

PARISH OF OXTON ST SAVIOUR

WITH ST ANDREW, NOCTORUM



ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2024



Charity of St. Saviour's PCC, Oxton

St. Saviour's PCC Oxton
Registered charity number: 1136160
St. Saviour's Church
St. Saviour's Parish Office
Bidston Road
Oxton
Prenton
CH43 2JZ

Structure, Governance and Management of the Charity

The charity was constituted on 2nd June 2010, under a governing document pursuant to The Parochial Church Council Powers Measure (1956) as amended, and the Church Representation Rules.

New Trustees are appointed by election to the PCC for a period of one or three years (or up to nine years with three consecutive terms).

Objectives and Activities

To provide regular public worship, open to all, and a sacred space, for personal prayer and contemplation.

Pastoral work, including:

Visiting the sick and bereaved

Teaching Christianity through sermons and study groups

Taking religious assemblies in schools

Promoting the whole mission of the church through the provision of activities for children, parents and senior citizens

Supporting other churches, and other charities in the UK and overseas

The parish centre is part of the church and is available for public use by groups or individuals. When planning our activities for the year, the incumbent and the PCC have understanding and regard to the published Charity Commission guidance on public benefit, and in particular, their guidance for charities in respect of the advancement of religion. In particular we aim 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.

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

Background

The Parochial Church Council has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Andrew's Church Centre, Noctorum. A Parish Centre has

been built alongside the Parish Church of St Saviour and there is a hall as part of St Andrew's Church Centre. The Parish also has responsibility for the maintenance of a house at Noctorum Dell, the vicarage being in the care of the Diocese.

Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During 2022, the following served as members of the PCC:

Incumbent The Revd Dr Joe Kennedy (Chairman), until June 2024

Curate The Revd Holly Torr, until April 2024

Reader

Mrs A Davies

Pastoral Worker

vacant

Churchwardens

Mr N Frowe

Mrs J Unwin

Miss K McKay (Deputy Churchwarden)

Representatives on the Deanery Synod: Miss J Parry, Mrs J Biggs.

Elected Members of the PCC

Mr D Kewley

Mr G Chadwick

Mrs A Davies

Mrs C Hunt (until May 2024)

Miss K McKay

Mrs A Welding

Mr A Yunas

Mr H Keown

Mr A Parsons

Mr S White

Canon Dr J Richardson

Mrs S Williams

Ms D Head (from May 2024)

Ms G Caulfield-Pleavin (from May 2024)

Mrs S Goulding (from May 2024)

Honorary Assistant Priest and member of the Parish Leadership Team (non PCC member)

The Revd Elaine Bisson

Trustees

The Revd Dr Joe Kennedy (until June 2024)

Mr A Parsons

Miss J Parry

Mrs E Ray (until May 2024)

Mr G Chadwick

Mr S White

Mrs A Davies

Mrs C Hunt

Mr H Keown

Mrs A Welding

Mr C Biggs (until May 2024)

Canon Dr J Richardson

Mrs J Unwin

Mrs J Biggs

Mr D Kewley

Mr A Yunas

Mrs S Williams

Miss K McKay

Mr N Frowe

Mrs S Goulding (from May 2024)

Ms G Caulfield-Pleavin (from May 2024)

Ms D Head (from May 2024)

Dr J Smith (until October 2024)

Achievements and Performance

During normal times, a large congregation regularly use the church on Sundays and it is open every weekday morning for services or prayer. During the current Vacancy, since our Vicar left in June, weekday services have been suspended. In general many groups use the parish centre, some on multiple occasions, and there are private individual bookings. Four local schools have regular contact with the church.

Financial Review

	<u>2024</u>	<u>2023</u>	<u>Change</u>
Total income	£189,258	£178,953	£10,305
Total outgoing resources	£200,389	£180,471	£19,918
Net receipts/(payments)	(£11,131)	- £1,518	- £9,613

2024 has been another difficult year financially. Expenditure has exceeded income on our day to day running for the third year in succession, by nearly £30,000 in 2024. This is masked in the accounts, summarised above, by specific donations to general funds, including bequests totalling £15,357, but it has been necessary to transfer £20,000 from our deposit account to the general account to cover the shortfall. Planned Giving has increased following an appeal to the congregations in the autumn of 2023, initially by the equivalent of almost £10,000 for a full year, but this has been reduced in the final quarter of 2024 by the sad death of some parishioners and by others moving away from Oxtun. In reality, the whole of this increase, and more, has been taken by increased costs, particularly so for energy, which have increased by more than 40% in 2024, as shown below, and an increase of £3,588 in our Parish Share. We have also lost rental income from our Noctorum Dell property since July.

In the face of these challenges the PCC has agreed a strategy to protect as far as possible the vital work of attracting and developing new church members, through our work with young families, children and youth. The necessary funding for this in the medium term will be provided by the sale of our Noctorum Dell property, which is currently on the market. A group looking at 'green' options to reduce our energy costs for the church in future years is awaiting grant-funding options, anticipated as part of the government's Net Zero policy, and likely new initiatives from the national church.

Key Costs	<u>2024</u>	<u>2023</u>
General maintenance	2,711	£6,474
Insurance St Saviours	9,949	£9,484
Energy costs, both sites	19,402	£13,786

The balance sheet shows that the total of all funds is £63,161 comprising:

General Funds	£50,866
Designated funds	£2,000
Parish Centre	£10,295

It is the policy of the PCC, in accordance with advised good practice, to aim to retain sufficient "free" cash reserves, equal to a minimum of three months running costs. In 2024 our annual outgoings were approximately £200,000, excluding the 'technical' reassignment of funds referred to above. One quarter of this is £50,000 and we currently have approximately £51,000 available. The PCC will continue to monitor and review its finances and aim to achieve a situation whereby income exceeds expenditure.

Charitable Giving

Individual parishioners supported Christian Aid in 2024, rather than through the church as in previous years.

The Governance, Leadership and Management Structure (2017)

Committees

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council

Fabric Committee

Responsible for the fabric of all properties

Finance Committee

Oversees the general financial work of the parish

Leadership Teams

Parish Leadership Team

Forum for mutual support for leaders within the parish community

Adult Discipleship Leadership Team

Co-ordinates discipleship programmes and initiatives

Pastoral Care Leadership Team

Co-ordinates pastoral care, welcome and retention

Worshipping Life Leadership Team

Provides leadership in the development of the parish's worshipping life

Welcome and Hospitality Leadership Team

Provides leadership in the development of the parish's ministry of welcome and hospitality

Children and Youth Leadership Team

Provides leadership in the development of children's and youth work in the parish

Management Groups

Safeguarding Management Group

Oversees the parish's safeguarding policy and procedures

Health and Safety Management Group

Manages Health and Safety provision for the Parish Church, St Andrew's and the Parish Centre

Outreach Management Group

Co-ordinates the parish's support for other charities

Parish Centre Management Group

Manages the Parish Centre

Social and Music Management Group

Hosts social and musical events

Church attendance

There are 336 parishioners on the Church Electoral Roll of which 100 are not resident within the parish.

The average attendance at services was 161.

This Annual Report was approved by the PCC on 23rd March 2025, and signed on its behalf by Janine Unwin, Chair of the PCC:

BALANCE SHEET**AS AT 31ST DECEMBER 2024**

	2024	2023
	£	£
CURRENT ASSETS		
Cash at HSBC and in hand	36,800	30,142
Held in Trust	-	-
Short term deposits (CCLA)	26,361	44,150
	63,161	74,292
TOTAL CURRENT ASSETS	63,161	74,292
FUNDS		
Unrestricted	47,136	60,255
Designated Assigned	2,000	2,000
Designated Unassigned	3,730	2,756
Parish Centre	10,295	9,281
TOTAL FUNDS	63,161	74,292

NB In addition to the monetary assets above, the church also owns two properties valued at a total of £256,870: St Andrew's Centre (value £26,870 in 2018) and 36, Noctorum Dell (value £230,000 in 2024).

The financial statements were approved by the PCC on 23rd March 2025, and were signed on its behalf by Janine Unwin, Chair of the PCC:

RECEIPTS AND PAYMENTS ACCOUNT
For the Year Ending 31st December 2023

	Other Groups Funds	Parish Centre Fund	Unrestri- cted Funds	Designa- ted Funds		TOTAL	TOTAL
	2024	2024	2024	2024	2024	2024	2023
	£	£	£	£	Note	£	£
Receipts							
<i>Receipts from donors</i>			123,131	-	2(a)	123,131	105,688
<i>Other voluntary receipts</i>		20,450	7,554	-	2(b)	28,004	44,539
<i>Income from charitable and ancillary trading</i>	7,294		28,674	-	2(c)	35,968	27,354
<i>Income from investments</i>			2,155	-	2(d)	2,155	1,372
Total Receipts	7,294	20,450	161,514	-		189,258	178,953
Payments							
<i>Grants</i>					3(a)		315
<i>Activities directly relating to the work of the church</i>	6,320	19,436	129,576	-	3(b)	155,332	141,468
<i>Church management and administration</i>			45,057	-	3(c)	45,057	38,688
Total Payments	6,320	19,436	174,633	-		200,389	180,471
Net receipts over payments	974	1,014	-13,119	-		-11,131	-1,518
Net receipts/(payments)	974	1,014	-13,119	0		-11,131	-1,518
Brought Forward 01/01/2024	2,756	9,281	60,255	2,000		74,292	75,810
Net movement in funds	974	1,014	-13,119	0		-11,131	-1,518
Carried forward 31/12/2024	3,730	10,295	47,136	2,000		63,161	74,292

Notes in column 6 refer to pages 11 and 12

Notes

Accounting Policies

The financial statements have been prepared on a Receipts and Payments basis and comply with the Charities Act 2011.

The financial statements have been prepared under the historical accounting convention except for the valuation of investment assets, which are shown at market value.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. In the designated fund, funds gifted for a particular purpose are regarded as assigned.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of groups who use the church that owe their main affiliation to another body.

Incoming Resources

a) All incoming resources are included in the Receipts and Payments account.

b) Other voluntary incoming resources

Income from the parish centre and funds designated for specific purposes.

Resources used

All expenditure is accounted for and has been classified under headings that aggregate all costs related to the category. Note that a payments and receipts accounting method is now being used.

Fixed assets

(Consecrated land and buildings and movable church furnishings)

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of financial activities and separately disclosed.

Investments

Investments are valued at market value at 31 December.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The expected income and expenditure is sufficient, with the level of reserves, for the charity to be able to continue as a going concern.

PROPERTY FIXED ASSETS FOR USE BY THE PCC**Freehold land and buildings**

The freehold land and buildings comprise an associated minister's house (36 Noctorum Dell) and St Andrew's Church Centre.

The values of the properties (as at 31st December 2024) are
36 Noctorum Dell (£230,000) St. Andrew's Church (£26,870) Total £256,870

The PCC also has the use of the following benefice assets:
St. Saviour's Church and St. Saviour's Parish Centre

The Parish Centre is an inalienable benefice asset, which is valued at £906,046. This valuation is derived from expenditure on the building between 2002 and December 2007 from income provided by the sale of the Parish Hall, the Big Lottery Fund (£400,000), and fund raising in the parish. The combined valuation of the Church and Parish Centre for insurance purposes is £24,600,000 (2023: £19,240,000). The insured valuation of St Andrew's is £3,660,000. Consecrated and beneficed property is excluded from the PCC accounts by s.10 of the Charities Act 2011.

The office equipment is of insignificant value and was written off in the accounts during the year of purchase.

Receipts	2024	2023
	£	£
2(a) <i>Incoming resources from donors</i>		
Planned Giving	70,022	63,226
Income tax recovered	18,848	17,353
Collections (Loose plate)	8,762	10,046
Gift Aided Donations	10,142	14,748
Legacies (undesignated)	15,357	0
Sundry donations	0	315
	123,131	105,688
2(b) <i>Other voluntary incoming resources</i>		
Parish Centre Fund	20,450	17,973
Designated Donations	0	20,192
Utility Income Parish Centre	7,554	6,374
	28,004	44,539
2(c) <i>Income from charitable and ancillary trading</i>		
100+ Club	3,285	3,425
Bell Tower	1,615	0
Flower Guild	1,060	615
Engage	196	176
Craft Cafe	2	5
Childrens work (inc Messy Church)	408	793
Toddlers	615	0
Junior Church	113	34
	7,294	5,048
Energy Grant	0	300
CCLA deposits	0	0
Parish magazine	0	0
St. Andrew's	3,097	2,468
Fund Raising Events	5,761	8,615
PCC Fees	8,892	5,624
Sundry income	10,924	5,299
	28,674	22,306
2(d) <i>Income from investments</i>		
Bank & other interest	2,155	1,372
Total receipts	189,258	178,953

Payments

		2024	2023
		£	£
3(a) Grants			
	Charitable Giving	0	315
		0	315
3(b) Activities directly relating to the work of the church			
Ministry:	Parish Share	75,344	71,757
	Clergy Expenses	2,109	788
	Clergy Housing	3,576	4,934
Church:	Altar, Services, Candles etc	919	689
	Gas, electricity, water	14,869	12,488
	Choir + CCLI licences + RSCM + PRS	1,161	966
	Insurance	9,949	9,484
	Support for Children, Youth and YF work	491	0
	Maintenance	2,711	6,474
	Organ and Piano Tuning	0	900
	Organists	8,465	7,762
	St Andrew's	9,982	4,186
		129,576	120,428
	100+ Club	3,330	3,350
	Bell Tower	736	0
	Flower Guild Costs	1,146	643
	Engage	193	175
	Craft Cafe	4	0
	Children's work (includes Messy Church)	609	565
	Toddlers	196	239
	Junior Church	106	49
		6,320	5,021

	Parish Centre running	19,436	16,019
	Designated Funds	0	0
		155,332	141,783
3(c)	<i>Church management and administration</i>		
	Christian Stewardship Campaign (envelopes)	0	0
	Payment liability held in trust	0	0
	Parish office administration	44,884	38,498
	Bank charges	173	190
		45,057	38,688
	Total outgoing resources	200,389	180,471

DESIGNATED FUNDS

The Designated Assigned Fund holds the balances of donations made for specific purposes whereas the Designated Unassigned Fund holds donations where the usage was not stated and will be assigned as decided by the PCC.

Allocation of funds

Fund	Opening Balance	Transferred Resources	Incoming Resources	Outgoing Resources	Closing Balance
PCC Unrestricted	60,255	161,514	174,633	47,136	
100+ Club	420	3,285	3,330	375	
Bellringers	446	1,615	736	1,325	
CAMEO	487	0	0	487	
Flowers	171	1,060	1,146	85	
Engage	22	196	193	25	
Craft Cafe	31	2	4	29	
Children's work	532	408	609	331	
Toddlers	636	615	196	1,055	
Junior Church	11	113	106	18	
Other Groups	2,756	7,294	6,320	3,730	
Parish Centre	9,281	20,450	19,436	10,295	
PCC Designated Fund	2,000	0	0	2,000	
Total	74,292	189,258	200,389	63,161	

EXPENSES

Parishioners and Members of the PCC are reimbursed for their expenses where they relate to authorised expenditure and must be supported by invoices or receipts. No out of pocket expenses were paid to Trustees during 2024.

INDEPENDENT EXAMINATION

The cost in 2024 was £1,296 gross, including VAT.

STAFF COSTS

	2024	2023
	£	£
Wages and salaries	44,167	40,191
Average number of staff for the year	5	5

Planned Giving January to December.

Total Planned Giving was £70,022 (a increase of £6,796 from 2023) donated by 90 contributors. This increase followed an appeal to the congregation in the autumn of 2023. The full effect of that appeal has been calculated at around £10,000 in a full year, although direct comparison cannot be made with 2023, as many people increased their giving in the last quarter of that year as a result of the appeal, whilst the impact of some members leaving in the last quarter of 2024 has also had a negative effect.