



St James in the City

Annual Report 2025

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.

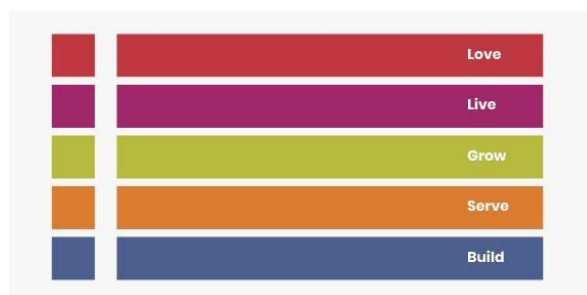
 **LOVE** Love God – Our central focus is meeting together to worship and glorify God

 **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. 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 helped lead the Liverpool Diocese Next Generation (LNG) project focusing on mission and discipleship in secondary schools and at our universities from 2020-2025. This project has also continued after the Diocese funding came to an end.

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. We have a particular missional focus on 20s/30s living in and around the city centre.
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/Schools: We are working collaboratively with other Churches to have a strong Christian presence in secondary schools. 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 2 congregations on a Sunday; 10.30am and 4pm.

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 2 children's groups, creche and kids. The 4pm includes a youth group as well as the same 2 groups. Our usual Sunday attendance is around 156.

We have journeyed through sermon series' on Genesis chapters 1-3 (Beginnings), Acts, Rooted and Reaching, 1 Peter (Royal Priesthood) and Advent.

1.4 STJ Activities

1. Student Ministry

Our Student Ministry continued into 2025 with weekly Student Connect gatherings on a Monday night, alongside Sunday services, men's and women's bible studies, and other social events. We began our Monday night teaching by following the church's vision and giving series. During this time, Bethan Asher stepped down from her role as Student Pastor. Oli Rugg took on the role alongside his Worship Pastor responsibilities and Nathan Jackson joined the student team as an Assistant Chaplain. Over the course of the year, our students have studied the four Gospels, Colossians, 1 and 2 Thessalonians, and 1 Timothy. They had the opportunities to hear sermons and testimonies delivered by their peers, discuss questions in small groups, and worship together each week.

In the summer, we said goodbye to our final year students and Nathan also concluded his time as Assistant Chaplain, but in September, we were delighted to welcome many new students to St James. We hosted weekly Student Lunches on Sundays until mid-October, alongside a range of other events to connect with both new and returning students. By the end of 2025, our 'core' student group had grown to over 50, and we saw a 22% increase in student attendance at our Sunday services, averaging 28 students every Sunday in term time. We raised up 2 new student leaders, Ben and Joel, who joined Grace, Nicole, and Rachel from the previous academic year, and played a key role in helping plan and grow our student ministry. A particular highlight of 2025 was once again our Night Away, where we took 26 students to West Kirby in November for a weekend of worship, prayer and fellowship.

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 hundreds of 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). 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.

Our families core team has continued to grow and meet regularly 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 2025 we enjoyed studying Mark's gospel, 1 Peter and a variety of other themes. 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 we launched our 2 / 3 group (a discipleship gathering for those in their 20s and 30s) alongside a new men's connect group both of which have continued to expand and grow.

We also continued 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. Demand for connect groups (currently 4) and gatherings (currently 3) continues to grow as people come through Alpha or land into the wider church community which has been a blessing. We intend to identify and recruit new leaders in 2026 to keep up with demand and expand our groups.. If you are not yet in a connect group, now is a great time to join, let's grow deeper in faith together.

4. 2/3 – 20s & 30s

2 / 3 Gathering begins ...!

We were excited to launch our 2 / 3 Gatherings in September 2025 which is a larger community for people in their 20s and 30s meeting at church (in The Loft) on Monday evenings after a meal together. The vision for this group emerged from conversations with some of our younger leaders who noticed that we had a good number of people in their 20s and 30s coming to a Sunday service but not really having a natural landing point – even a 'Young Adults' connect group felt too big a leap even though we had two amazing such groups!

These two Young Adults connect groups merged to form 2 / 3 which immediately picked up a number of additional young adults in this age bracket. We have around 50 young adults who have been to a 2 / 3 gathering and this number has continued to grow with new people (from Sundays and Alpha) being invited and joining our 2 / 3 community and Monday night Gatherings.

The Gatherings have involved worship, ice breakers, games, Bible studies, prayer and social events among other things. The Core Team is made of 6 people all in their 20s and 30s. The Core Team has a pastoral responsibility as well as leadership and strategic responsibility.

The scope for the 2 / 3 Gatherings is huge. In broad terms, its aims are to,

1. offer community/a landing pad for 20s/30s – Sundays, post-Alpha, outreach, socials

2. grow friendships, deepen Christian discipleship through Monday & wider Gatherings
3. enable youth and students to stay in church post school & university!
4. reach the growing 20s/30s community in the Baltic and beyond
5. bring hundred (thousands!!) to faith in Christ through relevant connections and gospel sharing

The scope for the future is huge. As at time of writing we have begun to break out into the local area (around the Baltic Triangle) as relationships have formed there and we are thinking about what a missional pathway will need to look like. But that's getting ahead of ourselves and is for next year's annual report! For now, we have launched with a great group and aspire to be a growing number who carry the hope of the gospel and encourage the whole church into God's call and vision.

5. Alpha Course

We ran three Alphas in 2025 - January, May and October with a total of 39 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 some 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.

6. 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 Minis Explore once a month - a special, sensory session tied into a theme such as gardening, diggers & trucks and the seaside. 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. The funding for Minis has now come to an end so we were sad to see leave Rachel, our Minis lead move onto new ventures in July, however Minis in a stay and play format carried on to the end of 2025 with parents and volunteers holding the fort.

7. 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 2025, Liverpool Next Generation has continued and developed working with many students and pupils across Liverpool. The funding came to an end in June 2025 but we are glad to keep running the project, partnering with other Churches to see more impact in wider communities and in the school context.

8. University Chaplaincy

It's been a great year on campus at the universities. We continued to open Faith Express three times a week and we saw many students come to hang out in the space, drink coffee and play games. It was great to see our own students bringing their friends to Faith Express and we ran an Alpha 'Express' Course for a few 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. 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.

9. School Chaplaincy

This year brought a shift for the schools team as the Liverpool Next Generation Diocese led project came to an end, however 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. 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! The bridge between school chaplaincy and Church has grown stronger this last year. A highlight was being the final stop on the St Hilda's pilgrimage. We hosted hundreds of young people and lots of staff in the building, putting on a service and workshops, it was a real joy! We also hope to be involved in piloting some new Youth Alpha Material specifically for schools.

10. Youth Work

StJ Youth keeps getting better and better. Our second youth weekend away happened at Min Y Don, where we had an amazing time together building relationships, doing outward bound activities and exploring faith further. This led us well into summer as we took 21 young people to Focus where they encountered the Holy Spirit. God was surely on the move. In January we hope to launch a new After School Drop in. We are excited to see where God will take this project and we are hoping in the new academic year to run a Drop in Youth Alpha. 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.

11. Men's Ministry

Here at StJ, we find lots of our men are searching for a connection, to be seen, fellowship and to be valued. We first listen to brief stories and introduce themselves to us as individuals, then we guide them

into our men's ministry groups. We run a men's bible study group every Monday for one and a half hours we eat together first. We also run 3 big men's Events per year including a guest testimony speaker, fun and games, prayer and worship. Several men have given their lives to the Lord to be saved at these events. We also take the men to CVM The Gathering of a 3 day Christian festival in which we see men getting coming to and growing in faith. It always leaves them hungry wanting more. We guide them into Alpha groups where eventually they end up being helpers and encouraging other men with us! At StJ it is always a safe place to open up and get healings, through prayer and fellowship and transformation in Jesus name. "In the same way, let your light shine before others so that they may see your good works and give glory to your father who is in heaven." Matthew 5:16. A big thank you to Ray and Mike for heading up this work!

12. Church Holidays

We loved being able to go on holiday with each other in 2025. 40 of us went on an Adults Retreat to Carnforth, 26 Youth went to Min-Y-don for a youth weekend away and 25 men went to The Gathering. The Students had a night away on the Wirral in November and we took 85 of us to Focus in July!

13. Baptisms

We had 4 people baptised in May and 6 people get baptised in November. Savannah Daniels was christened in January. The services were well-attended by family and friends of candidates and we are hopeful for more in 2026.

14. Prayer

As always, we felt a strong call to pray in 2025. We continued our weekly morning prayer meeting at No 4 – top attendance was 20! We also had Kingdom Come worship nights.

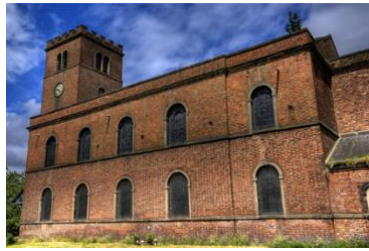
15. Community Organising

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. Following the Founding Assembly in 2024, we held an accountability assembly at the Creative Campus with many from STJ there, to hold powerholders in our city to account about the issues we raised at the founding assembly that local people face.

The Citizens Core team continues to meet headed up by Beej Kidd. The core team 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 lto1 with someone from our team and lets campaign for justice together.

16. 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. In 2025, we installed gas into the building and finally got some good heating for the winter. We also replaced one of the windows in the loft and had the coping stones on the tower replaced as recommended after our Quinquennial review.

17. 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 2025 average Sunday attendance was 59 with a 25% increase of members attending St Mary's. We welcomed 39 Alpha guests and 670 people to our community events. We launched Minis at St Mary's on Wednesday mornings with 58 families attending regularly.

There are 45 people now on serving at St Mary's and 12 people attending the midweek prayer group. The baseline financial giving has increased, 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.

18. Ministry Assistant Programme

In 2025, we continued our Ministry Assistant Programme with Nick, Abi, Sophie & Gaby. We love having them around and helping them develop as great leaders! Due to a multiple of reasons, we paused the Ministry Assistant Scheme in July but hope to start it again in 2026.

19. 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.

- Wycliffe Bible Translators
- 4 Wings Charity supports vulnerable woman,
- University CUs – UCCF Worker
- Fusion
- Friends International
- IJM (including our Christmas Appeal)
- Tearfund
- Micah
- Citizens UK
- Womens' Refugee Connect
- Team Oasis
- Whitechapel
- Members of our congregation who have gone onto missional vocations or church planting
- Current or previous Members of our congregation who are training for ordination
- UCB
- Local Mission in our Deanery

20. 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
- Jerome & Bethan Daniels are revitalising a church in Birmingham – All Saints Stetchford

21. Activities undertaken in 2025

- We have journeyed through sermon series' on Genesis chapters 1-3 (Beginnings), Acts, Rooted and Reaching, 1 Peter (Royal Priesthood) and Advent.
- ✎ We dedicated 2 children and christened 1.
- ✎ The staff team attended HTB Summit – Leadership Conference.
- ✎ We had our Equip morning – learning about hearing God and prayer ministry.
- ✎ We held 5 evenings of Kingdom Come
- ✎ We ran a week of Easter events for families, youth and all-age services
- ✎ We baptised 10 people
- ✎ We held a Youth Weekend Away, Adults Retreat and Student Night away
- ✎ 83 of us went to HTB Focus in the Summer
- ✎ We held a summer BBQ

- € We celebrated Charlie & Adi getting married
- € We celebrated our 250th Anniversary of the building with an exhibition, celebration evening and Sunday services.
- € We celebrated Jerome and Bethan leaving us to revitalise a church in Birmingham with Gas Street.
- € We attended the Liverpool Citizens Accountability Assembly
- € We had a Mens' Curry Night and Darts Night, 2 Women's Brunches, Games Night and some of our women went to The Orchard Conference in Birmingham.
- € We hosted a community Fireworks event that welcomed over 700 people
- € We enjoyed celebrating Christmas with our Cosy Quiz, Carol Services and Nativity and Christingle service. We also held an IJM Christmas Giving Appeal raising £4000.

22. Mission Initiatives

In 2025 the Mission initiatives were:

- 2/3 launched – a discipleship group for people in their 20s and 30s
- Termly Alphas (Youth and in person Adult)
- 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
- We hosted more events for the local community: fireworks with 700 people in attendance, Easter Egg Hunt and Cosy Quiz!
- 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
- We continued our Youth group, discipling young people to invite their friends.
- We have continued to livestream our services.
- Midweek connect groups continued and grew.
- Focus!
- Our social media has developed and grown.

23. Plans for 2026

2026 is a year of Transition.

Over the past 3 years our numbers of disciples (300–350), leaders and giving base (c.£120,000) has plateaued, and for us to become a stronger base for Church planting and reaching the next generation we need to grow in numbers and financial health. Despite the plateauing, it's good to remind ourselves that St James' does welcome 50–100 new people each year (a larger amount than the average total Church size in Liverpool) but, because of our city-centre context, a similar number of people leave the city or move onto new things.

We have a tremendous missional reach, but God is calling us to grow further. To be able grow, we will now need new shapes of mission and ministry.

Every group that meets together will need to review, evaluate and prayerfully discern what these future shapes might be. Our 2/3 community will need to find the best feel and pattern for reaching 20s and 30s in the city. Our Youth group will need the best forms of gathering and explore how we might collaborate more widely to raise the bar of what we can offer. Our family's team are exploring new approaches to meeting together and sharing life. Our students are continuing to shape expressions of mission and community that are most effective for contemporary life, both on campus and in Church. Our Sunday services and whole Church gatherings need to take the right shape to reach the people God calls us to, and for us all to grow deeper in our faith. And using social media well and giving people insight into the life of our Church will be key. As such, 2026 is a year of evaluating what has been (e.g. the recent discipleship questionnaire), asking God for wisdom and direction, and going for it with new ventures and initiatives.

Alpha remains key to our plans, and every person is encouraged to help on at least 1 Alpha course a year.

Following on from our 250th anniversary, we have multiple projects to improve our building, all with the main aim of supporting this future growth. Heating, lighting, sound, AV and a wider site feasibility study are all being looked at to give us the best foundation.

Now that St Mary's Wavertree has grown to a place of missional and financial strength (averaging 70 people on Sundays, 3 Alphas a year, Connect Groups and a variety of parish community activities) we want to begin planning regular Church Revitalisation projects (every 2-3 years); playing our part in the re-evangelisation of our nation.

At the heart of this vision, are you, the wonderful people of St James in the City. Playing your part in the coming discussions, seeking the will and the heart of God, giving of your time, gifts, skills, prayers, finances, service and encouragement – so we can become who God calls us to be.

Let's pray for the following:

- God's guidance and wisdom as we walk out this season of transition
- For the right shapes of mission and discipleship as we ready ourselves for what God will do
- More leaders, volunteers and teams to take us into new places.
- The right developments in the building and Church grounds to help us grow
- Many Future Church Revitalisations: and for the diocese to support well as we identify and work with potential partner Churches
- For God to build His Church. Growing a bigger church to make a bigger difference: more people knowing Jesus, more justice in the world.

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
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 Alwyn Kernaghan Will Truong Frances Stevens Tom Watts

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 Pastor
Youth Pastor
Worship Pastor
Finance Assistant

In 2020 we were awarded funding from church commissioners for the Liverpool Next Generation project. This funding came to an end in 2025 but we have kept the the following positions.

Social Media Co-ordinator
Schools Missional Chaplain
Lead University Chaplain
University Chaplaincy Assistant

Our staff team has seen a few changes in 2025; Bethan Asher went onto to work for New Wine at the end of January. Ethan Miller finished his maternity cover role, and we welcomed back Becky Courtney as a

missional chaplain. Nathan Jackson joined the student team for a few months which was wonderful. We were sad to see Becky Courtney and Rebecca Hodge leave at the end of August. Ben Whitehead joined the team as Social Media Co-Ordinator in October and Kate Hindley as Finance Officer in September. The funding for Minis came to an end in August, hence Rachel Harley was made redundant from her Minis Lead role. We are very thankful for our staff team over 2025.

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;

- 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 2025, we were pleased to receive the majority of our giving target of £20,304.

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 2025, this has grown to £3,900 towards the curate's housing and £31,132 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.

Student:

UCCF Worker	£ 500
Fusion	£ 500
Total	£ 1,000

Justice:

IJM	£ 1,500
Friends International	£ 200
Tear Fund	£ 500
StJ Food Box	£ 100
Hardship Fund	£ 276
Total	£ 2,776

Local:

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Citizens UK	£ 1,679
4 Wings	£ 100
Refugee Women's Connect	£ 100
Together for the Harvest	£ 90
Team Oasis	£ 100
Micah Food Bank	£ 300
White Chapel	£ 100
Local Mission Pot	£ 600
Total	£ 3,069

Leadership and Training:

Congregation members	£ 400
UCB Bible Reading Notes	£ 100
Total	£ 400

Extra 2025 Donations

Church Plant	£ 7,000
Total	£ 7,000

Total Giving in 2025

£14,245

Our total missional giving is 14% of our donations received in 2024.

In 2025 our total donated income was £109,939 (standing orders, other planned giving, collections and one off individual unrestricted gifts) (2024:£103,882) The PCC has decided to give a percentage of this away to the church plant and to other charities. During 2025, at least £8000 will be distribute to charities, locally, nationally, and internationally, and £7000 to church plant fund.

4. Grants

During 2025 the following Grants were either received or awarded to St James in the City. We are very grateful for the continued support.

Grants Received or Awarded		
	Fund	
Scripture Readers	(res) Worship Pastor & Raising Leaders	£ 3,000
DMGF	(res) Ministry Assistants and Staffing	£ 3,800
LDBF	(res) Curate Housing	£ 1,500
MES	(res)Ministry Assistants	£ 2,000
Together Liverpool	(res)Easter Events	£ 500

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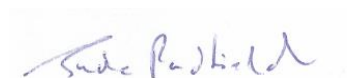
Benefact	(res) Building Improvements	£ 3,000
Liverpool Council	(res) Heating	£ 1,000
LDBF	(res) LNG	£ 71,576
Benefact	(res) Youth Work	£ 8,150
Scripture Readers	(res) Youth Weekend Away	£ 1,000
	Total	£ 95, 526

5. Building Project Grants

We received no Building Project Grants in 2025

6. Declaration

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



Rev'd Jude Padfield,
Vicar

Date: 13/04/2026



Miss Janet Wightman
Treasurer

Date: 13/04/2026

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 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Receipts				
Donations and legacies	153,158.55	146,468.24	299,626.79	328,648.78
Income from charitable activities	10,501.05	801.00	11,302.05	439.02
Other trading activities	620.57	13,600.42	14,220.99	20,835.01
Investments	3,198.35	-	3,198.35	854.79
Other income	1.05	26,320.61	26,321.66	7,300.00
Total income	167,479.57	187,190.27	354,669.84	358,077.60
Payments				
Raising funds	255.00	-	255.00	330.00
Expenditure on charitable activities	161,808.50	143,504.07	305,312.57	375,100.85
Total expenditure	162,063.50	143,504.07	305,567.57	375,430.85
Net income / (expenditure) resources before transfer	5,416.07	43,686.20	49,102.27	(17,353.25)
Transfers:				
Gross transfers between funds - in	11,010.74	376.00	11,386.74	20,121.92
Gross transfers between funds - out	(9,886.74)	(1,500.00)	(11,386.74)	(20,121.92)
Other recognised gains / losses				
Gains/losses on investment assets	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-
Net movement in funds	6,540.07	42,562.20	49,102.27	(17,353.25)
Reconciliation of funds				
Total funds brought forward	90,855.39	27,109.49	117,964.88	135,318.13
Total funds carried forward	97,395.46	69,671.69	167,067.15	117,964.88

2. Balance Sheet

St James in the City As at: 31 December 2025

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
	-	-
Current assets		
Cash At Bank And In Hand	167,067.15	118,257.88
	167,067.15	118,257.88
Liabilities		
Creditors: Amounts Falling Due In One Year	-	293.00
	-	293.00
Net current assets less current liabilities	167,067.15	117,964.88
Total assets less current liabilities	167,067.15	117,964.88
Liabilities		
	-	-
Total net assets less liabilities	167,067.15	117,964.88
Represented by		
Unrestricted		
Unrestricted - General Funds	31,159.15	25,665.57
Designated		
Designated - Benefact Youth Work Grant	218.26	4,780.20
Designated - Building Maintenance	651.11	1,647.50
Designated - Church Plant	31,915.00	24,915.00
Designated - Heating Fund	17,016.94	18,012.12
Designated - Legal Reserves	15,000.00	15,000.00
Designated - Local Mission	1,435.00	835.00
Restricted		
Restricted - All Saints Childwall LNG	-	2,474.65
Restricted - Chaplaincy	49,172.23	15,866.95
Restricted - Church Holidays	2,094.85	-
Restricted - Food Bank	277.64	263.78
Restricted - Hardship	326.00	150.00
Restricted - Insurance Claim	1,333.60	4,883.50
Restricted - Liverpool Next Generation	16,467.37	3,470.61
Fund Totals	167,067.15	117,964.88

3. Analysis of income and expenditure

Analysis of income and expenditure Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Parish Giving Scheme	4,284.01	-	-	-	4,284.01	-
0102 - Gift Aid - Bank (Standing Orders)	82,003.10	-	5,000.00	-	87,003.10	85,069.81
0110 - Gift Aid - Envelopes	-	-	-	-	-	-
0201 - Other planned giving - Parish Giving Scheme	1,745.57	-	-	-	1,745.57	-
0202 - Other planned giving - Bank (Standing Orders)	14,302.26	-	-	-	14,302.26	19,569.77
0210 - Other planned giving - Envelopes	-	-	-	-	-	-
0301 - Loose plate collections (GASDS eligible)	5,837.44	14.83	-	-	5,852.27	2,816.34
0305 - Loose plate collections (not GASDS eligible)	1,667.16	-	-	-	1,667.16	2,679.50
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
0410 - Giving through church boxes	-	-	-	-	-	-
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	100.00	30.00	-	-	130.00	500.00
0420 - One-off Gift Aid donations	-	-	-	-	-	800.00
0450 - Special or specific appeals etc.	-	-	-	-	-	-
0601 - Taxrecoverable on Gift Aid	17,674.02	-	-	-	17,674.02	20,743.07
0610 - GASDS Tax relief	920.16	-	-	-	920.16	334.62
0701 - Legacies	-	-	-	-	-	-
0801 - Recurring grants	11,300.00	8,150.00	136,176.24	-	155,626.24	169,290.79
08A1 - Non-recurring one-off grants	500.00	4,630.00	5,292.00	-	10,422.00	26,837.95
0901 - Fundraising (general)	-	-	-	-	-	-
Donations and legacies Totals	140,333.72	12,824.83	146,468.24	-	299,626.79	328,648.78
Income from charitable activities						
1101 - Parish fee for wedding or funeral	304.00	-	-	-	304.00	18.00
1110 - Churchyard maintenance fee	-	-	-	-	-	-
1210 - Bookstall sales to promote objectives	-	-	-	-	-	-
1230 - Church or Hall lettings - objectives	3,898.75	3,898.75	-	-	7,797.50	220.00
1280 - Church event income	2,399.55	-	801.00	-	3,200.55	201.02
1290 - Branch organisations - receipts	-	-	-	-	-	-
Income from charitable activities Totals	6,602.30	3,898.75	801.00	-	11,302.05	439.02
Other trading activities						
0910 - Fundraising (Activities)	-	-	-	-	-	-
1220 - Bookstall sales - fund raising	-	-	-	-	-	-
1240 - Church or Hall lettings - fund raising	-	-	-	-	-	-
1250 - Magazine income - advertising	-	-	-	-	-	-
1260 - Magazine income - sales	-	-	-	-	-	-
1270 - Other funds generated	605.57	15.00	13,600.42	-	14,220.99	20,835.01
Other trading activities Totals	605.57	15.00	13,600.42	-	14,220.99	20,835.01

St James in the City Annual Report 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Investments						
1001 - Dividends from shares	104.15	-	-	-	104.15	154.79
1020 - Bank and building society interest	-	-	-	-	-	-
1025 - CBF Deposit account interest	-	-	-	-	-	-
1030 - Rent from leased lands or buildings	1,777.10	1,317.10	-	-	3,094.20	700.00
Investments Totals	1,881.25	1,317.10	-	-	3,198.35	854.79
Other income						
1310 - Insurance claims	-	-	5,961.00	-	5,961.00	7,300.00
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
1330 - Refunds from previous year expenditure	1.05	-	20,359.61	-	20,360.66	-
Other income Totals	1.05	-	26,320.61	-	26,321.66	7,300.00
Receipts Grand totals	149,423.89	18,055.68	187,190.27	-	354,669.84	358,077.60

Payments

Raising funds

1701 - Fees paid to fundraisers	-	-	-	-	-	325.00
1710 - Costs of applying for grants	-	-	-	-	-	-
1720 - Costs of giving envelopes and stewardship	-	-	-	-	-	-
1730 - Costs of fundraising events	250.00	-	-	-	250.00	-
1740 - Investment management costs	5.00	-	-	-	5.00	5.00

Raising funds Totals

255.00 - - - 255.00 330.00

Expenditure on charitable activities

1801 - Giving to missionary societies	-	-	-	-	-	-
1830 - Giving to relief and development agencies	-	-	-	-	-	-
1850 - Home mission	7,240.65	-	-	-	7,240.65	25,189.37
1870 - Secular charities	-	-	-	-	-	-
1890 - Alms	-	-	-	-	-	-
1910 - Deanery/Parish Share	31,131.96	-	-	-	31,131.96	28,171.44
2001 - Assistant staff salaries (Lay/Youth Workers etc.)	33,675.05	11,795.85	69,872.34	-	115,343.24	158,712.39
2010 - Salary of organist/musicians	-	-	-	-	-	-
2050 - Salary of administrator	-	-	-	-	-	-
2055 - PAYE, NI & Pension - Parish Admin & Support	14,837.07	2,537.13	14,973.40	-	32,347.60	24,059.86
2060 - Cleaner wage (church building)	-	1,075.00	-	-	1,075.00	-
2101 - Clergy working expenses	589.38	-	-	-	589.38	28.15
2120 - Council tax (clergy housing)	4,425.88	-	744.00	-	5,169.88	7,584.98
2130 - Housing expenses (clergy)	5,400.00	-	-	-	5,400.00	8,100.00
2140 - Water rates (clergy housing)	1,629.48	-	-	-	1,629.48	2,588.97
2150 - Telephone and broadband (clergy housing)	140.00	-	-	-	140.00	-
2160 - Sermon preparation materials and resources	153.04	-	-	-	153.04	405.40
2170 - Clergy training courses and education material	215.24	-	60.00	-	275.24	363.75
2180 - Reader expenses and subscriptions	-	-	-	-	-	-
2185 - Assistant Staff costs (Ministry)	1,375.09	-	1,290.95	-	2,666.04	4,184.15
2190 - Visiting speakers / locums	-	-	-	-	-	416.15
2201 - Parish mission and evangelism costs	228.01	-	-	-	228.01	-
2210 - Discipleship course costs (e.g. Alpha, etc.)	1,006.14	-	28.57	-	1,034.71	1,312.00

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	General	Designated	Restricted	Endowment	This year	Total Last year
2215 - Sunday Food	1,206.54	-	1,264.55	-	2,471.09	3,075.33
2220 - Sunday School & Junior Church costs	326.35	-	-	-	326.35	548.60
2225 - Students	410.14	-	1,048.05	-	1,458.19	2,259.85
2230 - Youth & Confirmation groups/organisations	154.96	-	5,500.60	-	5,655.56	2,995.40
2245 - Family Events	2,021.64	-	12,319.32	-	14,340.96	15,702.99
2250 - General Mission/Support activities	5,481.85	-	170.83	-	5,652.68	9,474.93
2260 - STJ Minis	-	310.89	-	-	310.89	1,194.27
2270 - Food Bank	-	-	86.14	-	86.14	36.22
2280 - Uni Chaplaincy Events	-	-	126.22	-	126.22	1,138.13
2281 - LNG Football Ministry	-	-	1,314.99	-	1,314.99	2,553.80
2290 - LNG-General	-	-	2,136.78	-	2,136.78	23,008.45
2301 - Insurance premiums (church building)	2,235.85	-	2,621.40	-	4,857.25	1,829.00
2310 - Telephone (church building/parish office)	823.50	-	-	-	823.50	467.04
2320 - Organ / piano tuning and maintenance	-	-	-	-	-	-
2330 - Church building maintenance (routine)	4,160.56	420.67	-	-	4,581.23	14,451.17
2331 - Cleaning materials & equipment (church building)	374.41	-	64.88	-	439.29	519.55
2335 - Church equipment costs	2,197.31	17.24	417.72	-	2,632.27	5,942.01
2340 - Upkeep of services	815.92	-	208.00	-	1,023.92	1,728.28
2345 - Church consumable items	1,301.01	8.64	695.21	-	2,004.86	2,552.90
2350 - Upkeep of churchyard	1,139.51	-	50.00	-	1,189.51	3,029.98
2360 - Administration costs for parish	2,263.64	-	7,865.17	-	10,128.81	2,185.91
2361 - Governance costs & examination/audit fee	-	-	-	-	-	-
2362 - Banking charges	68.90	-	16.20	-	85.10	-
2363 - Software licenses & subscriptions	-	-	-	-	-	-
2364 - Photocopier & printing costs	-	-	-	-	-	-
2371 - Laystaff/volunteer expenses	-	-	-	-	-	-
2372 - Laystaff/volunteer training	-	-	-	-	-	-
2401 - Church building - electric	5,518.16	-	1,817.69	-	7,335.85	9,291.55
2410 - Church building - gas	-	-	-	-	-	-
2420 - Church building - water	517.53	-	-	-	517.53	478.30
2430 - Church building - oil (heating system)	260.86	574.51	274.11	-	1,109.48	-
2501 - Magazine expenses including printing costs	285.57	-	356.39	-	641.96	816.05
2502 - Communications & website costs	-	-	-	-	-	-
2510 - Bookstall costs including new stock	-	-	-	-	-	92.77
2515 - Other trading expenditure	962.36	-	5,311.10	-	6,273.46	3,375.18
2518 - Church event expenditure	715.01	-	998.48	-	1,713.49	-
2520 - Hall/Other building - oil (heating system)	-	-	45.23	-	45.23	-
2530 - Hall/Other building - electricity	-	-	1,506.12	-	1,506.12	1,512.52
2540 - Hall/Other building - gas	-	-	-	-	-	-
2550 - Hall/Other building - insurance premiums	-	-	-	-	-	-
2560 - Hall/Other building - maintenance (routine)	-	-	23.73	-	23.73	-
2565 - Hall/Other building - equipment costs	-	-	217.22	-	217.22	16.68
2570 - Hall/Other building - telephone and broadband	-	-	230.93	-	230.93	-
2580 - Hall/Other building - water rates	-	-	446.72	-	446.72	768.50
2585 - Hall/Other building - consumables	-	-	105.59	-	105.59	-
2590 - Hall/Other building - cleaning costs	-	-	9.50	-	9.50	88.67
2595 - PAYE, NI & Pension - Hall/Community centre	-	-	-	-	-	-
2599 - Branch Organisation - payments	-	-	2,396.44	-	2,396.44	-
2701 - Church building major repairs - structure	-	9,780.00	6,529.50	-	16,309.50	2,056.50
2710 - Church building major repairs - installation	-	-	-	-	-	-
2720 - Church building interior and exterior decoration	-	-	-	-	-	-
2801 - Hall/Other building major repairs - structure	-	-	-	-	-	-

St James in the City Annual Report 2025

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
2820 - Hall/Other building major repairs - installation	-	-	360.00	-	360.00	-
2830 - Hall/Other building interior and exterior decoration	-	-	-	-	-	-
2840 - Other PCC property upkeep	-	-	-	-	-	793.71
2910 - New building - house for clergy	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall/Other	-	-	-	-	-	-
9940 - Contribution to parish	-	-	-	-	-	-
9950 - Inter-parish transfers	-	-	-	-	-	-
Expenditure on charitable activities Totals	135,288.57	26,519.93	143,504.07	-	305,312.57	375,100.85
Other expenditure						
Other expenditure Totals	-	-	-	-	-	-
Payments Grand totals	135,543.57	26,519.93	143,504.07	-	305,567.57	375,430.85

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 31st December 2025, 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: Sarah Felton

Date: 15/05/2026

