



# St James in the City Annual Report 2024

**CHARITY NUMBER: 1162127**

**Upper Parliament Street, Liverpool**



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## 1. Objects & Activities


### 1.1 Purpose Statement


#### 1. Values


St James has the following values. These give us a language for shaping our patterns of discipleship. Engaging with all 5 values will aid our faith journey and help us follow Jesus faithfully.

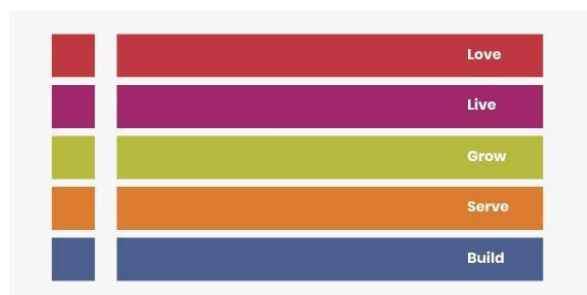
 **LOVE** Love God – Our central focus is meeting together to worship and glorify God

 **LIVE** Live as community – Create strong supportive networks. Provide friendship, family and home to people from many backgrounds and nations

 **GROW** Grow more like Jesus – know more about him, become more like him

 **SERVE** Serve our communities – Work to make a real difference in Liverpool and beyond, especially for the poor

 **BUILD** Build God's Kingdom – Locally, nationally, and globally for those yet to know Jesus. Train, equip, send and resource.



## 2. Ministry Priorities

As the church has grown it has developed the following priorities:

1. Welcome: we prioritise a culture of welcome and hospitality both on a Sunday and throughout the week. We want to share table fellowship and hospitality is central to this ministry.
2. Church Planting: a culture of growing and multiplying out. We have a vision to multiply the good and give it away generously. This includes new expressions of churches and will be costly. We have already planted a new 10.30 service (Sep 2017), STJ minis (baby and toddler congregation – Jan 2019) and in 2023, we launched our first Church revitalisation Project with St Mary's Wavertree.
3. Depth in discipleship: we aim to focus far beyond Sunday Church. We are an attractional Church, but discipleship is front and centre. This means we make spiritual growth a priority, we do life together and make sure a mid-week group is available for all demographics. These groups have multiplied in 2023 and further plans are in place to broaden these in 2024 with the appointment of our Associate Vicar. We run Alpha and use it as a tool for missional growth and leadership development.

4. Developing leaders: 16 of our members are now exploring, training or have entered ordained ministry. Since 2012 we have run a ministry assistant programme and actively look to create employment opportunities in Church for graduates to develop their sense of vocation.
5. Generosity: we give an increasing amount of our income away. This includes money to local charities, larger national charities, and missionaries, as well as to our church plants. We aim to invest heavily in everyone who comes to St James, to grow their relationships with Christ, to help them nurture their gifts, and then send them on to use those gifts wherever God is calling them. This is costly for St James but is about building God's Kingdom everywhere.
6. Justice: a key concern of STJ is to ensure that the faith of the congregation is grounded in the need for social justice. We have a high involvement with the launching of Liverpool Citizens and have strong links with several local and national charitable groups.
7. LNG: alongside the above, we help lead the Liverpool diocese Next Generation (LNG) project focusing on mission and discipleship in secondary schools and at our universities.

### 1.2 4 Key Missional demographics

Everyone is welcome at St James'. There are 4 demographics who we have a particular missional focus towards, recognising that we are just part of a wider landscape of Anglican and non-Anglican Churches serving the diverse people groups in our city.



1. Adults: part of our missional intentionality. This is a growing area committed to deeper discipleship through mid-week groups, social activity, and shared mission.
2. Families: are a big part of STJ. All age worship is an important and a valued part of our Sunday worship. In Jan 2019 we launched a baby and toddler congregation and in May 2019 we appointed a families' worker with a focus on missional outreach. Within our families we are developing a culture of invitation and discipleship. We also hold multiple family events (social and missional) and services throughout the year.
3. Students: we have been asked by the diocese to be missionally intentional with students, and we have a growing group of about 50 students who regularly attend Church. We have a term time mid-week student group, comprising of worship, a cooked meal followed by study and ministry in Church. We work closely with the Anglican Student Chaplaincy team and run daily activities on Campus.
4. Youth: was a huge missional priority in 2024. The Loft in Church continues to be well used, on Sundays and in the week by our youth group.

### 1.3 Congregations

We meet every week to build community and worship God. We meet across 3 congregations Sunday; 10.30am and 4pm, and Thursday (StJ Minis).

Across all our congregations our worship is lively, and spirit filled. We put a high value on the Word of God and take seriously the need to apply the Word to our contemporary situation and the needs around us. The different congregations have different focuses, and their talks and sermons reflect this.



### 1. Sunday

Our Sunday services are informal and relaxed, an opportunity to meet to worship, be challenged and engage with God. We have 2 Sunday gatherings – 10.30am and 4pm.

The 10.30am includes 3 children's groups, creche, infants and juniors. 4pm includes a youth group as well as the same 3 groups. Our usual Sunday attendance is 117 adults and 35 children.



We have journeyed through sermon series' on Romans (Faith, Hope and Love), John (Unity), Psalms (Rooted in a Faithful God), Mark (Disciples) and Advent.

### 1.4 STJ Activities

#### 1. Student Ministry

We've had lots to celebrate this year as a student ministry here at StJ. Firstly, we experienced a 10% growth in total interactions at our weekly Student Connect gatherings compared to the previous year, additionally more than doubling the number of new students attending for the first time. These Monday evenings have been fruitful in providing a space for our community to grow in fellowship with each other and in relationship with God through worship, small group discussions, and looking through the Bible together. We have been able to provide opportunities for our students to grow in their preaching and worship leading skills, and have additionally raised up 6 new student leaders, who contribute towards the planning and delivery of our student events and head up our small group discussions on Mondays. Some highlights of this past year include taking 32 students on our night away on the Wirral in November, and our Christmas party, which had 51 attendees, including 14 first-timers. This year, we have also launched regular gatherings for our male and female students to separately meet, study the bible, and openly share with one another.

#### 2. Families Ministry

Families ministry is such an important part of our church life together as we seek to resource the next generation. We want to create space for children and families to encounter Jesus here in Liverpool and we are celebrating achieving this in the last year. Praise God! We have had over 900 people at our community events this last year, many of which were children and families coming to the Easter Egg Hunt and fireworks. We have over 50 people who are part of the families team (that's Creche, Infants and Juniors and our Minis midweek group). We wouldn't be able to be a



blessing to so many without our amazing team who pray for our children and families, and seek to be a blessing to them.

This year has seen the beginnings of our families core team (affectionately called by some as 'the best team') which has enabled us to work better to serve our children and families inside and outside church. We are excited to see where God leads us as a team, growing in our own faith as we serve our children and families. This coming year we are exploring how to embed our lifeshapes into our families ministry, making space for our children to participate in what it means to LOVE, LIVE, GROW, SERVE and BUILD. We believe God is leading us all to grow in these lifeshapes and are excited about how this will take shape in the lives of our children this next year.

### 3. Connect Groups

We encourage every member of our Church to be part of a connect group; it's the primary way we look after each other and strengthen our friendships. Our groups have people from different walks of life all sharing and learning from each other. In 2024 we enjoyed studying Romans, the Psalms and the first half of Mark's gospel. We were hugely blessed to gain access to RightNow Media which offers a huge suite of Bible studies and courses for small groups – a number of groups took advantage of this wonderful resource. In September all our groups worked through our newly made "Disciples" Course – with wide-ranging and very helpful feedback.

We also launched our "connect groups gatherings" in September where groups come together to share life, faith, worship and testimonies. It also enables others to come and 'taste' a connect group and link to a group which could work well for them. We launched 2 more groups (bringing the St James total to 7) and others are ready to launch in the future. If you are not yet in a connect group, now is a great time to join, let's grow deeper in faith together.

### 4. Alpha Course

We ran three Alphas in 2024 – January, May and October with a total of 78 completing the course. Alpha is one of our main ways of growing new disciples. We shared a hot meal every week at each Alpha, provided by people from our generous Church family. It's good to see some people now part of the church family that joined us at Alpha. It was also a joy to see a couple of the Alpha guests get baptised in May and November. In addition we have been privileged to see other Alpha guests go on to join other Church communities too. A lot of people helped to make Alpha run, from cooking, to welcoming and facilitating great conversations. Each course is like an adventure that the team are on together – have a think about which Alpha course you might like to serve on this year, we'd love for more of our Church family to get involved this year.



### 5. StJ Minis

We've had another fabulous year of Minis at STJ and have enjoyed plenty of fun & games, singing & stories, conversations and coffee and also sharing more deeply about God during our Minis Extra sessions. Among the highlights has been the introduction of Minis Explore once a month. This is a special, sensory session tied into a theme such as gardening, diggers & trucks and the seaside. Our Christmas snow-themed one went down particularly well. We've also loved having the BB Tales at Minis. They gave



us a fabulous show last Easter and Christmas reminding us in a fun and playful way what lies at the heart of these festivals. Another new initiative has been the introduction of Minis Alpha which is currently taking place after the main session. We have just had our first two meetings and we're excited to see how God will use these as we explore more about the Christian faith together. We wouldn't have been able to do this without our team of wonderful volunteers for which we are so thankful, (both the fabulous faithfuls along

with a growing number of students - hooray)! Finally, relationships lie at the heart of our Minis group and it's been lovely to see how these have deepened over this last year amongst both the parents and children. Here are some things that parents have said...

'It's family, a big, extended family.'

'I enjoy seeing my child playing with all the other children laughing and full of joy.'

'This group for me means a lot, being here alone and not being in my country. It is a salvation with genuine people. A place where my child is happy.'

'I'm so thankful for Minis not only as a fun space on a Thursday but also the community of friendship it provides throughout the week.'

'Everyone goes the extra mile to make sure we are well looked after.'

'The exceptional thing about Minis this year is Alpha - a structured environment for us to think and share about our faith in a low pressure way'.

'The swallowship!' (food and fellowship)

'I feel this year Minis is growing to be a strong family where we celebrate highs and share lows together.'

'Walking into Minis on a Thursday is walking into a room filled with joy and love.'

'Alpha has given me more support to explore Christianity.'

'Minis has been such a great, welcoming space. Everyone has gone above and beyond to make us feel so welcome and included. We love Minis.'

### 6. Liverpool Next Generation

The Liverpool Diocesan growth strategy, 'asking God for a bigger church to make a bigger difference', applies to all age groups, with our current strength being with older age groups and primary aged children. A distinct and urgent need was recognised to increase our capacity and ability to address the missing generation of 11-29 year olds, as challenged through our Diocesan Peer Review. In September 2020, LNG launched to provide outstanding, focused youth and student ministry that means young people enter the workplace and social space with an everyday faith that is confident in the gospel, filled with the Spirit and with a grasp on their God-given purpose. LNG creates opportunities for young leaders to develop in the church context.

Throughout 2024, Liverpool Next Generation has continued to and developed working with many students and pupils across Liverpool.



## 7. University Chaplaincy

We saw another fruitful year on campus in Faith Express. We continued to attract students with our free coffees and games, and many of our St James and Penny Lane students started to bring their friends to Faith Express too. We saw new people in Faith Express most weeks. In the autumn term we were invited to be present at all the Fresher events where we met hundreds of students, some of whom have now connected with us in the Chaplaincy space or at church. We ran Alpha in Faith Express for a couple of students who were keen as a trial with the hope of running it again in 2025. It's been wonderful to see how the relationships that are in Faith Express lead to new students wanting to come to a church service or Student Connect, and then become part of the community.



## 8. School Chaplaincy

The school's team have enjoyed a fruitful year full of faith exploration sessions and discipling many in our Christian Union groups across the three schools. It has been a great year in our three schools, Ethan joined the team as Beckys maternity cover and we had two churches join the project. All Saints Childwall employed John McCreadie and Mossley Hill Church employed Jessica Twist who have both joined the schools team. We have launched a new group, 'Lights, Camera, Bible' exploring faith through themes in films. We gave two gospel messages in the Cathedral as part of the school carol services. We have been so encouraged in working alongside young people in delivering assemblies and services both inside and outside of Church. We have been blessed to see school students attending larger StJ Youth events, youth group, weekends away and some even moving into Sunday Church attendance! There are exciting and new opportunities already in the works for the schools chaplaincy this year! The bridge between school chaplaincy and Church has grown stronger this last year.

## 9. Youth Work

StJ Youth keeps getting better and better. We went to Quinta and took 24 young people with us, we had an amazing time together building relationships, watching the leaders get pied and of course, exploring faith further. We are looking forward to our second youth weekend away coming up and all that God will do as we explore our theme 'Life in the Spirit'

In September we launched youth+ for youth in Yr10 and above, running at the same time at youth group but giving our older youths their own space to build relationships and journey together. We have had many socials with them, eating Kebabs and having fun. We have continued to go to the Merseyside Youth Prayer events, Wholeheart, with young people engaging in prayer and worship and we have had young people playing in the band. In



November 5 young people got baptised/renewed their baptismal vows. In January we hosted the team from the Oxford Centre for Christian Apologetics who came and led a youth leaders gathering and spoke at youth group. They answered a lot of big questions that our young people had. We are doing youth

alpha on a Thursday night in the spring term. We are thrilled with all that God has done and are excited for all that is in store for our StJ Youth and the team in this next year.

### 10. Church Holidays

We loved being able to go on holiday with each other in 2024. 186 of us Quinta in March with St Mary's. The Students have had a night away on the Wirral in November and we took 75 of us to Focus in July!



### 11. Baptism and Confirmation Service

We had two baptism services in 2024, with a total of 21 people getting baptised and/or confirmed. The services were well-attended by family and friends of candidates and we are hopeful for more in 2025 now we have bought our own pool.

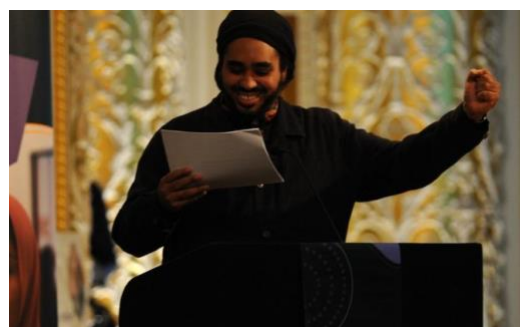
### 12. Prayer

We felt a strong call to pray in 2024. We moved to a weekly morning prayer meeting at No 4 which has been well attended. We also had Kingdom Come, an evening of worship and prayer on Tuesdays in Lent and we went on to have 3 more of those throughout the year.

### 13. Community Organising

As a church we are praying the prayer of our Liverpool Diocese. We are asking God for a bigger church to make a bigger difference; more people knowing Jesus – more justice in the world. At STJ we are part of Liverpool Citizens which is our primary way of making systematic change in Liverpool. Last year we finally were able to be a part of the official launch of Liverpool Citizens. We filled to capacity St George's Hall as we gathered as an alliance, with over 40 people from STJ there, to hold powerholders in our city to account about the issues that face local people – including us!

This last year we have seen the creation of our Citizens Core team, who are people that hold the fire for justice in our church and are taking the lead by being involved in action groups. We still have a long way to go and would love for more people to join our team and go on training, so do have a 1to1 with someone from our team and let's campaign for justice together.



One of our major hopes for this next year is to work out best how to engage our youth with Citizens, we would love for them to have their voice and to be empowered to make change in Liverpool too – so please do pray as we move forward with this.

### 14. Building Project

It has always been one of our aims to bring St James Church, Toxteth back to life. St James is a building of significant historic, architectural, and cultural importance. The Grade 2\* listed building, derelict since 1972, had been a place of worship for an eclectic mix of Liverpoolians.



The church is situated at a key intersection between Toxteth, the docklands and the city centre, an area which was previously industrial and is currently being developed as a residential district.

Over the years the restoration project has taken various forms and an advance is down to the support and generosity of the congregation and various grants and funders.

- 2012 emergency works to fully restore the Nave and Chancel roofs at a cost of £600K were completed.
- Multiple unsuccessful applications to National Heritage Lottery Fund and LCC withdrawing 5 acres of land from our regeneration scheme meant our focus moved from the full regeneration project (Heritage and Hope Project) to concentrating on restoring the church.
- 2018 the PCC decided to construct a kitchen, 2 toilets and a small office at the West End of the Nave. This was completed in the Summer of 2018. We also improved the outside and entrance into church with ramps, new doors and the planting of a wildflower meadow.
- In 2019 the tent was further extended to its full potential and a temporary notice board was added to the entrance area.



By the grace of God, in 2021 we were able to undertake a huge building project and we now have a renovated building, with new rooms, central heating and a much bigger and more useful worship space. We could not have done this without several grant funders and the generosity of our congregation.

We are pleased to have our sign up and illuminated in the church grounds and we had temporary fairy lights in the grounds in December 2024.

We've loved using the extra rooms for kids work, Alpha, prayer meetings, small groups, youth and student work and more in 2024.

### 15. Church Planting

The Revitalisation to St Mary's Wavertree is going very well and we thank God for the missional fruitfulness we are seeing. At St Mary's in 2024 average Sunday attendance was up 37.5%. We welcomed 42 Alpha guests and 644 people to our community events. There are 29 people now on the St Mary's Sunday team and 22 people helping with STM Kids. The baseline financial giving has increased significantly, and we are currently on track to becoming the flourishing and sustainable parish Church for the Next Generation that God is calling St Mary's to be.

We were hoping that our curate, Revd Jerome Daniels, would have led a second Revitalisation in our deanery at the end of his curacy. To our disappointment, Jerome wasn't given the opportunity of working with a local PCC to explore this possibility. However, we are thrilled that Jerome has been approached by the HTB network to explore a Revitalisation elsewhere, and it will be a great joy to send him onto an exciting ministry opportunity elsewhere in the country if that is the future for him, Bethan and the family.



### 16. Ministry Assistant Programme

In 2024, we continued our Ministry Assistant Programme with Luke and Oli finishing in June. We were pleased that Sophie Fazakerley and Gaby Di Marco continued with a further year. Nick Reynolds and Abi Lubyayi joined the programme in September. We love having them around and helping them develop as great leaders!

### 17. Missional Partners

StJ is connected with multiple missional partners. The degree to which we work with the partners varies. Some use our building, others we support financially, and they all are part of our regular prayer.

- Just Love student charity
- Wycliffe Bible Translators
- 4 Wings Charity supports vulnerable woman,
- University CUs – UCCF Worker
- Fusion
- IJM
- Tearfund
- Micah
- Citizens UK
- Team Oasis
- Whitechapel
- LNG chaplains in the university and schools.
- Members of our congregation on Mission Trips or Discipleship Years
- Organisations and other churches in our Deanery



### 18. Legacy

St James has always had a focus on a young demographic. A key aspect of St James is the development of future leaders, leaders for all spheres of life with a specific focus on full time Christian ministry, including ordination.

We have had members

- Go on to further theological study – year outs in Bible schools and Masters in Christian Leadership
- Vicar has had his book published, A theology of Hopeful Influence
- Members have become Chaplains to the different Universities in Liverpool
- Students have gone to work as UCCF interns
- Members have gone on mission trips Bangladesh, Peru and Uganda
- We continue to invite members to preach
- Members have completed the Worship Central Year
- Our music and worship team continues to grow with new worship leaders.
- Members work for charities, secular and Christian.
- Members have volunteered for the Christian Community e.g., Scargill
- Many members have been supported through the discernment process to ordained ministry.

Some are outlined below

- James Harding was ordained in Liverpool and became the university chaplain as well as working within STJ staff team. He went on to be the Principle of St Pauls Theological College in Malaysia, and is currently serving as the Director of St Mellitus College South West.
- Tabitha who completed a year working as an intern at Liverpool Cathedral before training at Cranmer Hall Durham was ordained June 2017. After serving her curacy at St Clement and St Bede's Toxteth, she is currently Interim Associate Priest to Liverpool Our Lady and St Nicholas.
- Danny completed his training at Ridley Hall Cambridge was ordained June 2017 and serves as Curate at St Georges Gateshead.
- Gareth completed his training for ordination at Ridley Hall Cambridge. He was ordained June 2018 and, after serving his curacy in Newton le Willows, is now a vicar in St. Helens.
- Becca worked as assistant student chaplain at Hope University and in Sep 2018 started ordination training at Cranmer Hall Durham.
- Ryan was ordained June 2017, worked as University Chaplain and has now returned to Canada to head up a church.
- Debs Davies, a previous member of staff, completed her ordination training at Trinity College Bristol (started Sep 2018) and is now serving her curacy in St. Helens.
- Jerome, an intern, has started Ordination training in Cambridge (Sep 2019).
- Andrew Bailey a StJ student worker and Anglican chaplain started ordination training at Trinity College Bristol (Sep 2020)
- John Lisle and Kirsty Fazakerley, both on our staff team for many years started ordination training at Emmanuel Theological College in September 2022 and have moved to their placement church with their families.
- Matt Courtney has started training at Emmanuel College from September 2024 and is now doing his placement at St Mary's Wavertree



### 19. Activities undertaken in 2024

- € We have journeyed through sermon series' on Romans (Faith, Hope and Love), John (Unity), Psalms (Rooted in a Faithful God), Mark (Disciples) and Advent.
- € We welcomed Mike as our Associate Vicar in February 2024, along with Kate, Anna, Hugh and Pippa!
- € We dedicated 2 children
- € We went to Quinta!
- € We had our first Equip with Frank Hinds coming to speak on Evangelism
- € We held Kingdom Come on Tuesday evenings in Lent and again 3 times throughout the rest of the year
- € We partnered with Freedom Church, providing a safe space for the Iranian community bible study group
- € We ran a week of Easter events for families, youth and all-age services
- € We baptised/confirmed 21 people
- € 75 of us went to HTB Focus in the Summer
- € We attended the Liverpool Citizens Founding Assembly
- € We had a Mens' Curry Night, Scottish Night, Womens Curry Night, Games Night and some of our women went to The Orchard Conference in Birmingham.
- € We attended the Cultivate Course
- € Mike created the Disciples Course for us to use in our Connect Groups
- € We hosted a community Fireworks event that welcomed over 700 people
- € We began the Church plant at St Mary's Wavertree and have enjoyed growing and spending time with them
- € We enjoyed celebrating Christmas with our Cosy Quiz, Carol Services and Nativity and Christingle service. Our students also did some carol singing in a local care home.



### 20. Mission Initiatives

It was great to have a full year with a new building and less covid restrictions to focus on Mission. In 2023 the Mission initiatives were:

- Staff and congregation members continue to preach at other churches and events, including CU meetings and weekends away
- We have aided other churches in the deanery by providing Sunday worship leading and preaching.
- Family events in various locations
- Multiple Alphas (Youth and in person Adult)
- We have focused on our Youth group, discipling young people to invite their friends – which they have!
- We have continued to livestream our services.



- Midweek connect groups continued and grew.
- Focus!
- We hosted more events for the local community: fireworks with 700 people in attendance, Easter Egg Hunt and Cosy Quiz!
- LNG schools' teams have had a great year with assemblies, lunchtime groups and plenty more!
- University chaplaincy team were able to do more events, including opening Faith Express 3 times a week and also at Dwell, Cathedral Campus
- Our social media has developed and grown.
- We began the revitalisation project with St Mary's Wavertree



### 21. Plans for 2025

2025 is the 250<sup>th</sup> Anniversary of the St James' building being opened. It's a hugely exciting year to celebrate God's work amongst us, develop our site for the future and reconnect with people who have been part of the St James' story.

The Anniversary celebrations will be held on 7-8<sup>th</sup> June 2025 and we've invited people from St James' recent history to come and join us. That weekend we'll be launching the next round of building development plans and these are currently being developed with our Architect and in consultation with our fundraiser.

The big prayer requests for the year ahead are:

- Grow a bigger church to make a bigger difference: more people knowing Jesus, more justice in the world.
- Support the St Mary's Church plant and help us reach the required level of sustainability.
- Invest in our Adults ministry with a clear leadership team. We would love to see a number of new connect groups and missional leaders from this community supported and released in their role of growing and deepening our Church life.
- Improve our heating system so we don't have another cold winter in the building.
- Develop Church Grounds and building exterior through signage and lighting.
- Launch the 250<sup>th</sup> Appeal to develop our building for the next stage of our life and growth.
- To continue to grow St James in both breadth and depth. Our aim is to help new people to become members of St James, growing in their faith, discovering their gifts and abilities, reaching out in mission and doing it all for God's glory

More information is provided in this to do list extracted from the 2025 Vision and Giving booklet:

#### To-Do in 2025:

- Strengthen financial giving
- Get functional heating system
- Fix the issues with our building
- Develop church site for future use
- Illumination for the building for better visibility
- Strengthen finances to enable us to continue university and schools work as grant funding ends this year
- Reach out to people who have been part of our Church in the past to see whether they would like to support us

## 2. Structure & Management

### 2.1 Parochial Church Council (PCC)

Under the terms of the Synodical Government Measure 1969, it is the duty of the Incumbent and the PCC to consult together on matters of general concern and importance in the parish.

The main function of the PCC is to co-operate with the Vicar in promoting the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

PCC Membership:

Vicar	Jude Padfield
Associate Vicar	Mike Hindley
Curate	Jerome Daniels
Wardens:	Steve Rowe Emma Kane
Co-opted Treasurer:	Janet Wightman
Secretary:	Sophie McCoid
Deanery Synod Rep:	Sophie Fazakerley-Poole Titus Ellerby
Elected Members:	Sophie McCoid Charles Woolnough Tom Watts Bethan Asher

### 2.2 Staff Team

Alongside the Vicar and Curates, the PCC employ a staff team. There are full time and part time positions.

Operations Manager  
Student Worker  
Youth Pastor  
Worship Pastor  
Finance Assistant  
Minis Leader

We also had 4 Volunteer Ministry Assistants in 2024.

In 2020 we were awarded funding from church commissioners for the Liverpool Next Generation project which has thrived in 20234 This includes the employment of the following positions.

LNG Administrator & Social Media Co-ordinator  
2x Schools Missional Chaplain  
University Chaplaincy Assistants (we have 4 part time positions based at StJ and 2 part time positions at Penny Lane Church)

Our staff team has seen a few changes in 2024; Lydia joined us at the start of the year as our Schools Missional Chaplain. Mike became our Associate Vicar for Discipleship. Becky Courtney went on Maternity Leave in March and Ethan Miller joined the team as her replacement. Matt Courtney became an Ordinand at St Mary's Wavertree and Oli Rugg became our Worship Pastor in August 2024, and working 10 hours per week for the University Chaplaincy team. Tom Watts and Samantha Barker were University Chaplaincy Assistants for academic year 23/24.

### 2.3 Structure, Management & Governance

St. James PCC is a body corporate and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules. The PCC is a regulated charity since June 2015, our charity number is 1162127.

It should be noted that the following charities share some common trustees with the PCC: LivServe and LivGrow. Both these charities are not currently in operation.

The method of appointment of PCC members is set out in the church Representation Rules, in that PCC members are elected annually at the APCM by members of the Electoral Roll. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members receive induction training including trustee responsibilities, basic health and safety, risk assessment and management and child protection procedures.

The PCC has considered Risk Assessment to identify any major risks and established systems to mitigate those risks.

Health and Safety requirements are reviewed regularly by a knowledgeable person to enable the PCC to appraise risks and implement necessary compliance requirements. Procedures for recording accidents have been put in place.

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

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

### 2.4 Access, Inclusion & Policies

St James in the City is committed to access and inclusion in all its work. Janet Wightman is currently the safeguarding Co-ordinator, the safeguarding officer and vicar attended regular training arranged by Liverpool Diocese. All volunteers with children are also asked to complete online safeguarding training and conduct a DBS check. As well as the policies below StJ has numerous risk assessments which for 2020 included online activity. The following policies and procedures were updated;

## St James in the City Annual Report 2024

- Discipline Procedure
- Environmental
- Equal Opportunities
- Maternity/Paternity
- Financial
- Fire Procedure
- Fire Risk Assessment
- Fire Safety Awareness
- Flu Policy
- Grievance Procedure
- Hazards Inventory
- Complaints
- Health and Safety
- Procurement
- Risk Assessment
- Safeguarding
- Extreme incident
- Flu
- Risk Assessment
- Babysitting
- Lone working
- Youth
- One to one working
- E Policy and Images



### 3. Finance

#### 3.1 Finance Summary

##### 1. Donations

St James in the City could not exist in its current format without the generosity of our congregation. At the start of 2024, we were pleased to receive the majority of our giving target of £19,500.

##### 2. Parish Share

We were able to make a voluntary donation to parish share of £200 in 2007 £1,000 in 2008 £3,000 in 2009, £5,000 in 2010, £9,000 in 2011. In 2024, this has grown to £3,600 towards the curate's housing and £28,171 to parish share.

##### 3. St James Charitable Giving

Each year St James in the City decides to Tithe its income (donated giving). In 2013, the PCC increased their donations from 10 to 11% of donations received. Each successive year the percentage has increased. In 2016, this reached 14%. In 2017, the PCC decided to give 14% away in the usual way and the extra 1% put aside towards our church plant. In 2018, 14% was given away and 2% was given to the Church Plant. The intention is to continue to give both to church plants and other charities. Due to the coronavirus pandemic and stress on church finances, we gave away 14% which included the 2% for the church plant. The list of charities we donate to are below. They are spilt into International, student, justice, local, leadership and training and other.

International:

Wycliff – Kamuku Project	£ 200
Friends International	£ 200
Congregation Member Mission Abroad	£ 200
<b>Total</b>	<b>£ 600</b>

Student:

UCCF Worker	£ 500
Fusion	£ 500
<b>Total</b>	<b>£ 1,000</b>

Justice:

## St James in the City Annual Report 2024

IJM	£ 500
Just Love National	£ 150
Tear Fund	£ 500
StJ Food Box	£ 300
Hardship Fund	£ 150
<b>Total</b>	<b>£ 1,600</b>

Local:

Citizens UK	£ 2,121
4 Wings	£ 300
Together for the Harvest	£ 90
Team Oasis	£ 200
Micah Food Bank	£ 300
White Chapel	£ 200
Local Mission Pot	£ 835
<b>Total</b>	<b>£ 4,046</b>

Leadership and Training:

Past Ordinands	£ 300
UCB Bible Reading Notes	£ 100
<b>Total</b>	<b>£ 400</b>

Extra 2024 Donations

Church Plant	£ 7,000
<b>Total</b>	<b>£ 7,000</b>

Total Giving in 2024

**£14,646**

Our total missional giving is 14% of our donations received in 2023.

In 2024 our total donated income was £103,882 (standing orders, other planned giving, collections and one off individual unrestricted gifts) (2023:£105,012.77) The PCC has decided to give a percentage of this away to the church plant and to other charities. During 2024, at least £7600 will be distribute to charities, locally, nationally, and internationally, and £7000 to church plant fund.

### 4. Grants

During 2024 the following Grants were either received or awarded to St James in the City. We are very grateful for the continued support.

## St James in the City Annual Report 2024

Grants Received or Awarded		
	Fund	
Scripture Readers	(res) Worship Pastor & Raising Leaders	£ 4,000
A J Shone	(res) Youth	£ 10,000
DMGF	(res) Ministry Assistants and Staffing	£ 7,250
LDBF	(res) Curate Housing	£ 4,500
MES	(res) Ministry Assistants	£ 4,000
Together Liverpool	(res) Easter Events	£ 400
LDBF	(res) Heating Grant	£ 17,720
LDBF	(res) LNG	£ 126,390
LDBF	(res) Minis Congregation	£ 2,000
	Total	£ 176,260

### 5. Building Project Grants

We received no Building Project Grants in 2024

### 6. Declaration

On behalf of the PCC, this is a true representation of St James in the City



Rev'd Jude Padfield,  
Vicar

Date: 13/03/2025



Miss Janet Wightman  
Treasurer

Date: 13/03/2025

## 3.2 St James in the City Accounts

### 1. Statement of Financial Activity

**St James in the City**  
**Statement of Financial Activities**  
**For the period from 01 January 2024 to 31 December 2024**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations and legacies	182,857.99	145,790.79	-	328,648.78	315,486.97
Income from charitable activities	389.62	49.40	-	439.02	5,223.50
Other trading activities	3,047.19	17,787.82	-	20,835.01	6,239.57
Investments	854.79	-	-	854.79	101.27
Other income	-	7,300.00	-	7,300.00	-
<b>Total income</b>	<b>187,149.59</b>	<b>170,928.01</b>	<b>-</b>	<b>358,077.60</b>	<b>327,051.31</b>
<b>Payments</b>					
Raising funds	5.00	325.00	-	330.00	-
Expenditure on charitable activities	188,690.09	186,410.76	-	375,100.85	310,413.72
Other expenditure	-	-	-	-	-
<b>Total expenditure</b>	<b>188,695.09</b>	<b>186,735.76</b>	<b>-</b>	<b>375,430.85</b>	<b>310,413.72</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(1,545.50)</b>	<b>(15,807.75)</b>	<b>-</b>	<b>(17,353.25)</b>	<b>16,637.59</b>
<b>Transfers:</b>					
Gross transfers between funds - in	13,581.17	6,540.75	-	20,121.92	41,805.57
Gross transfers between funds - out	(17,268.92)	(2,853.00)	-	(20,121.92)	(41,805.57)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>(5,233.25)</b>	<b>(12,120.00)</b>	<b>-</b>	<b>(17,353.25)</b>	<b>16,637.59</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>96,088.64</b>	<b>39,229.49</b>	<b>-</b>	<b>135,318.13</b>	<b>118,680.54</b>
<b>Total funds carried forward</b>	<b>90,855.39</b>	<b>27,109.49</b>	<b>-</b>	<b>117,964.88</b>	<b>135,318.13</b>

## 2. Balance Sheet

St James in the City As at: 31 December 2024

	As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>		
	-	-
<b>Current assets</b>		
Cash At Bank And In Hand	118,257.88	135,318.13
	<b>118,257.88</b>	<b>135,318.13</b>
<b>Liabilities</b>		
Creditors: Amounts Falling Due In One Year	293.00	-
	<b>293.00</b>	-
<b>Net current assets less current liabilities</b>	<b>117,964.88</b>	<b>135,318.13</b>
<b>Total assets less current liabilities</b>	<b>117,964.88</b>	<b>135,318.13</b>
<b>Liabilities</b>		
	-	-
<b>Total net assets less liabilities</b>	<b>117,964.88</b>	<b>135,318.13</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
Unrestricted - General Funds	25,665.57	29,866.35
<b>Designated</b>		
Designated - Benefact Youth Work Grant	4,780.20	8,150.00
Designated - Building Maintenance	1,647.50	1,197.50
Designated - Church Plant	24,915.00	17,915.00
Designated - Heating Fund	18,012.12	-
Designated - Legal Reserves	15,000.00	15,000.00
Designated - Local Mission	835.00	-
Designated - Mnis	-	500.60
Designated - St Mary's Wavertree	-	23,459.19
<b>Restricted</b>		
Restricted - All Saints Childwall LNG	2,474.65	-
Restricted - Chaplaincy	15,866.95	25,346.05
Restricted - Food Bank	263.78	-
Restricted - Hardship	150.00	-
Restricted - Insurance Claim	4,883.50	-
Restricted - Liverpool Next Generation	3,470.61	13,780.89
Restricted - Parish Weekend	-	102.55
<b>Fund Totals</b>	<b>117,964.88</b>	<b>135,318.13</b>



### 3. Analysis of income and expenditure

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid - Parish Giving Scheme	-	-	-	-	-	-
0102 - Gift Aid - Bank (Standing Orders)	77,509.81	7,560.00	-	-	85,069.81	91,894.54
0110 - Gift Aid - Envelopes	-	-	-	-	-	1,500.00
0201 - Other planned giving - Parish Giving Scheme	-	-	-	-	-	-
0202 - Other planned giving - Bank (Standing Orders)	19,569.77	-	-	-	19,569.77	9,883.41
0210 - Other planned giving - Envelopes	-	-	-	-	-	100.00
0301 - Loose plate collections (GASDS eligible)	2,813.11	3.23	-	-	2,816.34	1,332.93
0305 - Loose plate collections (not GASDS eligible)	2,679.50	-	-	-	2,679.50	756.02
0310 - Retiring collections	-	-	-	-	-	-
0320 - One-off Gift Aid donations (declaration on envelope)	-	-	-	-	-	-
0401 - Gift days	-	-	-	-	-	-
0405 - Ad-hoc donations: non Gift Aid (GASDS eligible)	6.93	-	-	-	6.93	-
0410 - Giving through church boxes	-	-	-	-	-	-
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	500.00	-	-	-	500.00	550.00
0420 - One-off Gift Aid donations	800.00	-	-	-	800.00	-
0450 - Special or specific appeals etc.	-	-	-	-	-	-
0601 - Tax recoverable on Gift Aid	16,141.52	-	-	-	16,141.52	37,807.27
0610 - GASDS Tax relief	4,936.17	-	-	-	4,936.17	-
0701 - Legacies	-	-	-	-	-	-
0801 - Recurring grants	21,500.00	2,000.00	145,790.79	-	169,290.79	168,417.80
08A1 - Non-recurring one-off grants	9,117.95	17,720.00	-	-	26,837.95	3,245.00
0901 - Fundraising (general)	-	-	-	-	-	-
<b>Donations and legacies Totals</b>	<b>155,574.76</b>	<b>27,283.23</b>	<b>145,790.79</b>	<b>-</b>	<b>328,648.78</b>	<b>315,486.97</b>
<b>Income from charitable activities</b>						
1101 - Parish fee for wedding or funeral	18.00	-	-	-	18.00	3,013.50
1110 - Churchyard maintenance fee	-	-	-	-	-	-
1210 - Bookstall sales to promote objectives	-	-	-	-	-	-
1230 - Church or Hall lettings - objectives	220.00	-	-	-	220.00	2,080.00
1280 - Church event income	151.62	-	49.40	-	201.02	130.00
1290 - Branch organisations - receipts	-	-	-	-	-	-
<b>Income from charitable activities Totals</b>	<b>389.62</b>	<b>-</b>	<b>49.40</b>	<b>-</b>	<b>439.02</b>	<b>5,223.50</b>
<b>Other trading activities</b>						
0910 - Fundraising (Activities)	-	-	-	-	-	210.22
1220 - Bookstall sales - fund raising	-	-	-	-	-	-
1240 - Church or Hall lettings - fund raising	-	-	-	-	-	-
1250 - Magazine income - advertising	-	-	-	-	-	-
1260 - Magazine income - sales	-	-	-	-	-	-
1270 - Other funds generated	3,047.19	-	17,787.82	-	20,835.01	6,029.35
<b>Other trading activities Totals</b>	<b>3,047.19</b>	<b>-</b>	<b>17,787.82</b>	<b>-</b>	<b>20,835.01</b>	<b>6,239.57</b>

# St James in the City Annual Report 2024

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Investments</b>						
1001 - Dividends from shares	154.79	-	-	-	154.79	101.27
1020 - Bank and building society interest	-	-	-	-	-	-
1025 - CBF Deposit account interest	-	-	-	-	-	-
1030 - Rent from leased lands or buildings	250.00	450.00	-	-	700.00	-
<b>Investments Totals</b>	<b>404.79</b>	<b>450.00</b>	<b>-</b>	<b>-</b>	<b>854.79</b>	<b>101.27</b>
<b>Other income</b>						
1310 - Insurance claims	-	-	7,300.00	-	7,300.00	-
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
1330 - Refunds from previous year expenditure	-	-	-	-	-	-
<b>Other income Totals</b>	<b>-</b>	<b>-</b>	<b>7,300.00</b>	<b>-</b>	<b>7,300.00</b>	<b>-</b>
<b>Receipts Grand totals</b>	<b>159,416.36</b>	<b>27,733.23</b>	<b>170,928.01</b>	<b>-</b>	<b>358,077.60</b>	<b>327,051.31</b>

## Payments

### Raising funds

1701 - Fees paid to fundraisers	-	-	325.00	-	325.00	-
1710 - Costs of applying for grants	-	-	-	-	-	-
1720 - Costs of giving envelopes and stewardship	-	-	-	-	-	-
1730 - Costs of fundraising events	-	-	-	-	-	-
1740 - Investment management costs	5.00	-	-	-	5.00	-
<b>Raising funds Totals</b>	<b>5.00</b>	<b>-</b>	<b>325.00</b>	<b>-</b>	<b>330.00</b>	<b>-</b>

### Expenditure on charitable activities

1801 - Giving to missionary societies	-	-	-	-	-	3,023.95
1830 - Giving to relief and development agencies	-	-	-	-	-	-
1850 - Home mission	6,610.50	18,578.87	-	-	25,189.37	2,240.00
1870 - Secular charities	-	-	-	-	-	-
1890 - Alms	-	-	-	-	-	-
1910 - Deanery/Parish Share	28,171.44	-	-	-	28,171.44	25,660.92
2001 - Assistant staff salaries (Lay/Youth Workers etc.)	44,003.36	8,870.84	105,838.19	-	158,712.39	140,466.98
2010 - Salary of organist/musicians	-	-	-	-	-	-
2050 - Salary of administrator	-	-	-	-	-	-
2055 - PAYE, NI & Pension - Parish Admin & Support	11,302.48	152.41	12,604.97	-	24,059.86	38,283.13
2060 - Cleaner wage (church building)	-	-	-	-	-	18.00
2101 - Clergy working expenses	28.15	-	-	-	28.15	23.71
2120 - Council tax (clergy housing)	4,182.98	-	3,402.00	-	7,584.98	10,081.94
2130 - Housing expenses (clergy)	8,100.00	-	-	-	8,100.00	9,575.00
2140 - Water rates (clergy housing)	2,588.97	-	-	-	2,588.97	1,054.92
2150 - Telephone and broadband (clergy housing)	-	-	-	-	-	40.00
2160 - Sermon preparation materials and resources	355.40	-	50.00	-	405.40	128.65
2170 - Clergy training courses and education material	163.75	-	200.00	-	363.75	-
2180 - Reader expenses and subscriptions	-	-	-	-	-	-
2185 - Assistant Staff costs (Ministry)	2,752.90	11.20	1,420.05	-	4,184.15	8,389.02
2190 - Visiting speakers / locums	36.95	-	379.20	-	416.15	-
2201 - Parish mission and evangelism costs	-	-	-	-	-	-
2210 - Discipleship course costs (e.g. Alpha, etc.)	1,120.86	119.15	71.99	-	1,312.00	427.39

# St James in the City Annual Report 2024

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
2215 - Sunday Food	1,540.10	-	1,535.23	-	3,075.33	2,971.94
2220 - Sunday School & Junior Church costs	516.48	-	32.12	-	548.60	527.71
2225 - Students	2,104.72	-	155.13	-	2,259.85	1,344.72
2230 - Youth & Confirmation groups/organisations	1,158.71	-	1,836.69	-	2,995.40	1,460.03
2245 - Family Events	620.02	-	15,082.97	-	15,702.99	2,643.97
2250 - General Mission/Support activities	8,487.01	-	987.92	-	9,474.93	1,000.00
2260 - STJ Minis	-	1,194.27	-	-	1,194.27	1,074.95
2270 - Food Bank	-	-	36.22	-	36.22	-
2280 - Uni Chaplaincy Events	-	-	1,138.13	-	1,138.13	1,685.16
2281 - LNG Football Ministry	-	-	2,553.80	-	2,553.80	3,165.52
2290 - LNG-General	-	-	23,008.45	-	23,008.45	10,004.84
2301 - Insurance premiums (church building)	1,829.00	-	-	-	1,829.00	2,011.49
2310 - Telephone (church building/parish office)	404.59	-	62.45	-	467.04	705.60
2320 - Organ / piano tuning and maintenance	-	-	-	-	-	-
2330 - Church building maintenance (routine)	5,832.97	7,207.88	1,410.32	-	14,451.17	736.00
2331 - Cleaning materials & equipment (church building)	496.98	-	22.57	-	519.55	382.61
2335 - Church equipment costs	1,457.26	3,631.50	853.25	-	5,942.01	9,292.88
2340 - Upkeep of services	1,661.11	67.17	-	-	1,728.28	1,502.98
2345 - Church consumable items	662.90	17.08	1,872.92	-	2,552.90	1,117.54
2350 - Upkeep of churchyard	2,989.98	-	40.00	-	3,029.98	2,321.83
2360 - Administration costs for parish	1,949.59	-	236.32	-	2,185.91	3,147.99
2361 - Governance costs & examination/audit fee	-	-	-	-	-	26.00
2362 - Banking charges	-	-	-	-	-	-
2401 - Church building - electric	6,219.53	-	3,072.02	-	9,291.55	10,739.26
2410 - Church building - gas	-	-	-	-	-	-
2420 - Church building - water	478.30	-	-	-	478.30	2,652.18
2430 - Church building - oil (heating system)	-	-	-	-	-	-
2501 - Magazine expenses including printing costs	350.22	-	465.83	-	816.05	995.44
2510 - Bookstall costs including new stock	64.77	-	28.00	-	92.77	175.36
2515 - Other trading expenditure	597.74	-	2,777.44	-	3,375.18	5,396.36
2520 - Hall/Other building - oil (heating system)	-	-	-	-	-	-
2530 - Hall/Other building - electricity	-	-	1,512.52	-	1,512.52	510.38
2540 - Hall/Other building - gas	-	-	-	-	-	-
2550 - Hall/Other building - insurance premiums	-	-	-	-	-	-
2560 - Hall/Other building - maintenance (routine)	-	-	-	-	-	-
2565 - Hall/Other building - equipment costs	-	-	16.68	-	16.68	28.37
2570 - Hall/Other building - telephone and broadband	-	-	-	-	-	30.00
2580 - Hall/Other building - water rates	-	-	768.50	-	768.50	192.07
2585 - Hall/Other building - consumables	-	-	-	-	-	-
2590 - Hall/Other building - cleaning costs	-	-	88.67	-	88.67	191.73
2595 - PAYE, NI & Pension - Hall/Community centre	-	-	-	-	-	-
2599 - Branch Organisation - payments	-	-	-	-	-	-
2701 - Church building major repairs - structure	-	-	2,056.50	-	2,056.50	-
2710 - Church building major repairs - installation	-	-	-	-	-	2,965.20
2720 - Church building interior and exterior decoration	-	-	-	-	-	-
2801 - Hall/Other building major repairs - structure	-	-	-	-	-	-
2820 - Hall/Other building major repairs - installation	-	-	-	-	-	-
2830 - Hall/Other building interior and exterior decoration	-	-	-	-	-	-
2840 - Other PCC property upkeep	-	-	793.71	-	793.71	-
2910 - New building - house for clergy	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall/Other	-	-	-	-	-	-

## St James in the City Annual Report 2024

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
9950 - Inter-parish transfers	-	-	-	-	-	-
<b>Expenditure on charitable activities Totals</b>	<b>148,839.72</b>	<b>39,850.37</b>	<b>186,410.76</b>	<b>-</b>	<b>375,100.85</b>	<b>310,413.72</b>
<b>Other expenditure</b>						
<b>Other expenditure Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Payments Grand totals</b>	<b>148,844.72</b>	<b>39,850.37</b>	<b>186,735.76</b>	<b>-</b>	<b>375,430.85</b>	<b>310,413.72</b>

## 3.2 Independent Examiners Report

Report to the Parochial Church Council (PCC) of St James in the City on the accounts for the year ended 31<sup>st</sup> December 2024, as set out on pages 19-27 of the Annual Report.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility as examiner to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act;
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name of Independent Examiner: John Knowles

Date: 12/05/2025

