another 2 (2021: 3) were employed by the Diocese and are in the Diocesan Share.

Employee salaries totalled £84,920 (2021: £73,471) and included social security costs of £0 (2021: £64) and pension contributions of £954 (2021: £1,171).

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

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

10 Tangible fixed assets

	Freehold land and buildings	Assets under construction	Fixtures fittings and equipment	Total
	£	£	£	£
Cost				
At 1 January 2022	904,308	308,213	66,768	1,279,289
Additions	-	1,118,522	-	1,118,522
Disposals	-	-	-	-
At 31 December 2022	904,308	1,426,735	66,768	2,397,811
Depreciation				
At 1 January 2022	36,172	-	64,371	100,543
Charge for the year	9,043	-	799	9,842
Eliminated on disposals	-	-	-	-
At 31 December 2022	45,215	-	65,170	110,385
Net book value				
At 31 December 2022	859,093	1,426,735	1,598	2,287,426
At 31 December 2021	868,136	308,213	2,397	1,178,746

The Associate Rector's House, 15 Castle Drive, Heswall is Parish property and is included in fixed assets at its cost of £125,320. In the opinion of the Trustees the current market value is around £500,000. It does not meet our Associate Rector's needs and so is currently being let.

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date. In the opinion of the Trustees the current market value is similar to cost.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost. The Church has now been demolished in preparation for the building of The Lighthouse Church (assets under construction).

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2022	138,219	311,950	450,169
Additions	125	2,507	2,632
Disposals	(39,702)	(1,143)	(40,845)
Revaluation	(13,333)	-	(13,333)
At 31 December 2022	85,309	313,314	398,623

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2022 £	2021 £
Prepayments	2,464	2,040
Vat recoverable on works	-	11,505
Other debtors	23,029	20,843
	25,493	34,388

13 Creditors: amounts dure within one year

	2022 £	2021 £
Other taxation and social security	-	-
Accruals	182,367	46,880
Deferred income	-	-
	182,367	46,880

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

14 Obligations under leases and hire purchase contracts

	2022 £
The total value of future minimum lease payments was as follows:	
Within one year	-
In two to five years	-
	-

15 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	139,233	328,574	(363,928)	36,043	(5,455)	134,467
Designated funds	235,807	97,531	-	(33,000)	-	300,338
Total unrestricted	375,040	426,105	(363,928)	3,043	(5,455)	434,805
Restricted funds						
St Peter's Centre	750,613	-	(8,589)	-	-	742,024
The Lighthouse Church	1,609,272	234,672	(1,464)	39,702	-	1,882,182
Castle Drive	120,308	-	(1,253)	-	-	119,055
Uganda Fund	-	30,468	(12,596)	-	-	17,872
Other	-	2,511	(2,254)	-	-	257
St Peter's Church Restoration	8,946	1,188	-	-	-	10,134
Youth & Children's Work	82,246	13,880	(20,333)	-	-	75,793
Total restricted	2,571,385	282,719	(46,489)	39,702	-	2,847,317
Endowment funds						
Permanent	91,875	3,168	-	(42,745)	(7,878)	44,420
Total funds	3,038,300	711,992	(410,417)	-	(13,333)	3,326,542

15 Funds (continued)

There follows a description of the larger restricted funds:

St Peter's Centre and Castle Drive Funds
These funds represent the book cost of the two properties. An amount equal to the depreciation charged is transferred to unrestricted funds each year.

The Lighthouse Church Fund
This represents the funds collected so far towards the ongoing building of the Lighthouse Church. It does not include funding that has been pledged but not yet paid over.

Uganda Fund
The Youth Fellowship Mission periodically visit Uganda. The funds raised for this purpose are retained in this fund until the time comes to pay for the trip.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.

16 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Tangible fixed assets	-	2,287,426	-	2,287,426	1,178,746
Fixed asset investments	279,203	75,000	44,420	398,623	450,169
Current assets	337,969	484,891	-	822,860	1,456,265
Current liabilities	(182,367)	-	-	(182,367)	(46,880)
Total net assets	434,805	2,847,317	44,420	3,326,542	3,038,300

17 Analysis of net funds

	As at 01/01/2022 £	Net cash inflow £	As at 31/12/2022 £
Cash at bank and in hand	1,421,877	(624,510)	797,367

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2022

18 Capital Committments

	2022	2021
	£	£
Capital expenditure that has been contracted for but not provided for	973,265	2,091,787
Capital expenditure that has been authorised but not contracted for	-	-

The construction of the Lighthouse Church continues. The contracted committment represents the remaining payments on the building contract.

The Charity has a loan facility of up to £400,000 in place with Methodist Chapel Aid, should all the cost of development not be sucessfully fundraised, which currently it expects to use around £300,000 of.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2021

Hailwood & Co
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2021

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18 - 27
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	28

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector Captain Michael Barritt RN, Reader (Designated) Mrs Jennie Hewitt, Reader (Designated) The Revd Josh Carlson, Associate Rector The Revd Dan Harris, Curate Mr Clive Pleasance, Churchwarden Mr David Rushworth, Churchwarden and Deanery Synod Representative Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Sarah Hall
Other Officers and Trustees :	Mrs Lindsey Howe, Elected Council Mrs Ruth Leach, Elected Council Mrs Helen Page, Elected Council Ms Sophia Nelson, Elected Council Mr Noah Cambridge, Elected Council Miss Bethany Penn, Elected Council Mrs Helen Mooney, Elected Council Mrs Julie Draper, Elected Council Mr Ray Frobisher, Elected Council Mr Mark Elson, Elected Council Ms Victoria Evans, Elected Council Mr Graham Sharpe, Elected Council
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral CH60 0AN
Independent Examiner:	Hailwood & Co 392-394 Hoylake Road, Moreton Wirral CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity named: The Parish of Heswall
Charity registration number: 1135105

Principal office: The Parish Office
St Peter's Centre
Village Road
Heswall
Wirral
CH60 0DZ

The Trustees:
The trustees who served the charity during the period were as follows:

CLERGY

Rector:	The Rev Martin Cannam
Curates:	The Rev Josh Carlson (Associate Rector from from 4th July 2021)
	The Rev Dan Harris (from 4th July 2021)

READER (DESIGNATED):
Captain Michael Barritt RN
Mrs Jennie Hewitt

CHURCHWARDENS
Mr Clive Pleasance
Mr David Rushworth

DEANERY SYNOD REPRESENTATIVES
Dr Christine Wetherell PhD (as a member of Diocesan Synod)
Mr David Rushworth
Mr David Wetherell (as a member of Diocesan Synod)

ELECTED COUNCIL

RETIRE 2022	**RETIRE 2023**	**RETIRE 2024**
Mr Ray Frobisher	Mr Noah Cambridge	Mrs Lindsay Howe
Mr Mark Elson	Miss Bethany Penn	Mrs Ruth Leach
Ms Victoria Evans	Mr Peter Klemperer (resigned 21 July 2021)	Mrs Sophia Nelson
Mr Graham Sharpe	Mrs Julie Draper (co-opted 21 July 2021)	Mrs Helen Page
	Mrs Helen Mooney	

SECRETARY
Mrs Sarah Hall

HON. TREASURER
Mr Michael Donnan F.C.A. (co-opted)

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

INDEPENDENT EXAMINER
Hailwood & Co
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

AIM AND PURPOSES
The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the following buildings:

- St Peter's Church
- 15 Castle Drive, Heswall
- The Parish Centre, Village Road, Heswall

The Church of the Good Shepherd and the Parish Hall (the maintenance of which buildings was formerly the responsibility of the PCC) was demolished during 2021.

To facilitate this work it is important that we maintain the fabric of our church and the Parish Centre.

OBJECTIVES AND ACTIVITIES
The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church (The Church of the Good Shepherd having been closed for the whole of 2021 and now demolished, together with the former Parish Hall), and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

The charity carries out these objects by:

- Maintaining the Parish Church of St Peter - this work is carried out by the Fabric Committee, which is entirely made up of volunteers;
- Providing a wide range of services to suit the varied preferences of churchgoers attending the remaining church in the parish – as well as the licensed clergy, there are a number of

retired clergy whose contribution is greatly appreciated, and there are also a number of lay volunteers, who both lead and preach at services;

- Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;
- Organising a wide range of youth and adult activities in Heswall and abroad – this work is mostly undertaken by lay volunteers, in addition to Andrew Field-Davies, a Children's and Family Worker and Ms Dani Smith an Associate Youth Worker, both employed by the PCC, and two interns who assist with the youth work;
- Providing grants to other charities. The PCC has resolved that 10% of the planned giving received by the parish be donated to appropriate charities, with which the parish has connections.

As mentioned above, much of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish.

By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

ACHIEVEMENTS AND PERFORMANCE

Safeguarding

The PCC has appointed Helen Page as Safeguarding Officer, and has appropriate safeguarding policies in place. All PCC members, together with other leaders are now required to undertake appropriate safeguarding training at regular intervals and this is currently in progress.

Covid 19

Although a third lockdown was imposed on the UK in January, Places of Worship were not required to close and the Parish has been able to offer services in St Peter's Church throughout the year, with differing social distancing and mask-wearing conditions depending on the regulations in force at the relevant times. In addition, services have been live-streamed and recorded to enable parishioners to watch the services from home if they wish to do so.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.15am, a contemporary worship service at 10.45am and Evensong at 6.30pm (all at St Peter's). Opportunities are provided for people to engage in more outgoing worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, a service at St Peter's at 6.45pm prepared and run entirely by members of the Youth Fellowship. Attendances at Sunday Services in the Parish average approximately 350 weekly.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 11 baptisms, 9 weddings and held 25 funerals in our church this year and we have held 21 funerals at Crematoriums.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Deanery Synod
Three members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care
Some members of our parish are unable to attend church due to sickness or age. One of the ministers or retired clergy has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life.

Parish Charitable Giving
Helping those in need is a demonstration of our faith. The Mission Committee is responsible for selecting the local and national charities who receive the tithe (amounting to one tenth of the planned giving received by the parish) to which the parish donates these funds.

Ecumenical Relationships
The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is an exchange of ministers among the churches in Heswall.

Review of leadership structures, staffing and discipleship pathways by John Truscott
PCC agreed to ask John Truscott, a self-employed church consultant, to provide a report on the above, as the Parish has developed into a more complex organisation which has outgrown the current management systems. Mr Truscott was provided with a brief to clarify the overall leadership structure, to assist the PCC to make the right clergy and staff appointments and to help define the Parish's discipleship pathway. To assist him, a detailed questionnaire was completed by 33 PCC members and other leaders, he visited the Parish and interviewed a number of senior personnel, he attended a meeting of the PCC, and he was supplied with a large quantity of relevant printed material.

His report was received in July 2021, and work to implement the various recommendations is now under way.

Development of the site of the Good Shepherd and the Parish Hall
Fund raising for the project has continued. As at 31st December 2021, the total raised or pledged amounted to £1,937,876, against a target of £2,462,920. Investigations continue into the availability of grant funding for the project, with the assistance of an external expert.

Following a tender process overseen by our Project Manager, Peter McIlhagger, F Hardwick Ltd were appointed the Demolition Contractor and Skyline Property Solutions Ltd were appointed the Building Contractor for the Lighthouse Church.

Demolition of the Church of the Good Shepherd and the Parish Hall commenced on the 9th August, following delays in disconnection of the gas and electricity services to the premises. Demolition was completed ahead of schedule in mid October and Skyline moved on site on the 2nd November to commence groundworks to prepare the site for the new build.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Worship on the High Street

In order to serve those residing in the vicinity of the site of the demolished Church of the Good Shepherd and those who previously worshipped there, a monthly service entitled Worship on the High Street was started at the Methodist Church in Heswall in November. Our thanks go to the Methodists for their hospitality in hosting this service.

Youth Fellowship and Children and Families

The PCC has maintained its commitment of our work among children and families following the appointment of Andrew Field-Davies as our Children and Family Leader and Dani Smith as an Associate Youth Worker. Chiara Homeyer and Finja Debbe, both from Germany, started as YF interns via Time for God in September 2021. They are both making a great contribution and we are very grateful to Linda & Roy Edward and Naomi & Richard Mawdsley for welcoming them into their homes. We continue to be most grateful to Christine Blair for her ongoing work with Youth Fellowship and to her family for the use of their house for their meetings.

Planned Giving Review

Letters were sent to all Parishioners early in 2021 thanking them for their giving with a request to prayerfully review their giving in order to reduce the anticipated deficit for the year. An increase of approximately £13,000 in giving resulted from this initiative. During 2021, planning has commenced for a concerted stewardship campaign in the autumn of 2022 using the Giving in Grace material, originally prepared and made available by the Diocese of Liverpool, which has been very successfully used in many parishes round the country.

Thanks are due to the Finance Team for their careful work in this area.

The PCC has established and implemented a Legacies and Donations policy to encourage further giving in this way, which is a huge help and encouragement to our work.

Other Activities

We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including pastoral care, bereavement support, Mothers' Union, Mother and Toddler Groups, music and worship, including the Choir at St Peter's (ably led by our newly appointed Organist, Andrew Peckham-McRea) as well as the music group at St Peter's, and a whole host of others, especially those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks

It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revs Martin Cannam, Josh Carlson and Dan Harris, who have all contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have all worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs, Ian Urquhart and John Eardley who also assist in leading and preaching at services.

Thanks are also due to all the office staff, Alison Collins, Julia MacGregor and Sarah Hall who have all assisted in the smooth running of the Parish Office over the year. Thanks are also due to Peter Johns as Verger at St Peter's Church.

The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

FINANCIAL REVIEW

Investment Policy

In the light of the impending redevelopment of the site of the Church of the Good Shepherd and the Parish Hall the Finance Committee has decided that the reserves of the Parish should be retained in cash on term deposit with banks and other financial institutions to ensure that liquid funds will be available for expenditure when required.

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2021 amounted to £3,038,300, of which £2,663,260 was held in restricted and endowed accounts, leaving £375,040 as unrestricted reserves, Of the total restricted reserves £1,609,272 is held for the Parish Building Project, and is invested using a deposit service provided by Flagstone Cash Management which provides access to different bank deposits so that the risk of default is adequately secured by ensuring that no more than £85,000 is deposited with any one bank or deposit taker. Following the commencement of Demolition and Building, funds are now being disbursed against certificates provided by Peter McIlhagger, our project manager.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to finance the grant policy of the church and ensure that there are sufficient funds available to cover support and governance costs. The trustees consider that a level of four months is sufficient given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2021 was £375,040. Of this, £235,807 represents Designated Funds set aside by the PCC in accordance with the Legacies and Donations Policy. The free reserves of unrestricted funds amount to £139,233 against actual unrestricted expenditure for four months of approximately £112,000. The target level of reserves has been achieved. The aim for the future is to maintain this level.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks. These risks and the strategy for managing the risks are shown below:

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

RISK	STRATEGY FOR RISK MANAGEMENT
Strategic	
Lack of strategic direction – failure to react to national church and Diocesan strategy changes.	Ensure PCC fully aware of national and Diocesan strategy through Deanery and Diocesan Synod representation, reports and discussion.
Ineffective governance.	Maintain an active and balanced PCC, ensuring it is closely involved with planning and monitoring activities and finances
Loss of key members of clergy or staff without suitable succession planning.	Have realistic succession planning, suitable notice periods and effective handovers.
Church Services	
Decline in congregation numbers.	Maintain quality of hospitality, worship, (both in church and online), teaching and praying and seek to attract new church attendees.
Decline in quality of church services and/or occasional offices.	Seek to maintain high quality clergy, preaching staff and worship and prayer offerings and implement/continue to offer welcoming hospitality. Continue to develop online facilities.
Failure to communicate effectively with congregations	Seek to improve existing communication channels
Safeguarding / Health & Safety	
Safeguarding issue/allegation (young people and vulnerable adults).	Parish Safeguarding Policy. DBS checks on volunteer recruitment, safeguarding training, Parish Safeguarding Officer in place, PCC advised of any safeguarding issues reported to Diocese.
Serious injury to adult or young person attending, volunteer, contractor or member of staff.	Policies for Parish buildings and activities classed as Parish activities including risk assessments, regular updates to risk assessments, third party insurance.
Physical disaster (e.g. fire)	Ensure Fire risk assessment up to date, fire extinguishers regularly checked, effective means of escape, recovery planning to ensure continued operation, up to date insurance cover.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Legal	
Failure to meet legal requirements : Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules, Charity Law, Employment Law, Health & Safety Regulations	Develop policies, procedures and controls that are legally compliant and document these. Review effectiveness of these regularly. Insurance.
Serious personnel issues	Best practice employment policies/procedures. Manage employee and clergy expectations. Insurance cover. DBS checks.
Financial	
Poor budgeting, loss of assets, unexpected liabilities.	Internal controls to protect cash and other assets and to prevent unauthorised commitments. External auditing or checks. Ensure these controls are in operation.
Poor management of invested assets	Policy set by Finance Committee, appointment of suitably qualified investment managers where necessary. Active monitoring and market comparison, diverse asset allocation where appropriate. Diocesan management of endowment funds.
Failure of Parish administration and financial systems.	Strengthen IT network and Parish administration/finance system management.
Financial fraud	Strict controls over payments require all payments to be authorised by the Rector, two signatures to cheques and two separate authorisations for electronic payments. Cash receipts from collections should be signed off by Duty Warden and another.
Property / Premises	
Inadequate investment in premises.	Develop rolling programme for maintenance of premises, effective Fabric Committee.
Issue with third party hire or third party activities on church premises	Ensure Hire documentation and controls are in place.
Building Project	
Inadequate management of Project	Employ qualified and competent Project Manager
The full amount for the project is not raised and/or the project is started but runs out of money before completion	Ensure tight controls over budgeting and spending once building is started. Do not start building until certainty of adequate funding to

	complete the project sufficient that the building can be used. Keep the Parish and everyone in Heswall and beyond fully informed of progress towards the target by regular and extensive communication.
The Builder ceases to trade/goes bust/materially breaches contract	Ensure watertight contract provides for stage payments only on Project Manager's certificate that specific work has been completed or specific materials have been delivered to site and are free of any claim. Ensure contract provides for termination of contract on material breach by the builder.
The Architect ceases to trade/goes bust/ materially breaches contract	Ensure Building Steering Group are kept fully informed of progress on the build, to simplify finding another architect
Unforeseen costs	Do as much research as possible beforehand to ensure that there are no surprises. Do not agree to any changes once the build has started
Injury to persons/damage to adjoining buildings/local disturbance	Ensure builder has adequate third party insurance (insist on seeing policy and checking it) The builders policy will only commence once he starts on site - until then, we will be liable for any public liability claims, so should take out basic site insurance to cover us against this and any gaps in the builder's policy.
Covid 19	
Physical congregation fails to return to worship in church	Maintain quality of hospitality, worship (both in church and online), teaching and praying and seek to attract new church attendees
Member of clergy catches Covid 19	Continue to observe any regulatory social distancing and hygiene conditions
Member of physical congregation catches Covid 19	Continue to require all persons present at church services to observe any regulatory social distancing and hygiene conditions

STRUCTURE, GOVERNANCE AND MAANGEMENT

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and the Church of the Good Shepherd on Telegraph Road (however it should be noted that The Church of the Good Shepherd has been closed for the whole of 2021 and has now been demolished to be replaced by the new Lighthouse Church). Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson, the two Churchwardens, David Wetherell and Julie Draper) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Day to day management of the Parish is delegated to the Rector.

During 2021 the staff team consisted of:

Rector:	Rev Martin Cannam;
Associate Rector :	Rev Josh Carlson (following the completion of his curacy during 2021);
Organist and Choral Director:	Mr Andrew Peckham-McRea (from 1 September 2021)
Curate:	Rev Dan Harris (from 4th July 2021)
Self Supporting Youth Worker:	Mrs Christine Blair;
Children and Family Leader:	Mr Andrew Field-Davies;
Associate Youth Worker:	Miss Dani Smith (from May 2021)
Receptionist / Administrator:	Mrs Julia MacGregor;
Receptionist / Information Manager:	Mrs Sarah Hall;
Assistant Treasurer:	Mrs Alison Collins
Youth Intern:	Miss Chiara Homeyer and Miss Finja Debbe.

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers Emeritus, Peter Twin and Brenda Wilson, and our Readers: Michael Barritt and Jennifer Hewitt. We are also grateful for the assistance of a number of retired clergy, including Rev John Eardley, Rev Ian Hobbs and Rev Ian Urquhart and Rev Alan Leach.

During the year the PCC has met monthly, the Annual Parochial Church Meeting being held on 26th May and a Parish Vision day at home on the 24th & 25th September .

PCC Membership for the year

This is shown on the front sheet.

Committees of the PCC

The PCC elected the following committees and as appropriate delegated to them authority for action on its behalf:

Standing Committee,

Finance & Staffing Committee,

Fabric Committee,

Parish Building Project Steering Group.

Methods used to recruit and appoint new Trustees

Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three year period, all of whom are ex officio members of the PCC. The Treasurer of the Parish is normally co-opted onto the PCC by the virtue of his Parish responsibilities. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees

New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel

The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

Bankers

Lloyds Bank provides banking services to the Parish.

Auditors

Hailwood & Co hold the office of Auditors to the Parish, although in accordance with Charity Law, the financial statements have only been subject to independent examination.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by the trustees on 13 April 2022 and signed on their behalf by:

.....

The Revd Martin Cannam
Trustee

.....

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2021 set out on pages 15 to 27.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

ADL

A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road

Moreton, Wirral, CH46 6DF.

Date: 13 APRIL 2022

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Income and endowments:						
Donations and legacies	2	278,228	369,266	-	647,494	550,226
Charitable activities	3	46,918	3,750	-	50,668	36,713
Investment income	4	13,788	4,772	3,195	21,755	23,760
Total income		338,934	377,788	3,195	719,917	610,699
Expenditure:						
Charitable activities	5	328,905	66,429	-	395,334	275,279
Other	6	6,168	9,842	-	16,010	15,812
Total expenditure		335,073	76,271	-	411,344	291,091
Net income/(expenditure)		3,861	301,517	3,195	308,573	319,608
Gross transfers between funds		5,450	-	(5,450)	-	-
Other recognised gains/(losses)		5,800	-	9,877	15,677	5,995
Net movement in funds	15	15,111	301,517	7,622	324,250	325,603
Reconciliation of funds						
Total funds brought forward	15	359,929	2,269,868	84,253	2,714,050	2,388,447
Total funds carried forward	15	375,040	2,571,385	91,875	3,038,300	2,714,050

All of the Charity's activities in 2021 and 2020 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	10	1,178,746	1,029,728
Investments	11	450,169	347,519
		1,628,915	1,377,247
Current assets			
Debtors	12	34,388	28,877
Cash at bank and in hand	17	1,421,877	1,315,918
		1,456,265	1,344,795
Creditors: Amounts falling due within one year	13	(46,880)	(7,992)
Net current assets		1,409,385	1,336,803
Net assets		3,038,300	2,714,050
Funds of the charity:			
Endowment funds	15	91,875	84,253
Restricted funds	15	2,571,385	2,269,868
Unrestricted income funds			
Unrestricted funds	15	375,040	359,929
Total funds	15	3,038,300	2,714,050

The financial statements on pages 15 to 27 were approved by the trustees, and authorised for issue on 13 April 2022 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		324,250	325,603
Adjustments to cash flows from non-cash items			
Depreciation		9,842	9,882
Revaluation of investments		(15,677)	(5,995)
		318,415	329,490
Working capital adjustments			
(Increase)/decrease in debtors	12	(5,511)	(700)
Increase/(decrease) in creditors	13	38,888	(75,117)
Decrease in provisions		-	-
Net cash flows from operating activities		351,792	253,673
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(158,860)	(88,008)
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	(163,398)	(76,536)
Sale of investments	11	76,425	2,650
Net cash flows from investing activities		(245,833)	(161,894)
Net increase in cash and cash equivalents	17	105,959	91,779
Cash and cash equivalents at 1 January	17	1,315,918	1,224,139
Cash and cash equivalents at 31 December	17	1,421,877	1,315,918
Reconciliation of net cash flow to movement in net funds			
Increase in cash		105,959	91,779
Net funds at 1 January		1,315,918	1,224,139
Net funds at 31 December		1,421,877	1,315,918

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2021

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses .

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for the expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly , it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10 % straight line
Land and buildings	1 % straight line

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end

.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2021

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2021	2020
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	26,787	9,370	333,850	370,007	297,026
Gift aid reclaimed	-	46,805	35,416	82,221	60,254
Direct giving	-	195,266	-	195,266	192,946
	26,787	251,441	369,266	647,494	550,226

3 Income from charitable activities

	Unrestricted funds	Restricted	Total	Total
	General	funds	2021	2020
	£	£	£	£
Fees and sundries	22,428	-	22,428	20,787
Hall lettings	8,763	-	8,763	12,775
Insurance claims	15,727	-	15,727	-
Grants receivable	-	3,750	3,750	-
Magazines etc.	-	-	-	3,151
	46,918	3,750	50,668	36,713

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2021	2020
	£	£	£	£	£
Dividends, interest and rent	13,788	4,772	3,195	21,755	23,760
	13,788	4,772	3,195	21,755	23,760

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2021

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Diocesan share	127,114	-	-	127,114	86,946
Clergy expenses	1,507	-	-	1,507	1,095
Rent and rates	19,326	-	-	19,326	14,221
Other property expenses	26,360	57,525	-	83,885	25,213
Uganda mission	-	-	-	-	-
Staff training and support	14,897	-	-	14,897	4,319
Stationery and postage	655	-	-	655	850
Telephone	1,440	-	-	1,440	1,461
Equipment costs	7,933	-	-	7,933	11,393
Insurance	10,570	-	-	10,570	10,888
Miscellaneous	-	-	-	-	467
Bank charges	324	1,710	-	2,034	3,107
Office wages and salaries	27,976	-	-	27,976	29,187
Professional fees	-	-	-	-	-
Water rates	6,539	-	-	6,539	5,086
Upkeep of churches	6,090	-	-	6,090	3,269
Upkeep of churchyard and walls	6,643	-	-	6,643	9,480
Halls running costs	7,705	-	-	7,705	9,599
Youth projects and parish resources	1,403	-	-	1,403	2,139
Youth and children's leader salaries	27,802	7,194	-	34,996	27,186
Other wages and salaries	10,499	-	-	10,499	14,036
St Peter's school costs	5,140	-	-	5,140	5,112
Grants paid	17,625	-	-	17,625	8,974
Sundry expenses	1,357	-	-	1,357	1,251
	328,905	66,429	-	395,334	275,279

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2021

6 Analysis of governance and other costs

	Unrestricted funds General	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,081		1,081	1,039
Other accountancy fees	5,087		5,087	4,891
Overprovision in earlier year	-		-	-
	6,168	-	6,168	5,930
Other costs				
Depreciation	-	9,842	9,842	9,882
	6,168	9,842	16,010	15,812

Net incoming/outgoing resources for the year are stated after charging the above items.

7 Related party transactions

Trustees remuneration and expenses	2021	2020
	£	£
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	1,840	1,134

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3 (2020: 3). Another 3 were employed by the Diocese and are in the Diocesan Share. Employee salaries totalled £73,471 (2020: £70,409), and included social security costs of £243 (2020: £64) and pension contributions of £1,171 (2020: £708).
No employee received emoluments in excess of £60,000 in either year.

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2021

10 Tangible fixed assets

	Freehold land and buildings	Assets under construction	Fixtures fittings and equipment	Total
	£	£	£	£
Cost				
At 1 January 2021	904,308	149,353	66,768	1,120,429
Additions	-	158,860	-	158,860
Disposals	-	-	-	-
At 31 December 2021	904,308	308,213	66,768	1,279,289
Depreciation				
At 1 January 2021	27,129	-	63,572	90,701
Charge for the year	9,043	-	799	9,842
Eliminated on disposals	-	-	-	-
At 31 December 2021	36,172	-	64,371	100,543
Net book value				
At 31 December 2021	868,136	308,213	2,397	1,178,746
At 31 December 2020	877,179	149,353	3,196	1,029,728

The Curate's House, 15 Castle Drive, Heswall is Parish property and is included in tangible fixed assets at its cost of £125,320. In the opinion of the Trustees the current market value is in the region of £500,000.

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date. In the opinion of the Trustees the current market value is similar to cost.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost. The Church has now been demolished in preparation for the building of The Lighthouse Church (assets under construction).

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2021	122,519	225,000	347,519
Additions	23	163,375	163,398
Disposals	-	(76,425)	(76,425)
Revaluation	15,677	-	15,677
At 31 December 2021	138,219	311,950	450,169

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2021 £	2020 £
Prepayments	2,040	2,119
Vat recoverable on works	11,505	-
Other debtors	20,843	26,758
	34,388	28,877

13 Creditors: amounts dure within one year

	2021 £	2020 £
Other taxation and social security	-	578
Accruals	46,880	7,414
Deferred income	-	-
	46,880	7,992

14 Obligations under leases and hire purchase contracts

	2021 £
The total value of future minimum lease payments was as follows:	
Within one year	-
In two to five years	-
	-

15 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	150,909	312,147	(335,073)	5,450	5,800	139,233
Designated funds	209,020	26,787	-	-	-	235,807
Total unrestricted	359,929	338,934	(335,073)	5,450	5,800	375,040
Restricted funds						
St Peter's Centre	759,202	-	(8,589)	-	-	750,613
The Lighthouse Church	1,269,115	341,867	(1,710)	-	-	1,609,272
Castle Drive	121,561	-	(1,253)	-	-	120,308
St Peter's Church Restoration	20,550	15,921	(57,525)	30,000	-	8,946
Youth & Children's Work	99,440	20,000	(7,194)	(30,000)	-	82,246
Total restricted	2,269,868	377,788	(76,271)	-	-	2,571,385
Endowment funds						
Permanent	84,253	3,195	-	(5,450)	9,877	91,875
Total funds	2,714,050	719,917	(411,344)	-	15,677	3,038,300

15 Funds (continued)

There follows a description of the larger restricted funds:

St Peter's Centre and Castle Drive Funds
These funds represent the book cost of the two properties. An amount equal to the depreciation charged is transferred to unrestricted funds each year.

The Lighthouse Church Fund
This represents the funds collected so far towards the ongoing building of the Lighthouse Church. It does not include funding that has been pledged but not yet paid over.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.
A donation of £75,000 in 2019 was incorrectly identified in the accounts as wholly relating to the Youth & Children's Work Fund, when £30,000 of this related to St Peter's Church Restoration.
A transfer between funds has been made this year to rectify this mistake.

16 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Tangible fixed assets	-	1,178,746	-	1,178,746	1,029,728
Fixed asset investments	283,294	75,000	91,875	450,169	347,519
Current assets	138,626	1,317,639	-	1,456,265	1,344,795
Current liabilities	(46,880)	-	-	(46,880)	(7,992)
Total net assets	375,040	2,571,385	91,875	3,038,300	2,714,050

17 Analysis of net funds

	As at 01/01/2021 £	Net cash inflow £	As at 31/12/2021 £
Cash at bank and in hand	1,315,918	105,959	1,421,877

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall
Statement of Financial Activities by Fund
for the Year Ended 31 December 2021

	Unrestricted Funds		Restricted Funds					Endowment	
	Designated	General	St Peter's Centre	The Lighthouse Church	Castle Drive	St Peter's Church Restoration	Youth & Children's Work	Permanent	Total
Income	£	£	£	£	£	£	£	£	£
Appeals, donations and legacies	26,787	9,370		301,679		12,171	20,000		370,007
Gift aid reclaimed		46,805		35,416			-		82,221
Direct giving		195,266							195,266
Fees and sundries		22,428							22,428
Hall lettings		8,763							8,763
Magazines etc.		-							-
Insurance claims		15,727							15,727
Grants receivable		-				3,750			3,750
Investment income		13,788	-	4,772				3,195	21,755
Total income	26,787	312,147	-	341,867	-	15,921	20,000	3,195	719,917
Expenditure									
Diocesan share		127,114							127,114
Clergy expenses		1,507							1,507
Rent and rates		19,326							19,326
Other property expenses		26,360		-		57,525			83,885
Uganda mission									-
Staff training and support		14,897							14,897
Stationery and postage		655							655
Telephone		1,440							1,440
Equipment costs	-	7,933							7,933
Insurance		10,570							10,570
Miscellaneous		-							-
Bank charges		324		1,710					2,034
Office wages and salaries		27,976							27,976
Professional fees		-							-
Water rates		6,539							6,539
Upkeep of churches		6,090							6,090
Upkeep of churchyard and walls		6,643							6,643
Halls running costs		7,705							7,705
Youth projects and parish resources		1,403							1,403
Youth and children's leader salaries		27,802					7,194		34,996
Other wages and salaries		10,499							10,499
St Peter's school costs		5,140							5,140
Grants paid		17,625							17,625
Sundry expenses		1,357							1,357
Independent examination and accountancy fees		6,168							6,168
Depreciation			8,589		1,253				9,842
Total expenditure	-	335,073	8,589	1,710	1,253	57,525	7,194	-	411,344
Transfers		5,450				30,000	(30,000)	(5,450)	-
Revaluation gains/(losses)		5,800						9,877	15,677
Net movement in funds	26,787	(11,676)	(8,589)	340,157	(1,253)	(11,604)	(17,194)	7,622	324,250
Funds at 1 January 2021	209,020	150,909	759,202	1,269,115	121,561	20,550	99,440	84,253	2,714,050
Funds at 31 December 2021	235,807	139,233	750,613	1,609,272	120,308	8,946	82,246	91,875	3,038,300

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, HESWALL

England & Wales - Charity number 1135105

Accounts

Charity registration number: 1135105

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2020

Hailwood & Co
Chartered Accountants and Registered Auditors
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Annual Report and Financial Statements

for the Year Ended 31 December 2020

Contents

	Page
Reference and Administrative Details	1
Trustees' report	2 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17 - 26
These pages do not form part of the statutory accounts:	
Statement of Financial Activities by Fund	27

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Reference and Administrative Details

Trustees Clergy and Officers :	The Revd Martin Cannam, Rector Mr Michael Barritt, Reader (Designated) Mrs Jennie Hewitt, Reader (Designated) The Revd Josh Carlson, Curate Mr Clive Pleasance, Churchwarden Mr David Rushworth, Churchwarden and Deanery Synod Representative Mr David Wetherell, Deanery Synod Representative Dr Christine Wetherell PhD, Deanery Synod Representative Mr Michael Donnan, Hon. Treasurer
Secretary :	Mrs Barbara Brooker
Other Officers and Trustees :	Miss Caroline Mainey, Elected Council Mr Noah Cambridge, Elected Council Mr Stephen Blair, Elected Council Miss Bethany Penn, Elected Council Ms Sophia Nelson, Elected Council Mr Ray Frobisher, Elected Council Mr Peter Klemperer, Elected Council Mrs Alison Bell, Elected Council Mrs Julie Draper, Elected Council Mr Mark Elson, Elected Council Ms Victoria Evans, Elected Council Mr Graham Sharpe, Elected Council
Principal Office :	The Parish Office St Peter's Church Village Road Heswall Wirral CH60 0DZ
Charity Registration Number :	1135105
Bankers :	Lloyds Bank 137 Telegraph Road, Heswall Wirral CH60 0AN
Independent Examiner:	Hallwood & Co 392-394 Hoylake Road, Moreton Wirral CH46 6DF

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the year ended 31 December 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity named: The Parish of Heswall
Charity registration number: 1135105

Principal office: The Parish Office
St Peter's Centre
Village Road
Heswall
Wirral
CH60 0DZ

The Trustees:
The trustees who served the charity during the period were as follows:

CLERGY
Rector: The Revd Martin Cannam
Curates: The Revd Lyn Weston (to 30th June 2020)
The Revd Josh Carlson

READER (DESIGNATED):
Mr Michael Barritt
Mrs Jennie Hewitt (from 16th September 2020)

CHURCHWARDENS
Mr Clive Pleasance
Mr David Rushworth

DEANERY SYNOD REPRESENTATIVES
Dr Christine Wetherell PhD (as a member of Diocesan Synod)
Mr David Rushworth
Mr David Wetherell (as a member of Diocesan Synod)

ELECTED COUNCIL

RETIRE 2021	RETIRE 2022	RETIRE 2023
Mrs Alison Bell	Mr Ray Frobisher	Mr Noah Cambridge
Miss Caroline Mainey	Mr Mark Elson	Miss Bethany Penn
Mr Stephen Blair	Ms Victoria Evans	Mr Peter Klemperer
Ms Sophia Nelson	Mr Graham Sharpe	Mrs Julie Draper

HON. SECRETARY
Mrs Barbara Brooker

HON. TREASURER
Mr Michael Donnan F.C.A. (co-opted)

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

INDEPENDENT EXAMINER
Hailwood & Co
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

AIM AND PURPOSES
The Parochial Church Council of Heswall (PCC) has the responsibility of cooperating with the Rector, the Revd Martin Cannam, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the following buildings:

- St Peter's Church
- The Church of the Good Shepherd (a building licensed for public worship)
- The Parish Hall, Pye Road, Heswall
- 15 Castle Drive, Heswall
- The Parish Centre, Village Road, Heswall

To facilitate this work it is important that we maintain the fabric of both our churches, the Parish Centre and the Parish Hall.

OBJECTIVES AND ACTIVITIES
The objects of the charity are the provision of places of Christian worship, the promotion of Christian values and general support both directly and via other charities to those in need locally, nationally and abroad. The PCC is committed to enabling as many people as possible to worship at St Peter's Church (The Church of the Good Shepherd having been closed for the whole of 2020), and to become part of our parish community in Heswall. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

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

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The Trust carries out these objects by:

- Maintaining the Parish Church of St Peter and the Church of the Good Shepherd, the Parish Centre and the Parish Hall – this work is carried out by the Fabric Committee, which is entirely made up of volunteers;
- Providing a wide range of services to suit the varied preferences of churchgoers attending the two churches in the parish – as well as the licensed clergy, there are a number of retired clergy whose contribution is greatly appreciated, and there are also a number of lay volunteers, who both lead and preach at services;
- Providing facilities for Baptism, Wedding and Funeral services for persons who request these and qualify under the polices adopted for those services;
- Organising a wide range of youth and adult activities in Heswall and abroad – this work is mostly undertaken by lay volunteers, in addition to Andrew Field-Davies, a Children's and Family Worker employed by the PCC and two interns who assist with the youth work;
- Providing grants to other charities. The PCC has resolved that 10% of the planned and other giving received by the parish be donated to appropriate charities, with which the parish has connections.

As mentioned above, much of this work is carried out by volunteers whose contribution is essential to the smooth running of the parish.

By focusing on these areas, we achieve our strategic priorities of promoting Christian values and providing Christian care support.

ACHIEVEMENTS AND PERFORMANCE

Covid 19. Detailed and careful policies, procedures, and risk assessments have been instigated since the outbreak of covid early 2020. When the Church was allowed to be re-open, social distancing was rigorously adhered to, and thanks to the expert advice by Julia MacGregor, the new way of Church attendance was successfully arranged. However, by default, this social distancing, that regulations required, has brought loneliness and a sense of isolation to many, of all ages, in our Parish. So a scheme of Pastoral Care teams and group leaders was set in place, and was much appreciated. In a perverse way there has possibly been more 'remote ' togetherness than before! The live streaming, [a whole new learning curve for the clergy team to whom we must be so grateful] has brought our 9am and 10.45am services live into our congregations' home. In fact we reached to a larger congregation of those in Church and those at home than we had before. Our Parish has learnt so much, and with careful planning, can hopefully move forward retaining the traditions but at the same time taking up the new opportunities.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our parishioners find both beneficial and spiritually fulfilling. Sunday services include said BCP Holy Communion at 8am, a more traditional service of Common Worship (Holy Communion or Morning Worship) at 9.00am, a contemporary worship service at 10.45am and Evensong at 6.30pm (all at St Peter's). It was decided to close the Good Shepherd Church at the being of the covid pandemic, and this congregation have been welcomed into each and all of the St Peter's Services. For most of the year only the 9am and 10.45am Services were held, as allowed, and as people felt comfortable in attending. The introduction of live streaming has really helped to keep our congregations together both in Church and at home. Opportunities are provided for people to engage in more outgoing

worship such as that provided by the youth group (Youth Fellowship) within our parish at Encounter, which is prepared and run entirely by members of the Youth Fellowship.

Because of the covid regulations, weddings, and baptisms have been very restricted. Funerals have taken place, as permitted, with only allowed numbers. In the calendar/parish year 2020, we have celebrated 1 baptism, 4 weddings, and 18 funerals.

Deanery Synod

Three members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

Some members of our parish are unable to attend church due to sickness, age or covid. One of the ministers has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A number of pastoral care teams visit those who are sick or unable to get out for any other reason to keep them in touch with church life. Small Pastoral Groups, as outlined above, have been formed to keep in regular touch by 'phone, email, or door step visits. touch during the lock down.

Parish Charitable Giving

Helping those in need is a demonstration of our faith. The Mission Committee is responsible for selecting the local and national charities who receive the tithe (amounting to one tenth of the planned and other giving received by the parish) to which the parish donates these funds.

Ecumenical Relationships

The parish is a member of Churches Together in Heswall. During the week of Christian Unity, there is an exchange of ministers among the churches in Heswall.

Development of the site of the Good Shepherd and the Parish Hall....The Lighthouse Church.

It has been a very busy year as plans were finalised and planning permission was agreed. Costs have gone up significantly, partly due to things like asbestos in the old building and partly due to some items having been left out of the original quote. We have therefore appointed a project manager who is doing a marvellous job, and has significantly reduced costs without reducing the quality of the building. Having asked for tenders, demolishers and builders have now been appointed. We thank God for the huge generosity of so many people which means that we have raised over £2 million already, which is 80% of the building costs. We pray that more donations will come in now that people would consider making legacies to the Church, as we put in place a loan to cover the shortfall. Demolition starts shortly and the building should be completed by the end of Summer 2022 opening up exciting opportunities to reach out to the community in service, and to build up the future membership of the whole Parish.

Youth Fellowship and Children and Families

The PCC has maintained its commitment of our work among children and families following the appointment of Andrew Field-Davies as our Children and Family Leader. The Interns, via Time for God this year have been Anna Sailer, 2019-2020, who was kindly looked after with the Hopkins, 2019-2020 Najib, looked after by the Johns till he disappeared; Jo Klemperer 20-21 staying with the johns; and Alicia Goetze who is staying with Nnenda Mirlees. We thank their hosts for making them welcome.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Planned Giving Review

There was a general appeal for a 10% increase in the Planned Giving to cover the budgeted shortfall in the Parish finances for the year, which met with an encouraging response.

Thanks are due to the Finance Team for their careful work in this area.

The PCC has established and implemented a Legacies and Donations policy to encourage further giving in this way, which is a huge help and encouragement to our work.

Other Activities

Due to Covid, much of this paraph has been on hold, and although not happening in practice, was very much there in spirit, in that the various groups kept in regular touch with each other pending the time when they can all meet up again.

We are very grateful for the involvement of lay people in a huge range of activities across the Parish, including pastoral care, bereavement support, Mothers' Union, Mother and Toddler Groups, music and worship, including the Choir at St Peter's (ably led by our Organist, John Lewis, who sadly died during the year and will be much missed) as well as music groups at both churches, and a whole host of others, especially those involved with our fantastic work among children and young people, and with the wonderful work that goes on each week at the St Peter's Centre. We are very grateful to the Bell Ringers who provide appropriate peals most Sundays, at weddings and on other special occasions.

Thanks

It would be very remiss not to record the PCC's extreme gratitude to the licensed Clergy, the Revds. Martin Cannam, Lyn Weston and Josh Carlson, who have all contributed so willingly to maintaining the spiritual life of the Parish during the last year. They have all worked tirelessly to ensure that all the normal services continued to be held, that occasional offices were undertaken as necessary, and that any parishioners who required a visit were attended to. They do have our especial thanks, as do the retired clergy, the Revds Alan Leach, Ian Hobbs, Ian Urquhart and John Eardley who also assist in leading and preaching at services.

Thanks are also due to all the office staff, Alison Collins, Julia MacGregor and Sarah Hall who have all assisted in the smooth running of the Parish Office over the year. Thanks are also due to Keith Kelly as Verger at St Peter's Church until his retirement.

The PCC expresses its sincere thanks to all of those who have contributed both practically and financially to sustaining the work of the Church in this past year. Your support is greatly appreciated.

FINANCIAL REVIEW

Investment Policy

In the light of the impending redevelopment of the site of the Church of the Good Shepherd and the Parish Hall the Finance committee has decided that the reserves of the Parish should be retained in cash on term deposit with banks and other financial institutions to ensure that liquid funds will be available for expenditure when required.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Reserves Policy

The total amount held by the Parish as reserves at 31st December 2020 amounted to £2,714,050, of which £2,354,121 was held in restricted and endowed accounts, leaving £359,929 as unrestricted reserves. Of the total restricted reserves, £1,269,115 is held for the Parish Building Project, and is invested using a deposit service provided by Flagstone Cash Management. This provides access to different bank deposits so that the risk of default is adequately secured by ensuring that no more than £85,000 is deposited with any one bank or deposit taker. The Parish Building Project is now incurring professional fees prior to start on site.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately four months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to finance the grant policy of the church and ensure that there are sufficient funds available to cover support and governance costs. The trustees consider that a level of four months is sufficient given the anticipated needs of the forthcoming year.

The balance held as unrestricted funds at 31st December 2020 was £359,929. Of this, £209,020 represents Designated Funds set aside by the PCC in accordance with the Legacies and Donations Policy. The free unrestricted funds amount to £150,909, against actual average four-monthly unrestricted expenditure of £91,842. The target level of reserves has been achieved. The aim for the future is to maintain this level.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the council is exposed in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks. These risks and the strategy for managing the risks are shown below:

RISK	STRATEGY FOR RISK MANAGEMENT
Strategic	
Lack of strategic direction – failure to react to national church and Diocesan strategy changes.	Ensure PCC fully aware of national and Diocesan strategy through Deanery and Diocesan Synod representation, reports and discussion.
Ineffective governance.	Maintain an active and balance PCC, ensuring it is closely involved with planning and monitoring activities and finances
Loss of key members of clergy or staff without suitable succession planning.	Have realistic succession planning, suitable notice periods and effective handovers.
Church Services	

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Decline in congregation numbers.	Maintain quality of hospitality, worship, teaching and praying (both in church and online) and seek to attract new church attendees.
Decline in quality of church services.	Seek to maintain high quality clergy, preaching staff and worship and prayer offerings and implement/continue to offer welcoming hospitality. Continue to develop online facilities.
Failure to communicate effectively with congregations	Seek to improve existing communication channels
Safeguarding / Health & Safety	
Safeguarding issue/allegation (young people and vulnerable adults).	Parish Safeguarding Policy. DBS checks on volunteer recruitment, safeguarding training, Parish Safeguarding Officer in place, PCC advised of any safeguarding issues reported to Diocese.
Serious injury to adult or young person attending, volunteer or member of staff.	Policies for Parish buildings and activities classed as Parish activities including risk assessments, regular updates to risk assessments, third party insurance.
Physical disaster (e.g. fire)	Ensure Fire risk assessment up to date, fire extinguishers regularly checked, effective means of escape, recovery planning to ensure continued operation, up to date insurance cover.
Legal	
Failure to meet legal requirements : Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules, Charity Law, Employment Law, Health & Safety Regulations	Develop policies, procedures and controls that are legally compliant and document these. Review effectiveness of these regularly. Insurance.
Serious personnel issues	Best practice employment policies/procedures. Manage employee and clergy expectations. Insurance cover. DBS checks.
Financial	
Poor budgeting, loss of assets, unexpected liabilities.	Internal controls to protect cash and other assets and to prevent unauthorised commitments. External auditing or checks. Ensure these controls are in operation.
Poor management of invested assets	Policy set by Finance Committee, appointment of suitably qualified investment managers where

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

	necessary. Active monitoring and market comparison, diverse asset allocation where appropriate. Diocesan management of endowment funds.
Failure of Parish administration and financial systems.	Strengthen IT network and Parish administration/finance system management.
Financial fraud	Strict controls over payments require all payments to be authorised by the Rector, two signatures to cheques and two separate authorisations for electronic payments. Cash receipts from collections should be signed off by Duty Warden and another.
Property / Premises	
Inadequate investment in premises.	Develop rolling programme for maintenance of premises, effective Fabric Committee.
Building Project	
Inadequate management of Project	Employ qualified and competent Project Manager
The project is started but runs out of money before completion	Ensure tight controls over budgeting and spending once building is started. Do not start building until certainty of adequate funding to complete the project sufficient that the building can be used.
The full amount required for the project is not raised	Keep the parish and everyone in Heswall and beyond fully informed of progress towards the target by regular and extensive communication
The Builder ceases to trade/goes bust/materially breaches contract	Ensure watertight contract provides for stage payments only on Architect's certificate that specific work has been completed or specific materials have been delivered to site and are free of any claim. Ensure contract provides for termination of contract on material breach by the builder.
The Architect ceases to trade/goes bust/ materially breaches contract	Ensure Building Steering Group are kept fully informed of progress on the build, to simplify finding another architect
Unforeseen costs	Do as much research as possible beforehand to ensure that there are no surprises. Do not agree to any changes once the build has started
Injury to persons/damage to adjoining buildings/local disturbance	Ensure builder has adequate third party insurance (insist on seeing policy and checking it) The builders policy will only commence once he starts on site - until then, we will be liable for any public liability claims, so should take out

	basic site insurance to cover us against this and any gaps in the builder's policy.
The project never starts	Continue to raise funds from congregation and from other funders. Do not start project until adequate funding in place to complete project so the building can be used.
Covid 19	
Physical congregation fails to return to worship in church	Maintain quality of hospitality, worship (both in church and online), teaching and praying and seek to attract new church attendees
Member of clergy catches Covid 19	Continue to observe stringent social distancing and hygiene conditions
Member of physical congregation catches Covid 19	Continue to require all persons present at church services to observe stringent social distancing and hygiene conditions

STRUCTURE, GOVERNANCE AND MAANGEMENT

The Parish of Heswall is served by St. Peter's Church, in the Lower Village, and the Church of the Good Shepherd on Telegraph Road (however it should be noted that The Church of the Good Shepherd has been closed for the whole of 2020). Each Church has equal representation from its members on the Parochial Church Council, which is the legal entity governing the Parish. Decisions are normally made by the PCC, although the Standing Committee (comprising the Rector, Revd Josh Carlson, the two Churchwardens, David Wetherell and Stephen Blair) is authorised to make any decisions in case of urgency, subject to ratification by the next PCC Meeting.

The governing documents for the Parish are the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

Day to day management of the Parish is delegated to the Rector.

During 2019 the staff team consisted of:

Rector:	Revd Martin Cannam;
Curate:	Revd Josh Carlson;
Self Supporting Youth Worker:	Mrs Christine Blair;
Children and Family Leader:	Mr Andrew Field-Davies;
Receptionist / Administrator:	Mrs Julia MacGregor;
Receptionist / Information Manager:	Mrs Sarah Hall;
Administrator / Assistant Treasurer:	Mrs Alison Collins
Youth Intern:	Miss Anna Sailer

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

The Church's worship has been supported by the ministry of a team of dedicated lay people, including our Readers Emeritus, Peter Twin and Brenda Wilson, and our Readers: Michael Barritt and Jennifer Hewitt. We are also grateful for the assistance of a number of retired clergy, including Revd John Eardley, Revd Ian Hobbs and Revd. Ian Urquhart.

During the year the PCC has met bi-monthly, the Annual Parochial Church Meeting being held on 21st October and a Parish Weekend at home on the 25th & 26th September.

PCC Membership for the year

This is shown on the front sheet.

Committees of the PCC

The PCC elected the following committees and as appropriate delegated to them authority for action on its behalf:

Standing Committee,

Finance & Staffing Committee,

Fabric Committee,

Parish Building Project Steering Group.

Methods used to recruit and appoint new Trustees

Licensed Clergy are ex officio members of the PCC, as are Churchwardens. 4 members of the PCC are elected at each Annual Parochial Church Meeting (APCM) and serve for a period of 3 years, and there are therefore 12 elected PCC members. There are also three parishioners who are members of the Deanery Synod, one of whom is elected by the APCM for a three year period, and two of whom are members of the Diocesan Synod, who are elected by the Deanery for a three year period, all of whom are ex officio members of the PCC. The Treasurer of the Parish is normally co-opted onto the PCC by the virtue of his Parish responsibilities. The APCM has the power to decide whether any Lay Readers in the Parish may serve as members of the PCC.

Training of new Trustees

New Trustees are provided with copies of documents outlining their responsibilities as Trustees of a Charity provided by HM Government.

Remuneration of Key Personnel

The remuneration of all employees of the Parish is reviewed annually, and notice is taken of any increase recommended by the Chester Diocese.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Trustees' Report

Bankers

Lloyds Bank provides banking services to the Parish.

Auditors

Hailwood & Co hold the office of Auditors to the Parish, although in accordance with Charity Law, the financial statements have only been subject to independent examination.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by the trustees on 26 May 2021 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Independent Examiner's Report

Report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall on the accounts for the year ended 31 December 2020 set out on pages 14 to 26.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

ADL

A D French FCA

Hailwood & Co Chartered Accountants

392-394 Hoylake Road

Moreton, Wirral, CH46 6DF.

Date: 21/5/21

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Statement of Financial Activities

for the Year Ended 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Income and endowments:						
Donations and legacies	2	321,377	228,849	-	550,226	898,262
Charitable activities	3	36,713	-	-	36,713	52,654
Investment income	4	9,631	11,813	2,316	23,760	9,134
Total income		367,721	240,662	2,316	610,699	960,050
Expenditure:						
Charitable activities	5	271,371	3,908	-	275,279	432,423
Other	6	5,930	9,882	-	15,812	15,437
Total expenditure		277,301	13,790	-	291,091	447,860
Net income/(expenditure)		90,420	226,872	2,316	319,608	512,190
Gross transfers between funds		-	-	-	-	-
Other recognised gains/(losses)		2,609	-	3,386	5,995	35,188
Net movement in funds	17	93,029	226,872	5,702	325,603	547,378
Reconciliation of funds						
Total funds brought forward	17	266,900	2,042,996	78,551	2,388,447	1,841,069
Total funds carried forward	17	359,929	2,269,868	84,253	2,714,050	2,388,447

All of the Charity's activities in 2020 and 2019 derive from continuing operations.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Balance Sheet

as at 31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	10	1,029,728	951,602
Investments	11	347,519	267,638
		1,377,247	1,219,240
Current assets			
Debtors	12	28,877	28,177
Cash at bank and in hand	17	1,315,918	1,224,139
		1,344,795	1,252,316
Creditors: Amounts falling due within one year	13	(7,992)	(83,109)
Net current assets		1,336,803	1,169,207
Net assets		2,714,050	2,388,447
Funds of the charity:			
Endowment funds	15	84,253	78,551
Restricted funds	15	2,269,868	2,042,996
Unrestricted income funds			
Unrestricted funds	15	359,929	266,900
Total funds	15	2,714,050	2,388,447

The financial statements on pages 14 to 26 were approved by the trustees, and authorised for issue on 26 May 2021 and signed on their behalf by:

The Revd Martin Cannam
Trustee

Mr Michael Donnan
Trustee

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Cash Flow Statement

for the Year Ended 31 December 2020

	Note	2020 £	2019 £
Cash flows from operating activities			
Net cash income		325,603	547,378
Adjustments to cash flows from non-cash items			
Depreciation		9,882	9,924
Revaluation of investments		(5,995)	(35,188)
		329,490	522,114
Working capital adjustments			
(Increase)/decrease in debtors	12	(700)	(3,996)
Increase/(decrease) in creditors	13	(75,117)	73,373
Decrease in provisions		-	-
Net cash flows from operating activities		253,673	591,491
Cash flows from investing activities			
Purchase of tangible fixed assets	10	(88,008)	-
Sale of tangible fixed assets	10	-	-
Purchase of investments	11	(76,536)	(2,428)
Sale of investments	11	2,650	199,954
Net cash flows from investing activities		(161,894)	197,526
Net increase in cash and cash equivalents	17	91,779	789,017
Cash and cash equivalents at 1 January	17	1,224,139	435,122
Cash and cash equivalents at 31 December	17	1,315,918	1,224,139
Reconciliation of net cash flow to movement in net funds			
Increase in cash		91,779	789,017
Net funds at 1 January		1,224,139	435,122
Net funds at 31 December		1,315,918	1,224,139

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2020

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor has communicated in writing both the amount and settlement date.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading, and where costs are not directly attributable to one heading they have been allocated on an appropriate basis.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Interest

Interest on funds held on deposit is included when receivable and when the amount can be reliably measured by the charity.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses

Pension costs

In line with workplace pensions legislation, the charity makes contributions into a defined contribution pension scheme on behalf of its employees, accounting for the expenditure as it falls due.

Taxation

The charity meets the definition of a charitable entity for UK corporation tax purposes. Accordingly, it is exempt from taxation in respect of its income or capital gains to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	10 % straight line
Land and buildings	1 % straight line

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are legacies set aside by the PCC in accordance with the legacies and donations policy and are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Endowment funds created by gifts from various individuals. The income is used for the purpose specified when the capital was donated.

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall

Notes to the financial statements

for the Year Ended 31 December 2020

2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2020	2019
	£	£	£	£	£
Donations and legacies:					
Appeals, donations and legacies	70,000	9,887	217,139	297,026	558,616
Gift aid reclaimed	-	48,544	11,710	60,254	118,423
Direct giving	-	192,946	-	192,946	221,223
	70,000	251,377	228,849	550,226	898,262

3 Income from charitable activities

	Unrestricted funds	Total	Total
	General	2020	2019
	£	£	£
Fees and sundries	20,787	20,787	21,717
Hall lettings	12,775	12,775	27,236
Magazines etc.	3,151	3,151	3,701
	36,713	36,713	52,654

4 Investment income

	Unrestricted funds	Restricted	Endowment	Total	Total
	General	funds	funds	2020	2019
	£	£	£	£	£
Dividends and interest	9,631	11,813	2,316	23,760	9,134
	9,631	11,813	2,316	23,760	9,134

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Diocesan share	86,946	-	-	86,946	161,167
Clergy expenses	1,095	-	-	1,095	3,147
Rent and rates	14,221	-	-	14,221	15,877
Other property expenses	25,213	-	-	25,213	21,763
Uganda mission	-	-	-	-	62,532
Staff training and support	4,319	-	-	4,319	11,940
Stationery and postage	850	-	-	850	975
Telephone	1,461	-	-	1,461	2,025
Equipment costs	11,393	-	-	11,393	9,380
Insurance	10,888	-	-	10,888	10,784
Miscellaneous	467	-	-	467	965
Bank charges	515	2,592	-	3,107	822
Office wages and salaries	29,187	-	-	29,187	24,986
Professional fees	-	-	-	-	-
Water rates	5,086	-	-	5,086	7,179
Upkeep of churches	3,269	-	-	3,269	3,954
Upkeep of churchyard and walls	9,480	-	-	9,480	6,699
Halls running costs	9,599	-	-	9,599	14,471
Youth projects and parish resources	2,139	-	-	2,139	3,572
Children and family leader salary	25,870	1,316	-	27,186	24,810
Other wages and salaries	14,036	-	-	14,036	25,020
St Peter's school costs	5,112	-	-	5,112	5,681
Grants paid	8,974	-	-	8,974	14,286
Sundry expenses	1,251	-	-	1,251	388
	271,371	3,908	-	275,279	432,423

6 Analysis of governance and other costs

	Unrestricted funds General	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Governance costs				
Independent examination and accountancy fees:				
Independent examination fees	1,039		1,039	1,020
Other accountancy fees	4,891		4,891	4,800
Overprovision in earlier year	-		-	(307)
	5,930	-	5,930	5,513
Other costs				
Depreciation	-	9,882	9,882	9,924
	5,930	9,882	15,812	15,437

Net incoming/outgoing resources for the year are stated after charging the above items.

7 Related party transactions

Trustees remuneration and expenses	2020	2019
	£	£
The Charity made the following transactions with Trustees:		
Mileage and telephone expenses	1,134	1,628

There were no other related party transactions in the year.

8 Staff costs

The number of persons (including senior management team) employed by the Charity during the year expressed in full time equivalents was 3 (2019: 3). Another 2 were employed by the Diocese and are in the Diocesan Share. Employee salaries totalled £70,409 (2019: £74,816), and included social security costs of £64 (2019: £Nil) and pension contributions of £708 (2019: £649).
No employee received emoluments in excess of £60,000 in either year.

9 Taxation

The Charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Freehold land and buildings £	Assets under construction £	Fixtures fittings and equipment £	Total £
Cost				
At 1 January 2020	904,308	61,345	66,768	1,032,421
Additions	-	88,008	-	88,008
Disposals	-	-	-	-
At 31 December 2020	904,308	149,353	66,768	1,120,429
Depreciation				
At 1 January 2020	18,086	-	62,733	80,819
Charge for the year	9,043	-	839	9,882
Eliminated on disposals	-	-	-	-
At 31 December 2020	27,129	-	63,572	90,701
Net book value				
At 31 December 2020	877,179	149,353	3,196	1,029,728
At 31 December 2019	886,222	61,345	4,035	951,602

The Curate's House, 15 Castle Drive, Heswall is Parish property and is included in tangible fixed assets at its cost of £125,320. In the opinion of the Trustees the current market value is in excess of £300,000.

The St Peter's Centre building has been included at contractual cost plus other improvement costs to date. In the opinion of the Trustees the current market value is similar to cost.

Beneficed and Consecrated properties are excluded from the financial statements by s10.2(a) and 10.2(c) of the Charities Act 2011. These comprise St Peter's Church and The Rectory.

The Church of the Good Shepherd and the Parish Hall were transferred by deed of appropriation in 1925 to the Parochial Church Council at no cost.

11 Fixed asset investments

Other investments	Listed £	Unlisted £	Total £
Cost or valuation			
At 1 January 2020	116,486	151,152	267,638
Additions	38	76,498	76,536
Disposals	-	(2,650)	(2,650)
Revaluation	5,995	-	5,995
At 31 December 2020	122,519	225,000	347,519

The historical cost of the listed investments is not available. All are held in the UK.
Listed shares are valued based on share price at the year end.
Unlisted cash investments are valued at cost.

12 Debtors

	2020 £	2019 £
Prepayments	2,119	2,122
Other debtors	26,758	26,055
	28,877	28,177

13 Creditors: amounts dure within one year

	2020 £	2019 £
Other taxation and social security	578	644
Accruals	7,414	7,465
Deferred income	-	75,000
Grants payable	-	-
	7,992	83,109

Deferred income related to a restricted donation given to fund the Children and Family leader.
The donor agreed to its reallocation to the Youth & Children's Work Fund in 2020.

14 Obligations under leases and hire purchase contracts

The total value of future minimum lease payments was as follows:	2020 £
Within one year	3,725
In two to five years	-
	3,725

15 Funds

	Opening balance £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains £	Closing balance £
Unrestricted funds						
General funds	126,105	297,721	(275,526)	-	2,609	150,909
Designated funds	140,795	70,000	(1,775)	-	-	209,020
Total unrestricted	266,900	367,721	(277,301)	-	2,609	359,929
Restricted funds						
St Peter's Centre	767,831	-	(8,629)	-	-	759,202
The Lighthouse Church	1,106,125	165,582	(2,592)	-	-	1,269,115
Youth & Children's Work	-	75,000	-	24,440	-	99,440
Castle Drive	122,814	-	(1,253)	-	-	121,561
BESOM	-	-	-	-	-	-
Other	-	-	-	-	-	-
St Peter's Church Restoration	20,550	-	-	-	-	20,550
Children & Family Leader	25,676	80	(1,316)	(24,440)	-	-
Total restricted	2,042,996	240,662	(13,790)	-	-	2,269,868
Endowment funds						
Permanent	78,551	2,316	-	-	3,386	84,253
Total funds	2,388,447	610,699	(291,091)	-	5,995	2,714,050

15 Funds (continued)

There follows a description of the larger restricted funds:

St Peter's Centre and Castle Drive Funds
These funds represent the book cost of the two properties. An amount equal to the depreciation charged is transferred to unrestricted funds each year.

The Lighthouse Church Fund
This represents the funds collected so far towards the planned building of the Lighthouse Church. It does not include funding that has been pledged but not yet paid over.

St Peter's Church Restoration and Youth & Children's Work Funds
Both funds are self explanatory, being ring fenced donations to fund relevant expenditure.

16 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Tangible fixed assets	-	1,029,728	-	1,029,728	951,602
Fixed asset investments	188,266	75,000	84,253	347,519	267,638
Current assets	179,655	1,165,140	-	1,344,795	1,252,316
Current liabilities	(7,992)	-	-	(7,992)	(83,109)
Total net assets	359,929	2,269,868	84,253	2,714,050	2,388,447

17 Analysis of net funds

	As at 01/01/2020 £	Net cash inflow £	As at 31/12/2020 £
Cash at bank and in hand	1,224,139	91,779	1,315,918

The Parochial Church Council of the Ecclesiastical Parish of St Peter, Heswall
Statement of Financial Activities by Fund
for the Year Ended 31 December 2020

	Unrestricted Funds		Restricted Funds						Endowment	
	Designated	General	St Peter's Centre	The Lighthouse Church	Youth & Children's Work	Castle Drive	St Peter's Church Restoration	Children & Family Leader	Permanent	Total
Income	£	£	£	£	£	£	£	£	£	£
Appeals, donations and legacies	70,000	9,887		142,059	75,000		-	80		297,026
Gift aid reclaimed		48,544		11,710	-			-		60,254
Direct giving		192,946								192,946
Fees and sundries		20,787								20,787
Hall lettings		12,775								12,775
Magazines etc.		3,151								3,151
Investment income		9,631	-	11,813					2,316	23,760
Total income	70,000	297,721	-	165,582	75,000	-	-	80	2,316	610,699
Expenditure										
Diocesan share		86,946								86,946
Clergy expenses		1,095								1,095
Rent and rates		14,221								14,221
Other property expenses		25,213		-						25,213
Uganda mission					-					-
Staff training and support		4,319								4,319
Stationery and postage		850								850
Telephone		1,461								1,461
Equipment costs	1,775	9,618								11,393
Insurance		10,888								10,888
Miscellaneous		467								467
Bank charges		515		2,592						3,107
Office wages and salaries		29,187								29,187
Professional fees		-								-
Water rates		5,086								5,086
Upkeep of churches		3,269								3,269
Upkeep of churchyard and walls		9,480								9,480
Halls running costs		9,599								9,599
Youth projects and parish resources		2,139								2,139
Children and family leader salary		25,870						1,316		27,186
Other wages and salaries		14,036								14,036
St Peter's school costs		5,112								5,112
Grants paid		8,974								8,974
Sundry expenses		1,251								1,251
Independent examination and accountancy fees:		5,930								5,930
Depreciation			8,629			1,253				9,882
Total expenditure	1,775	275,526	8,629	2,592	-	1,253	-	1,316	-	291,091
Transfers					24,440			(24,440)		-
Revaluation gains/(losses)		2,609							3,386	5,995
Net movement in funds	68,225	24,804	(8,629)	162,990	99,440	(1,253)	-	(25,676)	5,702	325,603
Funds at 1 January 2020	140,795	126,105	767,831	1,106,125	-	122,814	20,550	25,676	78,551	2,388,447
Funds at 31 December 2020	209,020	150,909	759,202	1,269,115	99,440	121,561	20,550	-	84,253	2,714,050