

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW'S, ASHTON-ON-RIBBLE

England & Wales · Charity number 1163132

Details

Other names	ST ANDREW'S PCC, ASHTON-ON-RIBBLE, THE PCC OF ST. ANDREW'S ASHTON
Status	Registered
Legal form	Previously excepted
Registered	2015-08-14
Register	View on the Charity Commission register

Contact

Address	7 St. Andrews Avenue Ashton-On-Ribble Preston PR2 1JL
Phone	01772726848
Email	info@standrewsashton.org.uk
Website	http://www.standrewsashton.org.uk/

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Activities of a Church

Classification

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

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£155,726	£172,583	-	-
2024-12-31	£193,915	£181,839	-	-
2023-12-31	£133,619	£171,337	-	-
2022-12-31	£135,880	£151,225	-	-
2021-12-31	£116,498	£156,288	-	-

Trustees

Name	Role	Appointed
Rev JAMES DAVID GIFFORD NASH	Chair	2011-04-01
CLAIRE ROWENA BERANEK		2017-05-01
Cheryl Jane Underhill		2021-04-01
Craig Derrol Lavender		2022-04-24
David Huw Underhill		2024-04-01
Dr Elizabeth Myfanwy Jefferies		2022-04-24
Kelvin Richard Bottle		2025-09-01
Lin Mary Read		2023-04-28
NICHOLAS ANTONY SAMS		2018-05-01
Rev Philip Emile Vautier Rev		2024-09-01
STEPHEN JOHN BOYALL		2021-04-01

Accounts



**THE PAROCHIAL CHURCH COUNCIL
OF
ST. ANDREW'S
ASHTON-ON-RIBBLE
PRESTON**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS
2025**

CHARITY NUMBER: 1163132

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

Church Address: St Andrew's Church
Blackpool Road
Ashton-on-Ribble
Preston
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

Vicar: Rev James D G Nash

Correspondence Address: St Andrew's Vicarage
240 Tulketh Road
Ashton-on-Ribble
Preston
PR2 1ES

Status: The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

Bankers: Santander UK plc

Independent Examiner: Mr Martin Garry BA(Hons), FCA
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood, Preston
PR2 3AE

PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1ST JANUARY TO 31ST DECEMBER 2025

Clergy (ex officio)

Rev J Nash	(Chairman)
Rev P Vautier	(Curate from July 2024)

Churchwardens:

Mr C Lavender	(appointed April 2022)
Mr D Underhill	(Vice Chairman; appointed April 2016)

General Synod Representative:

Mr S Boyall	(reappointed July 2021)
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Diocesan Synod Representatives:

Rev J Nash (reappointed May 2024)
Rev P Vautier (appointed August 2024)

Deanery Synod Representatives:

Mr K Bottle (appointed April 2025)
Mr N Sams (appointed April 2024)
Miss C Underhill (appointed April 2023)

Elected Members

Mrs C Beranek (reappointed April 2024)
Mrs M Fernando (appointed April 2023)
Mrs E Jefferies (reappointed April 2025)
Mr C Lavender (Churchwarden from April 2022)
Mrs L Parkinson (appointed April 2023)
Mrs L Read (reappointed April 2025)
Mrs C Sorsbie (appointed April 2023)
Mr D Underhill (Churchwarden from April 2016)

Observers

Mrs M Bateman (PCC Secretary from April 2018)

STRUCTURE GOVERNANCE & MANAGEMENT OF PCC

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

STRUCTURE OF THE PCC

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair
Secretary
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings. They are as follows:

Buildings Committee
Finance Committee
Mission Committee

Safeguarding Committee
Standing Committee

RESPONSIBILITIES

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 5 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for a Planning Day in June.

EMPLOYEES

The PCC employs Mrs Michelle Bateman as the Church Administrator (25 hours a week).

OFFICERS

Parish Safeguarding Officer
Treasurer

Mr Stephen Boyall (from April 2023)
Mrs Claire Beranek (from Apr 2022)

THE CHURCH

ELECTORAL ROLL

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2025. The current membership is 101.

NORMAL SUNDAY CHURCH ATTENDANCE

The Church offers one Service every Sunday:

10.30am	Morning Service with Junior Church (0-14s; not on 1 st Sunday); All Age Service (1 st Sunday) Holy Communion at least once a month
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In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2025 was 136 people, 86 adults and 50 children (Oct 2024 – 131).

JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL

The Church has an active Junior Church (0-14) with 50-60 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of c.420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time, with Services at Harvest, Christmas, Easter and a Leavers' Service at the end of the Summer Term.

MINISTER'S REPORT

"You did not choose me, but I chose you and appointed you so that you might go and bear fruit – fruit that will last."
(John 15:15,16)

A couple of years ago I read a wonderful book *Growth and Change* by Andrew Heard which changed by outlook in ministry, and my own Christian walk. Throughout my training and ministry it was made crystal clear that faithfulness is an absolute essential in ministry, which is absolutely correct. However, sometimes this was given such emphasis that it became the only metric for ministry, which sadly falls short of the Bible's teaching. The above words of Jesus are just one example among many to show that we are to have an expectation that faithfulness will lead to fruitfulness and so to pray, live and minister in that mindset.

In the light of this it was wonderful to see how much fruit God has been bearing across our church family in so many ways. As I look back on 2025, and look forward to our 15th Anniversary at St Andrew's, I can't remember a better year across the board.

A big feature has been new life! Top of the list has to be an amazing number of new Christians; there is nothing better than celebrating with those who have been born again and it is also has a hugely energising effect on those of us who have been Christians for years (or decades!). A particular window on this was the Memorial Service for Stu on Easter Saturday and the Wedding of Elliot and Heather on Christmas Saturday; all of whom became Christians this year! We've also been blessed with an extraordinary number of babies and give huge thanks to God for little ones safely added to our families and church family, not to mention the joy of having seen many of them baptised too.

I can't remember seeing such growth in Christ in such a wide number of church family too. Those of us who are privileged to meet up with younger Christians all have stories to tell of how people are being strengthened in their faith and desire to live boldly for Jesus. This has led to every Home Group having grown with new Christians joining as members and finding their feet.

Our various groups for children and young people continue to grow in number and depth. There have been a few changes of personnel across the groups but a particular feature of our church family is that the strength of our relationships across the whole mean that such changes cause little disruption for the children.

A huge thank you, as always, **to all the leaders** in all our children and youth groups and for all the time, energy, hard work in preparation and love that you put into nurturing our children in the faith so wonderfully. We are also enjoying a growing gospel partnership with St Christopher's and All Saints through both XTB and The Avenue, with both children and leaders now being involved. The heights of this were seen in our inaugural Youth Getaway in October which was an amazing success and we look forward to building on this over the years to come.

The issue of our church finances had been looming on the horizon for a while before this year and became a real and present issue slightly quicker than I'd bargained for. I won't go into all the details of my personal wrangles with this but it is safe to say that the process of facing up to this has probably been the most impactful experience of me, both personally and ministerially, in a number of years. My huge thanks go to Claire & Jeff Beranek for all the hard work they have put into ensuring that the information about our accounts was both accurate and immediate. Thanks too to the rest of the Standing Committee (Dave, Craig, Liz & Steve), along with Phil and the wider PCC, for all their help, wisdom and support as we have addressed this significant challenge together. Supremely my thanks go to God for his fatherly provision, not just financially, but in ways we hadn't conceived or imagined; and thanks as well to all those across our church family who have responded so generously, sacrificially and willingly to see our financial situation heading in a much more healthy direction (keep up the good work, we've a little way still to go!).

What a year! So much to give thanks for, and I've not even mentioned Becca and my personal highlight and reason for giving great thanks for so many of our wonderful, loving and fantastic church family: Susanna & Reuben's Wedding!

James Nash

WOMEN'S MINISTRY REPORT

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim is for women to be growing in their walk with Jesus both individually and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family.

The Women's Getaway in March was a real highlight of the year for many as it often is. We listened to some talks from Nancy Guthrie about 'The Good Life' and our eternal home as described in Revelation, along with spending time in prayer and praise, enjoying food and a walk together and through all this growing in our relationships with God and one another.

The Summer Term is busy for our church family so we often don't put anything on then.

In November we had a Women's Breakfast which gave us chance to get to think about taking responsibility for our own spiritual walk and how we can help each other to do that.

Alongside each of these things there have been more regular activities: Women's Home Group and Women's Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community. All of these things are great encouragements but women's ministry also happens in women chatting at the school gates, meeting up for coffee and caring for one another through life's struggles.

In January, we welcomed Angela Lavender to the Women's Ministry Team and at Easter Kate Short stepped down in preparation for the addition of Kip to their family. We're grateful to Kate for the time and energy she's given to the Team over the past couple of years.

As a Women's Ministry Team we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other. One area of focus for us as a team has been how we continue to encourage growth amongst the women in caring for each other pastorally and we pray that this will be an area we continue to develop over the coming year.

Becca, Lin, Liz, Angela & Shell

CHILDREN, YOUTH & SENIORS REPORT

The work among children and young people continues to be such a strength of our church family and that is a testament to the commitment of parents and children alike. We are truly blessed to have such a variety of people willing to be involved in leading our groups, whether helping or teaching the children. It's been great to see a number of new leaders starting and some who have been helping beginning to teach in the groups. Given the bumper year for births we had in 2025, this need is not going to be slowing down, so more volunteers please!

Please pray that God would be working deeply in the hearts and minds of our children through all that we provide. Pray that the amazing numbers of children we have would not just be a narrow cohort in the present but a growing river of children for years and decades for the future. Please also pray that God would lay on the hearts of our children and young people a desire to lay down their lives in sacrificial service of the Lord Jesus, leading to lives of wholeheartedness which may mean becoming missionaries, church leaders, evangelists and church workers and members of all hues in the UK and around the world for the future growth of God's kingdom. *James Nash*

Junior Church (*Becca Nash*)

Junior Church is our Sunday Morning Groups for 0-14 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service. An average week has up to 60 children in Junior Church, split into five groups. In addition to this, those who are in Year 9 upwards are also involved in helping out in a number of the groups. It has been particularly encouraging over the last couple of terms for Bethany Beranek to have a go at preparing and leading a few sessions with great enthusiasm and clear gifting.

This year we have largely followed the same teaching programme as the adults, although we did take the opportunity in the Autumn to do a Bible Overview using the King, the Snake and the Promise material. It was wonderful seeing the children starting to grasp the big picture of the Bible and understanding how God's threefold promise to Abraham works itself out through the whole Bible. We also had a wonderful opportunity to teach the 10 commandments to the children during the Church Weekend at Home (led by Phil and Becca); we hope parents were able to see fruit from that and the Bible taking root in the hearts of the children.

The Teacher Leaders have continued to use a mixture of ready prepared/purchased material and also preparing sessions from scratch. We have used the Mustard Seeds material for Exodus and appreciated having craft suggestions week by week. We are continually grateful to Linda Biscomb for preparing the craft each week and setting it out for all the groups; this is a huge support to the Leaders. We have encouraged all the Leaders to attend the Growing Young Disciples Training Day in March and currently have 7 signed up to do this which is 4 more than last year!

Whilst we have a good number of volunteers on the Junior Church Team we are currently short of those who are willing to teach sessions and would love to see more people across the church family partner in the gospel in this way. We have been delighted to welcome some newcomers into the Team: Charnelle & Gary Williams, Anne Pemberton, Abigail Shaw, Mark Richardson and are always very pleased to have more. It would be great to have more parents of our children step in to lead occasionally as well as others too. We are at the ready to train up and give support to whoever wants to give it a go. A big thank you to Claire P for starting to teach and Rebecca R too. We will particularly see the need for more Leaders as we say a sad farewell to Finn and Chloe in April. They have served the children in our church family so faithfully and enthusiastically over the last 5 years and we have been so grateful for their wholehearted partnership in the gospel and for how they have used the gifts God has given them to serve Him.

XTB (*Phil Vautier*)

Our XTB youth group, for Years 6–8, meets every Friday during term time from 5:30–7pm. Our leadership team currently consists of five regular members: Lucy, Linda, Nick and Phil (Overall Leader) from St Andrew's and Merin from All Saints Preston, with other additional leaders as needed. We are particularly grateful to A-M, Hannah, Merin and Sam from All Saints for helping to lead this year and the gospel partnership on display with them on the team. In June 2025, Finn stepped down from the XTB team to join The Avenue team instead. An enormous thank you to him for his service and all he contributed to the team over several years.

Before each session, leaders meet at 5pm to set up and pray. Each session then begins with time to welcome and share news. This is followed by activities, a 15-minute Bible talk prepared by a leader, and discussion and prayer in response. This year, 34 different young people have attended, with 20–24 coming weekly. Many are not regular members of St Andrew's, showing our wider reach. Some have a connection to the church without attending weekly, while others come from local churches (St Christopher's Lea and All Saints) without a similar group.

Over the past year, we've studied Mark's Gospel, Philippians and had 5 weeks thinking about God's nature and character. Most recently, we have seen God's rescuing power and sovereignty on display in the Joseph story from Genesis 37-50. At the end of each term, we hold a Question Time to answer questions submitted by the group.

Alongside teaching, we prioritise friendships by organising social events midway through each term. In 2025 we went to Jump Maniax which was very fun for all involved. The current group have been great at making friends, inviting others to XTB and being kind and appreciative of others in the group. We pray that God will continue to reveal more of Jesus over the coming year.

The Avenue (*Shell Bateman*)

The Avenue is a youth group for Years 9-13 that meets in the Church Hall fortnightly on Sundays from 6-8:30pm. We start with a meal (generously provided by volunteers from the church family) and have time to chat while we eat. We spend time studying the Bible and praying and then finish with an enthusiastic game (or two!) of UNO Flip where the aim is not to lose. Over the past year we spent 2 terms looking at issues around relationships, gender & sexuality, then in the Autumn term we studied the book of Philippians.

Nathan Dudgeon stepped down as a leader in the summer and we're really grateful to Nathan for all the time he gave to the young people whilst serving as a leader. In September 2025 we welcomed Finn & Chloe Sorsbie as leaders, serving alongside Jess Underhill and Dan & Shell Bateman. They'll be joining the team on a short-term basis so please continue to pray for provision of another male leader to be part of The Avenue.

The Avenue saw significant growth in the Autumn Term as we gained a couple of committed year 9s and some older young people who are newer to our church family. We're thankful for and encouraged by the young people and their desire to live for Jesus in the midst of the issues and pressures they face in, and outside of, school. Please pray for our young people to have boldness in faith, to prioritise life with Jesus above all the pressures that surround them, e.g. lots of the group having exams. Please also pray for the consistency of the group; with a bigger group we're more likely not to have everyone each time.

Youth Getaway 2025 *(Phil Vautier)*

In 2025, the first Youth Getaway was held at Borwick Hall. The Youth Getaway is a weekend away (Friday evening to Saturday evening) for young people aged 10–18 from St Andrew's Ashton, St Christopher's Lea, and All Saints Preston. It represents a shared partnership in gospel ministry to young people across the three churches, with the majority of organisation and planning undertaken by St Andrew's.

The weekend had three key aims: first, to help young people grow in their faith and be equipped to live distinctly as God's people; second, to build strong and positive relationships across different age groups and between young people and leaders; and third, to enjoy time together, creating lasting and positive memories of spending time with other Christians.

A total of 44 young people attended the weekend (24 girls and 20 boys), supported by 13 leaders overseeing the programme and a further 3 leaders serving in the kitchen. The programme was full and varied, including games, activities, and outdoor fun, alongside three Bible teaching sessions led by Joe Houghton. These sessions focused on idolatry in the Bible and how God equips his people to recognise and resist idols in their own lives.

The weekend went really well, running smoothly and filled with enthusiasm and enjoyment. We pray that it will continue to bear fruit in the everyday church life of St Andrews, St Christopher's and All Saints. Planning is already underway for the Youth Getaway in 2026.

Noah's Ark *(Becca Nash)*

Noah's Ark has enjoyed a busy and happy year and we are thankful to God for some wonderful encouragements. We are continuing to operate with a fixed register and, while we have 30-35 families on our register, weekly attendance is very up and down depending on illness. We are currently experiencing a surge in numbers with an encouraging influx of mums and new babies to add to the mums and new babies in our church family. Our hope is that the church mums will see it as an exciting opportunity to chat to the visitors about church and their faith in Jesus. We continue to be very encouraged by the mums and children who come along to church on Sundays with Noah's Ark the entry point for some. It was particularly encouraging to hear Sarah D give her testimony of how coming to Noah's Ark was the starting point for her finding faith, especially the Bible slot time with singing at the end of each session. This has given the team such encouragement to keep going!

We are continuing to make the most of a short Bible slot at the end of each session to teach something of the gospel to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week.

I am grateful to all the helpers on the team who help lead the Bible slots: Lucy, Mel and Innes.

We also are thankful to the volunteers who run the kitchen: Jess, Em, Norma, Natalie, Angela and Linda and of course all those who provide delicious cake each week.

Thanks also to James for setting up every Thursday evening and for coming along, when he can, to chat to Dads/Grandads and to Phil for coming to help us clear up each week.

SALT (*Claire Beranek & Linda Biscomb*)

St Andrew's Lunches Together (SALT) is a huge blessing to the seniors in our community; for some it is the only time they get out each month, so they really look forward to catching up with their friends. Sadly three of our very much loved members died in the year: Sheila Harris, Michael Brown and Bill Barron, so we celebrated in memory and gave thanks for them. There's always plenty of room at our lunches, so please do invite friends or neighbours to join us. This year we had 15-20 guests each month.

Each month, our guests enjoy homemade soup, sandwiches and freshly baked cakes, usually followed by a talk or interview with someone in the church family. This year Innes Vautier and Karen Breakell gave their testimonies and we interviewed Dr Jean Graham about her research into the psychology of burns victims, Jo Wolstenholme about working in school, Sandie Smith researching family history and Kate Short about setting up a candle-making business.

Dan Bateman spoke to us about the Palace to Palace Cycle ride, Annie Wynn visited from Let's Grow Preston, Erin Singleton told us how she was inspired to start the Blue Flamingo café and James gave a flavour of Susanna's Wedding, which some of the seniors had been excited to attend. At Christmas we learned about the Carol, *'Once in Royal David's City'*, and enjoyed singing it together as well as a selection of other beloved Carols.

We're very grateful for our wonderful volunteer team who care so lovingly for our seniors with their gifts of serving, giving lifts, making soup or sandwiches and baking: Linda Richardson, Pat Adair, Christine Tognarelli, Emma Sams, Steph Spencer, Joan Hatton and Andrew & Norma Hamriding. We're really thankful too to our church family for baking so many delicious cakes for us each month and sharing their lives with us. If you'd like to join our team, are happy to be interviewed, or are interested in attending, come along on the 3rd Thursday of the month at 12.30pm, we'd love to see you and any of your senior friends.

CHURCHWARDENS' FABRIC REPORT

Despite challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His purposes and to His glory. We thank God for His never-ending faithfulness and sustaining grace, both to the Buildings Committee and members of the church family who give their time and effort to this task.

With regard to the Church building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where required, serviced and/or repaired. Our Church building and Hall are in a condition commensurate with their age and therefore, the upkeep and maintenance remains challenging. However, with regular Building Committee reviews and Church Maintenance Days, when people from across the whole church family volunteer to undertake general maintenance tasks, we believe we have achieved a sustainable operating model to maintain the current position going forwards.

As a result of the finances and their general direction of travel being highlighted towards the end of 2025, the church family has responded and the corresponding increase in giving within the church family is a wonderful encouragement that gives confidence that in the event of emergency work arising, requiring immediate attention, the church is in a better place to respond.

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles. Particular thanks to Mark Richardson, Nick Sams, Claire Beranek, Paul Thompson, Tom Parkinson, James Nash and Michelle Bateman.

The silverware of the Church remains in good order.

Craig Lavender & David Underhill

SAFEGUARDING REPORT

We want St Andrews to be a place where anyone and everyone can come and hear the good news of the gospel and grow in their love and knowledge Jesus. And we want everyone to come and be part of the life here at St Andrew's and to be loved and cared for well. And wonderfully over the last 12 months that has happened for which we can give God much thanks and praise.

There has been one safeguarding report made to me, which I passed on to the Diocesan Safeguarding Team and it was duly investigated and dealt with appropriately.

Shell Bateman has, as ever, been working so effectively to keep us up to date with our DBS checks; and all our safeguarding training, for those who need it, is up to date. Thanks Shell!

Safeguarding, with regards to the Church of England, is never far from the news with historic failures, which serves to remind us that we need to keep being mindful and vigilant looking out for one another in love. So let's keep praying on that St Andrew's would be a place where everyone and anyone can come and hear about the great love that Jesus and come to know Jesus for themselves with no barrier placed in their way. And I think that we are well served by the safeguarding team in Blackburn Diocese to that end.

Safeguarding is something for us all to be mindful of as we seek to love and care for one another as brothers and sisters in Christ, not wanting anyone to fall or stumble due to the actions of another. So if you do have any concerns please come and talk to me in person, or you can call on 01772 445464 or email me at safeguarding@standrewsashton.org.uk.

Stephen Boyall

TREASURER'S REPORT 2025

Our financial health improved from October when James highlighted the challenge to the church family of increasing our giving so that our income matches our expenditure. We are hugely grateful to God for his provision and to so many of our church family for responding so sacrificially by increasing their giving. There is still a challenge remaining so we trust in God for generous hearts among our church family and more to respond in commencing or re-considering their giving.

We had a decrease in our expenditure for the year and the Gift Day gave our income a boost, as did a grant from Emmanuel Church Wimbledon towards the Administrator's wages.

The generous legacy received in 2015 has been gradually spent over the years to fund staff wages. The remainder will allow us to continue operating in 2026.

The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the coming year.

This year the difference between our expenditure and income was an overspend of £16,856.

Our church weekly running costs of £3,319 were 5% lower than in 2024 (£3,497), with decreases in building expenses (no Church Hall roof repairs) and wages (no Ministry Trainee), but increases in gas and electricity as we moved onto less favourable contracts.

Taking into account the Church Hall income and other income, we require donations of £2,354 each week to break even. At present we receive £1,914 in regular weekly donations, a shortfall of £440. In 2025 there were 52 donor units (people or households) who would each need to increase their weekly giving by £8.46 to cover this shortfall.

The total church funds continue to be healthy at £59,642 (31st December 2025).

Income

Our total gross income for the year was £155,726. The church family giving increased by £2,184 each month following the challenge from James in October.

Unusual income for the year was the 2025 Gift Day (£9,822), which was put to general church funds, and the new youth getaway residential payments showed an increase in our church event income.

For anyone wishing to give to our church, the preferred way to give is the Parish Giving Scheme go to www.parishgiving.org.uk and our details:

Parish Name: Ashton on Ribble St Andrew

Diocese: Blackburn

PGS Parish Code: 030603260

or via bank transfer to the church bank account:

Account Name: St Andrew's PCC General Account

Bank: Santander

Sort Code: 09-01-54

Account No: 85941082

Reference: Your Name

Please note that your bank may say that the payee name does not match; you can safely ignore this warning as it is due to the apostrophe in "Andrew's".

Expenditure

Our gross expenditure for the year was £172,583, a decrease on 2024 (£181,839)

The major differences in expenditure in 2025 compared to 2024 were:

- £25,508 reduction in Church Hall major repairs (none carried out in the year)
- £8,075 increase in gas and electricity, due to new less favourable contracts
- £5,256 reduction in staff wages (no Ministry Trainee)
- £3,862 increase in Parish Share (includes fees paid for 2025)
- £3,536 increase in Junior Church costs to fund the Youth Getaway (paid by attendees)
- £2,238 increase in Church and Church Hall maintenance

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2026 to reflect the changes in running costs.

Thanks

Many thanks to Emma Sams for processing of payments, Linda Biscomb for counting of monies, Jeff Beranek for bookkeeping and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek, Treasurer

STATEMENT OF FINANCIAL ACTIVITIES						
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2025	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	104,934	0		104,934	144,756	(39,822)
Fundraising from sales	621	0		621	477	144
Income from investments	310	0		310	361	(51)
Church activities	35,408	0		35,408	31,137	4,271
Gift aid claimed	14,453	0		14,453	17,183	(2,730)
TOTAL INCOME	155,726	0	0	155,726	193,915	(38,188)
EXPENDITURE						
Direct expenses/purchases	693	0		693	591	101
Overheads	145,740	0		145,740	159,125	(13,385)
Church activities/grants	23,008	1,750		24,758	20,891	3,867
Professional fees	1,392	0		1,392	1,232	160
TOTAL EXPENDITURE	170,833	1,750	0	172,583	181,839	(9,256)
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(15,106)	(1,750)		(16,856)	12,076	(28,932)
NET GAINS ON INVESTMENTS	0	0		0	0	0
NET INCOME/(EXPENDITURE)	(15,106)	(1,750)	0	(16,856)	12,076	(28,932)
TRANSFERS BETWEEN FUNDS	0	0		0	0	0
NET MOVEMENT IN FUNDS	(15,106)	(1,750)		(16,856)	12,076	(28,932)
TOTAL FUNDS BROUGHT FORWARD	68,567	7,931		76,498	64,423	12,076
TOTAL FUNDS CARRIED FORWARD	53,461	6,181	0	59,642	76,498	(16,856)

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	68,567	310	0	131,141	14,453	(161,011)		53,461
Gift Day 2024 Fund	7,931					(1,750)		6,181
Gift Day 2025 Fund	0			9,822		(9,822)		0
Total funds	76,498	310	0	140,963	14,453	(172,583)	0	59,642

BALANCE SHEET AT 31 DECEMBER 2025

	2025 £	2024 £	Change £
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	21,698	19,088	2,610
Deposits and Cash	28	28	(0)
Bank Account	42,476	62,198	(19,722)
	64,202	81,314	(17,113)
LIABILITIES			
Accounts payable within 1 year	4,560	4,816	(256)
NET CURRENT ASSETS / (LIABILITIES)	59,642	76,498	(16,856)
TOTAL ASSETS LESS CURRENT LIABILITIES	59,642	76,498	(16,856)
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	59,642	76,498	(16,856)
PARISH FUNDS			
Unrestricted	53,461	68,567	(15,106)
Restricted	6,181	7,931	(1,750)
Endowment	0	0	0
TOTAL PARISH FUNDS	59,642	76,498	(16,856)

SPECIAL PURPOSE FUNDS					
Fund Name	Type	Start 2025	End 2025	Change	Notes
General Fund	Unrestricted	68,567	53,461	(15,106)	General purpose fund
Gift Day 2024 Fund	Restricted	7,931	6,181	(1,750)	Remaining funds reserved for Grot Room
Gift Day 2025 Fund	Unrestricted	0	0	0	Fund donated and spent in full in 2025
		76,498	59,642	(16,856)	
TOTAL ASSETS					
Account		Start 2025	End 2025	Change	Notes
Accounts Payable		(4,816)	(4,560)	256	Money owed to others at end of year
Accounts Receivable		19,088	21,698	2,610	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account		62,198	42,476	(19,722)	Santander bank account
Petty Cash		28	28	(0)	
		76,498	59,642	(16,856)	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2025	Last year	Change
	Voluntary income					
4000	Donation to Bank	94,583		94,583	82,432	12,151
4002	Envelopes & other planned giving	4,331		4,331	4,714	(383)
4003	Loose plate collection (Cash GASD)	2,327		2,327	1,155	1,172
4004	Loose plate collection (Cash Non Gift Aid)	43		43	77	(34)
4007	Sundry Donations	890		890	524	366
4100	Grants (from others)	1,950		1,950	15,854	(13,904)
4200	Legacies	500		500	40,000	(39,500)
4300	Gifts received	310		310	0	310
	Sub Total:	104,934	0	104,934	144,756	(39,822)
	Activities for generating funds					
4401	Book/CD/DVD sales (and parish magazine)	621		621	477	144
	Sub Total:	621	0	621	477	144
	Church activities					
4600	Fees collected for weddings and funerals	3,937		3,937	4,002	(65)
4601	Noah's Ark donations	856		856	818	38
4602	Church Events	8,183		8,183	4,736	3,447
4603	Church hall lettings - regular	20,398		20,398	19,193	1,205
4604	Church hall lettings - casual	720		720	783	(63)
4605	Seniors' Lunch & Tea (donations)	624		624	674	(50)
4606	Evangelistic events (donations)	0		0	55	(55)
4607	XTB (donations)	691		691	876	(185)
	Sub Total:	35,408	0	35,408	31,137	4,271
	Income from investments					
4700	Investment Income (Interest)	310		310	361	(51)
	Sub Total:	310	0	310	361	(51)
	Other income					
4801	Tax recoverable on Gift Aid donations	14,453		14,453	17,183	(2,730)
	Sub Total:	14,453	0	14,453	17,183	(2,730)
	Gross income	155,726	0	155,726	193,915	(38,188)

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Church activities					
5000	Grants (to others)	500		500	593	(93)
5203	Other church event costs	6,713		6,713	4,873	1,840
5204	Giving to missionary societies	6,580	1,750	8,330	8,394	(64)
5205	Evangelistic events (inc. home mission)	30		30	69	(39)
5206	Parish Training (externally provided)	250		250	-	250
5207	Visiting speakers/locums	280		280	100	180
5208	Junior Church costs	3,979		3,979	442	3,536
5209	Church services expenses	1,227		1,227	1,607	(380)
5210	Conferences (externally provided)	545		545	1,169	(624)
5211	Seniors' meals costs	715		715	851	(136)
5212	Noak's Ark costs	362		362	302	60
5213	XTB costs	881		881	1,668	(787)
5214	Support to school costs	350		350	350	0
5215	PCC expenses	0		0	113	(113)
5217	Staff training/resources (internal)	326		326	358	(32)
5218	Avenue costs	269		269	-	269
	Sub Total:	23,008	1,750	24,758	20,891	3,867
	Fund Raising					
6100	Fund Raising Expenses	0		0	90	(90)
6200	Goods Purchased for Resale (eg books)	693		693	501	191
	Sub Total:	693	0	693	591	101
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	5,458		5,458	5,476	(18)
7002	Water Rates - Vicarage	1,495		1,495	832	663
7003	Water Rates - Church and Hall	1,643		1,643	1,500	143
7005	Waste collection	191		191	193	(2)
	Sub Total:	8,796	0	8,796	8,011	786
	Gas and electricity					
7105	Electricity - Church	2,119		2,119	763	1,356
7106	Electricity - Church hall	6,641		6,641	2,550	4,091
7107	Gas - Church	2,369		2,369	1,631	738
7108	Gas - Church hall	4,575		4,575	2,685	1,890
	Sub Total:	15,704	0	15,704	7,629	8,075
	Travelling expenses					
7200	Transport/parking/travel	813		813	690	123
7204	Gifts (e.g. to employee or volunteer)	1,232		1,232	-	1,232
	Sub Total:	2,045	0	2,045	690	1,355

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Printing/Stationery/etc.					
7300	Photocopying/Printing	1,487		1,487	1,195	292
7302	Office Stationery	3		3	33	(30)
7303	Books/literature to give away	607		607	434	173
7304	Music printing/licenses costs	903		903	722	181
	Sub Total:	3,000	0	3,000	2,384	616
	Telephone/Computer/etc.					
7352	Computer and Software	41		41	284	(243)
7354	Website costs	555		555	591	(36)
	Sub Total:	596	0	596	875	(280)
	Maintenance					
7500	Furniture & furnishings	28		28	132	(104)
7501	Church and hall cleaning	7,227	0	7,227	6,718	510
7502	Audio/video equipment	954		954	1,005	(51)
7510	Organ/piano tuning	528		528	0	528
7513	Fire, health & safety costs	1,386		1,386	1,840	(454)
7514	Upkeep of churchyard	40		40	20	20
7515	Church and hall maintenance	5,143		5,143	2,905	2,238
7516	Church major repairs	0		0	0	0
7518	Church hall major repairs	0		0	25,508	(25,508)
	Sub Total:	15,306	0	15,306	38,127	(22,822)
	General Expenses					
7600	Ministry parish share & fees	75,719		75,719	71,857	3,862
7604	Insurance	6,914		6,914	6,341	574
7606	Miscellaneous costs	0		0	22	(22)
	Sub Total:	82,633	0	82,633	78,220	4,413
	Wages					
7803	Visiting Organist	320		320	465	(145)
7804	Gross Wages - Assistant staff	15,925		15,925	21,181	(5,256)
7805	Sexton	300		300	60	240
7808	Employer Pension Contributions	1,115		1,115	1,483	(368)
	Sub Total:	17,660	0	17,660	23,189	(5,529)
	Professional fees					
7902	Accountancy Fees	229		229	141	88
7904	Professional Fees	47		47	35	12
7909	Audit Fees	1,116		1,116	1,056	60
	Sub Total:	1,392	0	1,392	1,232	160
	Gross expenditure	170,833	1,750	172,583	181,839	(9,256)
	Net income/(expenditure):	(15,106)	(1,750)	(16,856)	12,076	(28,932)

INCOME AND EXPENDITURE (Summary)						
	Income	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Voluntary income	104,934	0	104,934	144,756	(39,822)
	Activities for generating funds	621	0	621	477	144
	Church activities	35,408	0	35,408	31,137	4,271
	Income from investments	310	0	310	361	(51)
	Gift Aid claimed (ex Stewardship & PGS)	14,453	0	14,453	17,183	(2,730)
	Gross income	155,726	0	155,726	193,915	(38,188)
	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Church activities	23,008	1,750	24,758	20,891	3,867
	Fund Raising	693	0	693	591	101
	Rent and rates	8,796	0	8,796	8,011	786
	Gas and electricity	15,704	0	15,704	7,629	8,075
	Travelling expenses	2,045	0	2,045	690	1,355
	Printing/Stationery/etc.	3,000	0	3,000	2,384	616
	Telephone/Computer/etc.	596	0	596	875	(280)
	Maintenance	15,306	0	15,306	38,127	(22,822)
	General Expenses	82,633	0	82,633	78,220	4,413
	Wages	17,660	0	17,660	23,189	(5,529)
	Professional fees	1,392	0	1,392	1,232	160
	Gross expenditure	170,833	1,750	172,583	181,839	(9,256)
	Net income/(expenditure):	(15,106)	(1,750)	(16,856)	12,076	(28,932)

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2025

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure; it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from Corporation Tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually for those that give via bank transfer on qualifying donations on a receivable basis. Gift Aid is credited to the church bank account monthly for qualifying taxpayers that give via Stewardship or the Parish Giving Scheme.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees. The only unrestricted fund now held by the church is the General Fund at £53,461 (as of 31st December 2025)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor, or when funds are raised for particular restricted purposes. The one restricted fund remaining open at the end of the year was the 2024 Gift Day Fund of £6,181 to be used for refurbishment of the grot room.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2026) and is shown as accrued (expected to be received) in the accounts for 2025.

Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of the Church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The grant received in 2025 was £1,950 from Emmanuel Church Wimbledon.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

One member of staff was paid from church funds: Michelle Bateman, Administrator (part-time, 25 hours a week). The Vicar, James Nash, and Curate, Phil Vautier, receive a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage and Curate's House. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pension scheme on behalf of our employee.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase: it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

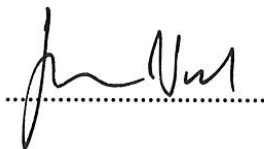
Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

Current Assets

Amounts owing to the PCC at 31st December 2025 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander.

Approved by the Parochial Church Council at the meeting on Monday 23rd February 2026 and signed on its behalf by:



(Chairman)



(Treasurer)

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston

I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2025.

This report on the financial statements of the PCC for the year ended 31 December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood
Preston
PR2 3AE

26 March 2026

Accounts



**THE PAROCHIAL CHURCH COUNCIL
OF
ST. ANDREW'S
ASHTON-ON-RIBBLE
PRESTON**

**TRUSTEES' ANNUAL REPORT &
ACCOUNTS 2024**

CHARITY NUMBER: 1163132

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

Church Address: St Andrew's Church
Blackpool Road
Ashton-on-Ribble
Preston
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

Vicar: Rev James D G Nash

Correspondence Address: St Andrew's Vicarage
240 Tulketh Road
Ashton-on-Ribble
Preston
PR2 1ES

Status: The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

Bankers: Santander UK plc

Independent Examiner: Mr Martin Garry BA(Hons), FCA
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood, Preston
PR2 3AE

PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1ST JANUARY TO 31ST DECEMBER 2024

Clergy (ex officio)

Rev J Nash (Chairman)
Rev P Vautier (Curate from July 2024)

Churchwardens:

Mr C Lavender (appointed April 2022)
Mr D Underhill (Vice Chairman; appointed April 2016)

General Synod Representative:

Mr S Boyall (reappointed July 2021)

Diocesan Synod Representatives:

Rev J Nash (reappointed May 2024)
Rev P Vautier (appointed August 2024)

Deanery Synod Representatives:

Mr S Short (appointed April 2023)
Miss C Underhill (appointed April 2023)

Elected Members

Mrs C Beranek (reappointed April 2024)
Mrs M Fernando (appointed April 2023)
Mrs E Jefferies (appointed April 2022)
Mr C Lavender (Churchwarden from April 2022)
Mrs L Parkinson (appointed April 2023)
Mrs L Read (reappointed April 2022)
Mr N Sams (reappointed April 2024)
Mrs C Sorsbie (appointed April 2023)
Mr D Underhill (Churchwarden from April 2016)

Observers

Mrs M Bateman (PCC Secretary from April 2018)

STRUCTURE GOVERNANCE & MANAGEMENT OF PCC

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

STRUCTURE OF THE PCC

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair
Secretary
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings. They are as follows:

Buildings Committee
Finance Committee
Mission Committee

Safeguarding Committee
Standing Committee

RESPONSIBILITIES

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 5 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for a Planning Day in June.

EMPLOYEES

The PCC employs Mrs Michelle Bateman as the Church Administrator (26 hours a week) and employed Mr Finn Sorsbie as a Ministry Trainee (17 hours a week) until 31st August 2024.

OFFICERS

Parish Safeguarding Officer Mr Stephen Boyall (from April 2023)
Treasurer Mrs Claire Beranek (from Apr 2022)

THE CHURCH

ELECTORAL ROLL

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2019. The current membership is 101.

NORMAL SUNDAY CHURCH ATTENDANCE

The Church offers one Service every Sunday:

10.30am Morning Service with Junior Church (0-14s; not on 1st Sunday);
All Age Service (1st Sunday)
Holy Communion at least once a month

In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2023 was 131 people, 82 adults and 49 children (Oct 2023 - 135).

JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL

The Church has an active Junior Church (0-14) with 50-60 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of 420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time, with Services at Harvest, Christmas, Easter and a Leavers' Service at the end of the Summer Term.

MINISTER'S REPORT

The huge highlight of this year has been the arrival of the Vautiers for Phil to serve as our Curate for the next 3 years or so. The whole family have been so warmly welcomed by all and settled so quickly, helped hugely by some miraculous answers to prayer regarding their housing and schooling for the children; 6 months in they are all firmly embedded into the heart of our church family which is a delight to see. It's also been a great relief for me to have a co-minister again after the year's hiatus since the Houghtons left and Phil is quickly getting to grips with sharing in the glorious ministry of being under-shepherds of the church of God, the flock bought with the precious blood of Jesus. A particular highlight was Phil's involvement in our Christmas Services from his excellent talk at the Carol Service to 'sleeping' through the Family Carols!

Through last year there have been many blessings and encouragements across our children's and youth ministry. I am so grateful for all those who have stepped up in serving our children to allow us to split Scramblers into the two new Groups, Crèche and Climbers; these have settled in so quickly and I know have allowed for much more flexibility and focus with the youngest of our children.

A big Thank You to Finn (& therefore Chloe too) for all he did while serving at our Ministry Trainee. It was a fantastic year with Finn serving and growing in his gifts in so many ways, particularly as he headed up XTB and has handed it over in such good shape to Phil to lead now. We're all excited to see where Finn will get his first teaching job and grateful for all the ways in which he continues to serve.

Not to be left out, The Avenue is really finding its feet and strengthening in its identity and purpose in equipping our teenagers for following Jesus with all the pressures and challenges they face. I'm so grateful to the Leaders, particularly Cheryl, who stepped down at the end of the year, and for Jess who has joined the team; please pray for a replacement for Nathan when he steps down at the end of the Summer Term. In addition to this, we are so thankful to God for all those who serve in Noah's Ark and across Junior Church week by week and, at the other end of the age spectrum, for Claire and her team who run SALT.

There have been a number of challenges through the last year, most obviously the 'background noise' of the Church of England, particularly the continuing shambles of the *Living in Love & Faith* process. I am so thankful to God for the wisdom and support of the PCC & Standing Committee as we've discussed the situation and our response to it. It's been an unsettling time, with strained relationships with the diocese regarding our finances and giving, being confronted with what it would look like to leave the Church of England and wondering where we might leave to if we did?! While it has been necessary to deal with these issues as a church family, it is something of a relief that the process has hit an impasse which will last for at least a year, giving us the freedom to focus on more important matters as a church family.

We have also had to invest quite a lot of time, money and energy in our Church Hall recently and my huge thanks go to: Dave in his role as Churchwarden and Chair of the Buildings Committee (BC); Shell as she has liaised with the Pre-School as part of her Administrator's role and her work for the BC; and all the rest of the Buildings Committee – Craig, Claire, Nick & Mark. Particular thanks to them and the team of willing helpers who spent half the summer holiday in the Scout Room making it ready for the Pre-School expansion in September.

This has also obviously benefitted us as well, and the Scouts, and, now that the heater is fixed (thanks, Paul!), the room is so much more suitable for all that goes on in there. However, it will be nice to be able to wrestle our focus back onto the real building, the church family, over this coming year.

My particular thanks, too, to Liz and Shell for all their tireless efforts on Staff, to Dave & Craig in their Churchwarden capacity and for all the little, unseen jobs they pick up, and most of all to Becca and our children for all their love, care and support (& challenge!) to help me fulfil my responsibilities as undershepherd of the flock, Jesus' sheep, bought with his precious blood.

James Nash

WOMEN'S MINISTRY REPORT

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim is for women to be growing in their walk with Jesus, both individually, and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family. The Women's Getaway in March was a real highlight of the year for many as it often is. We spent some time thinking through the book of James and what it means to be living for Jesus day by day, along with time in prayer and praise, enjoying food and a walk together; through all this growing in our relationships with God and one another. We also had seminars for the first time, and enjoyed the chance to think through the topics of suffering, hormones and speech, and how Jesus speaks into each of those areas.

The Summer Term is often busy for us as a church family so we don't always have a Women's Breakfast or an Event that term.

In November we had a Women's Breakfast which gave us chance to get to know Innes Vautier a bit better as she shared how God has been at work in her life.

Alongside each of these events there have been more regular activities: the Women's Home Group (which has grown consistently over the past year) and the Women's Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community.

All of these things are great encouragements but ministry amongst women also happens in women chatting at the school gate, meeting up for coffee and caring for one another through life's struggles.

As a Women's Ministry Team we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other. One area of focus for us as a team has been how we encourage growth amongst the women in caring for each other pastorally and we pray that this will be an area we develop over the coming year.

Becca, Lin, Liz, Kate & Shell

CHILDREN, YOUTH & SENIORS REPORT

I am so grateful to God for his provision of so many children and young people in our church family and it is so wonderful that we have a full range of groups and activities serving our children from 0-18, and a bit older! We've also seen growth in a number of our groups, both in numbers and depth of discipleship. I am so thankful for the wonderful teams of leaders who serve in each of our groups, generously giving up their time so willingly on Sunday mornings and other times during the week. We have over 40 people serving in different roles across the groups from Noah's Ark to The Avenue and, of course, our thriving Junior Church. I've loved meeting with some of our Junior Church Leaders month by month to work through the passages coming up that month and it's been fantastic to see leaders growing in their confidence and gifts.

James Nash

Junior Church (Becca Nash)

Junior Church comprises our Sunday morning Groups for 0-13 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service.

An average week continues to see up to 60 children in Junior Church, split across five groups.

In addition to this, those who are in Year 9 & 10, and therefore too old for Pathfinders, have Pathfinder Plus. This group does a mix of serving in Junior Church as helpers or in church (e.g. sound desk) and coming out as a group after the sermon to chat about it with a couple of leaders. We are grateful to those leaders who have taken on this role.

Over the last year Junior Church has been restructured and we now have 2 groups for the 0-4s. Crèche for the 0-2 year-olds, led by Claire Beranek, and Climbers for the 3 and 4 year-olds, led by Hayley Dudgeon. Those who start School in September remain in Climbers for the Autumn and move into Adventurers in January. Having a term in School before moving up means they are more ready to fit into Adventurers and cope with the structure. Trekkers now meet in the School Junior Hall which is working out well.

We are thankful for all those who have joined the Junior Church Team both to help and to lead and also for those who were willing to move Groups in order to make sure all Groups have enough Leaders and Helpers. It has been encouraging to see new Leaders being trained up and a willingness amongst the church family to serve in Junior Church.

Junior Church have continued to follow the same teaching pattern as the sermon series which allows parents and children to share what they are learning together. We are grateful for the sacrificial service of all those who serve in Junior Church and all the time dedicated to serving the children in our church family. The Leaders continue to benefit from a monthly Bible training session with James and there is now a well-established system of supporting one another and sharing of ideas on the WhatsApp Group. 3 of the Team went on the Growing Young Disciples training day last year and found it really helpful and we are hoping the team will increasingly use this great resource for training and equipping.

We continue to be very grateful that Linda Biscomb happily takes on the bulk of the craft preparation for all 3 of the older Groups, supported by the Adventurers and Trekkers Leaders. This is much appreciated by all the Leaders; it is a great help to arrive to craft tables ready, set up and good to go!

XTB (Phil Vautier)

Our XTB Youth Group, for School Years 6–8, meets every Friday during term time from 5:30–7pm. Our leadership team currently consists of five regular members: Lucy, Linda, Nick, Finn, and Phil (Overall Leader) with a couple of extra leaders as needed. In June 2024, Eddie stepped down as he prepared for University and Finn passed the role of overall leader to me as he began teacher training. A big thank you to both for their service!

Before each session, leaders meet at 5pm to set up and pray. Each session then begins with time to welcome and share news. This is followed by activities, a 12–15 minute Bible talk prepared by a leader, and discussion and prayer in response.

This year, 27 different young people have attended, with 16–20 coming weekly. Many are not regular members of St Andrew's, showing our wider reach. Some have a connection to the church without attending weekly, while others come from local churches without a similar group.

Over the past year, we've studied Jonah, Matthew, and Colossians. Recently, we explored Daniel over 10 weeks, reflecting on God's eternal kingdom. At the end of each term, we hold a Question Time to answer questions submitted by the group.

Alongside teaching, we prioritise friendships, organising social events midway through each term. The current group have been marked by enthusiasm, energy, and unity. While numerical growth is encouraging, even more exciting is the deepening understanding of God's plans and purposes. Though we may not always see the fruit, we trust in God's work in their lives.

We would deeply value your prayers for the year ahead:

- That the young people would grow to know Jesus as Lord and Saviour.
- For continued growth in and deepening of friendships.
- For wisdom and faithfulness as leaders in teaching and care.

The Avenue (Shell Bateman)

The Avenue is a youth group for Years 9–13 that meets in the Church Hall fortnightly on Sundays from 6–8:30pm. We start with a meal (generously provided by volunteers from the church family) and have time to chat whilst we eat. We spend time studying the Bible and praying and then finish with an enthusiastic game (or two!) of UNO Flip, where the aim is not to lose. Over the past year we've studied themes & issues from the Psalms, a mission-focussed Bible Overview and Colossians alongside Home Groups.

Cheryl Underhill stepped down as a leader in Summer 2024 and we're grateful to Cheryl for all the time she gave to the young people at The Avenue while serving as a leader. In November 2024 we welcomed Jess Underhill as a leader (clearly we need an Underhill in one form or another!) and she has already been a great addition to The Avenue Team, serving alongside Nathan Dudgeon and Dan & me.

We're thankful for and encouraged by the young people and their desire to live for Jesus in the midst of the issues and pressures they face in, and outside of, school. Please pray for our young people to have boldness in faith, a desire to share it with others and for hearts that want to follow Jesus despite the cost.

Noah's Ark (Becca Nash)

Noah's Ark has enjoyed a busy and happy year and we thank God for many encouragements. We are continuing to operate with a fixed register and, while we have around 35 families on our register, weekly attendance is very up and

down depending on illness. The fixed register continues to give the opportunity of getting to know the mums and carers well and some of our mums do come along to Sunday services and one came to the carol service.

We are continuing to make the most of a short Bible slot at the end of each session to teach something of Jesus to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week. I am grateful to all the helpers on the team who help lead the Bible slots: Lucy, Mel and now Innes, who we are really glad to have on the team leading the occasional Bible slot.

We now have a good number of volunteers to run the kitchen and have been very pleased to welcome Angela, Linda, Natalie and Norma onto the team to do this. The running of the group with setting up etc is very dependent on having people on the team who aren't themselves looking after toddlers and Becca would be more than delighted to welcome others on to the team to help.

SALT (Claire Beranek)

St Andrew's Lunches Together (SALT) continues to be a time of welcome and comfort to the seniors in our church family and local community. Sadly nine of our very much loved members died in the year; they were: Kath Hitchen, George Nash, Frank Beranek, George Campbell, David Wade, Muriel Steiner, Ron Crewdson, Violet Fort and Mamie. We shed a few tears and shared wonderful memories and laughter as we remembered them. With an additional two of our regulars moving to nursing homes we've consequently had fewer attendees this year (usually 15-25) so please warmly invite new seniors to join us.

Each month, our guests enjoy homemade soup, sandwiches and freshly baked cakes, usually followed by a talk or interview with someone in the church family. Last year we enjoyed hearing from Christine Tognarelli on her Swiss travels, Tim Jones as a special needs teacher and interviews with David Jeffries and Jess Underhill telling us how their faith has influenced their lives. We learnt about the Blood Bikes from David Marsh, heard Phil Vautier's testimony and his childhood in Jersey, Dave Underhill shared his passion for planes through his work, and Cate Catmore gave her experiences as a Street Pastor. We looked at the painting "The shadow of death" by Holman Hunt and sang the Hymn "How Great Thou Art", as well as learning how it came to be written. Our seniors love singing together, hence our Easter and Christmas celebrations are times of particular joy; this year at Christmas we learned the history of the carol "Hark the Herald Angel's Sing".

I'm very grateful for our wonderful team of volunteers who care so lovingly for our seniors with their gifts of serving, giving lifts, making soup and baking: Linda Biscomb, Linda Richardson, Janet Nash, Pat Adair, Christine Tognarelli, Emma Sams, Cate Catmore, Steph Spencer, Joan Hatton and Andrew & Norma Hamriding. We're really thankful too to our church family for baking so many delicious cakes for us each month and sharing their lives with us. If you'd like to join our team, or are interested in attending, please come along on the 3rd Thursday of the month at 12.30pm, we'd love to see you.

Claire Beranek

CHURCHWARDENS' FABRIC REPORT

Despite challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His purposes and to His glory. We thank God for His never-ending faithfulness and sustaining grace, both to the Buildings Committee and members of the church family who give their time and effort to this task.

With regard to the Church Building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where required, serviced and/or repaired. Our Church Building and Hall are in a condition commensurate with their age and, therefore, the upkeep and maintenance will remain challenging. However, with regular Building Committee reviews and Church Maintenance Days, at which people from across the whole church family volunteer to undertake general maintenance tasks, we believe we have achieved a sustainable operating model to keep on top of things.

As reported in last year's Report, the change in ownership and reopening of the Pre-School highlighted issues which we gradually worked through during the 2024. The work to renew/renovate the Church Hall roof over the Pre-School and Scout Room areas was completed, largely funded by a third party grant but still requiring a substantial sum from church funds.

A specialist contractor was engaged to address asbestos issues in the Scout Room and equipment storage areas. Opportunity was taken to utilise skills and effort from within the church family to renovate the Scout Room areas with new lighting, additional insulation, removal of a mezzanine storage area, plasterboarding of the ceiling areas and complete repainting, to make the space a more welcoming and warmer space. This was a significant effort on behalf of members of the church family meaning this space is now also used by the Pre-School who have expanded the age group of children attending.

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles.

The silverware of the Church is in good order.

Craig Lavender & David Underhill

SAFEGUARDING REPORT

I'm very thankful to God that there have been no safeguarding incidents or concerns that have occurred over the last 12 months meaning I have had very little to do.

I remain very thankful to Shell for her hard work in keeping us all up to date with DBS checks, safeguarding training and also her excellent training she did in January for PCC Members and Children & Youth Leaders; thanks so much Shell!

As ever the landscape of safeguarding is changing with the Church of England, being very much in the public eye for how we conduct and 'do' safeguarding. I am firmly convinced that we are well served by the safeguarding team in Blackburn Diocese.

We must keep praying on that St Andrew's would be a place where everyone and anyone can come and hear about the great love that Jesus and come to know Jesus for themselves with no barrier placed in their way.

Please do look up our Parish Safeguarding Handbook online, or we have hard copies at church which you can read (please don't take away from the church building!); it sets out everything you could want to know! Safeguarding is always on the agenda at PCC meetings so it's always something we are thinking about. If you'd like anything discussed in relation to safeguarding let James or me know and we can have it included.

Safeguarding is something for us all to be mindful of as we seek to love and care for one another as brothers and sisters in Christ, not wanting anyone to fall or stumble due to the actions of another. So if you do have any concerns please come and talk to me in person, or you can call on 01772 445464 or email me at safeguarding@standrewsashton.org.uk.

Stephen Boyall

TREASURER'S REPORT 2024

Our finances were boosted for the year with a legacy from the estate of Frank Beranek, which meant we did not overspend in the year. We can be thankful for families catching up withheld giving from 2023, which accounts for all the increases seen in voluntary income for the year. We also had an increase in our expenditure largely due to funding major repairs to the Church Hall.

The Gift Day gave our income a boost, as did a grant payment towards our Church Hall roof repair.

The generous legacy received in 2015 has been spent gradually over the years to fund staff wages and other projects and was used in 2024 to fund Finn Sorsbie as a Ministry Trainee from January to August. The remainder will allow us to continue operating in 2025.

The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the coming year.

This year the difference between our expenditure and income was £12,076 to the positive.

Our church weekly running costs of £3,497 were 6% higher than in 2023 (£3,295) with increases in building expenses (Church Hall major works), wages (one term for a Ministry Trainee), Council Tax (now also for Curate) and Parish Share.

Taking into account the Church Hall income and other income, we require donations of £2,632 each week to break even. At present we receive £1,408 in regular weekly donations, a shortfall of £1,224. In 2024 there were 62 donor units (people or households) who would each need to increase their weekly giving by £19.74 to cover this shortfall.

The total church funds continue to be healthy at £76,498 (31st December 2024).

Income

Our total gross income for the year was £193,915. The church family giving included catch up payments withheld in 2023 due to the *LLF Process*, hence regular weekly giving has not increased in 2024 in actual terms.

The number of donors in our church family for 2024 is 62, compared to 69 in 2023.

Unusual income for the year was the legacy from the estate of Frank Beranek (£40,000) the Lancashire Environmental Grant received (£15,739) and the Thanksgiving Gift Day (£7,931), which was split between Church Hall redevelopment and Mission Partners.

Church Hall lettings were up by £4,912 on the previous year, with the total income at £19,976.

For anyone wishing to give to our church the church bank account details are:
SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREW'S PCC.

Please note that your bank may say that the payee name does not match; you can safely ignore this warning.

There is a new method of giving available to improve our cash flow and reduce church admin which is the Parish Giving Scheme. Please speak to Claire Beranek to use this scheme.

Expenditure

Our gross expenditure for the year was £181,839, a 6% increase on 2023 (£171,337).

The major differences in expenditure in 2024 compared to 2023 were:

- £9,311 reduction in church major repairs (none carried out in the year);
- £8,281 increase in Church Hall Major Costs due to the renewal of the Church Hall roof and internal refurbishment of the scout room;
- £7,117 increase in Parish Share (including fees paid for 2024);
- £4,825 increase in wages due two terms of Finn as our Ministry Trainee;
- £3,695 decrease in grants to others after the 2022 hardship fund was spent in 2023;
- £2,590 increase in Council Tax due to additionally paying the Curate's Council Tax; and
- £1,106 reduction in giving to Mission Partners (2024 Gift Day funds will be spent in 2025).

N.B. Utility bills in general will increase significantly in 2025 due to new contracts being in place.

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2025 to reflect the changes in running costs.

Thanks

Many thanks to Emma Sams for processing of payments, Linda Biscomb for the counting of collections, Jeff Beranek for bookkeeping and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek, Treasurer

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2024	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	121,086	23,670		144,756	93,133	51,623
Fundraising from sales	477	0		477	1,107	(629)
Income from investments	361	0		361	823	(462)
Church activities	31,137	0		31,137	23,035	8,102
Gift aid claimed	17,183	0		17,183	15,521	1,662
TOTAL INCOME	170,244	23,670	0	193,915	133,619	60,295
EXPENDITURE						
Direct expenses/purchases	591	0		591	1,239	(648)
Overheads	136,632	22,493		159,125	142,663	16,462
Church activities/grants	20,891	0		20,891	26,175	(5,285)
Professional fees	1,232	0		1,232	1,260	(28)
TOTAL EXPENDITURE	159,346	22,493	0	181,839	171,337	10,502
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	10,899	1,177		12,076	(37,718)	49,794
NET GAINS ON INVESTMENTS	0	0		0	0	0
NET INCOME/(EXPENDITURE)	10,899	1,177	0	12,076	(37,718)	49,794
TRANSFERS BETWEEN FUNDS	(11,755)	11,755		0	0	0
NET MOVEMENT IN FUNDS	(857)	12,932		12,076	(37,718)	49,794
TOTAL FUNDS BROUGHT FORWARD	69,424	(5,001)		64,423	102,141	(37,718)
TOTAL FUNDS CARRIED FORWARD	56,812	19,686	0	76,498	64,423	12,076

SUMMARY OF FUND MOVEMENTS

Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	69,424	361	0	152,700	17,183	(159,346)	(11,755)	68,567
Gift Day 2023 Fund	356					(356)		0
Lancashire Environmental	(5,357)			15,739		(22,137)	11,755	0
Gift Day 2024 Fund	0			7,931				7,931
Total funds	64,423	361	0	176,371	17,183	(181,839)	0	76,498

BALANCE SHEET AT 31 DECEMBER 2024

	2024	2023	Change
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	£	£	£
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	19,088	15,601	3,487
Prepayments	0	16,200	(16,200)
Deposits and Cash	28	43	(14)
Bank Account	62,198	50,547	11,651
	81,314	82,390	(1,076)
LIABILITIES			
Accounts payable within 1 year	4,816	17,967	(13,152)
NET CURRENT ASSETS / (LIABILITIES)	76,498	64,423	12,076
TOTAL ASSETS LESS CURRENT LIABILITIES	76,498	64,423	12,076
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	76,498	64,423	12,076
PARISH FUNDS			
Unrestricted	68,567	69,424	(857)
Restricted	7,931	(5,001)	12,932
Endowment	0	0	0
TOTAL PARISH FUNDS	76,498	64,423	12,076

SPECIAL PURPOSE FUNDS

Fund Name	Type	Start 2024	End 2024	Change	Notes
General Fund	Unrestricted	69,424	68,567	(857)	General purpose fund
Gift Day 2023 Fund	Restricted	356	0	(356)	Remaining funds spent
Gift Day 2024 Fund	Restricted	0	7,931	7,931	Fund to commence spending in 2025
Lancashire Environmental	Restricted	(5,357)	0	5,357	All LEF donations spent
		64,423	76,498	12,076	

TOTAL ASSETS

Account	Start 2024	End 2024	Change	Notes
Accounts Payable	(17,967)	(4,816)	13,152	Money owed to others at end of year
Accounts Receivable	15,601	19,088	3,487	Money owed to PCC at end of year (inc. Gift Aid)
Prepayment	16,200	0	(16,200)	Advance payment in 2023 for roof repairs in 2024
Main Bank Account	50,547	62,198	11,651	Santander bank account
Petty Cash	43	28	(14)	
	64,423	76,498	12,076	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2024	Last year	Change
	Voluntary income					
4000	Donation to Bank	74,957	7,475	82,432	73,368	9,065
4002	Envelopes & other planned giving	4,357	356	4,714	4,041	673
4003	Loose plate collection (Cash GASD)	1,105	50	1,155	1,122	33
4004	Loose plate collection (Cash Non Gift Aid)	77		77	25	52
4007	Sundry Donations	474	50	524	2,120	(1,596)
4100	Grants (from others)	115	15,739	15,854	12,458	3,396
4200	Legacies	40,000		40,000	0	40,000
	Sub Total:	121,086	23,670	144,756	93,133	51,623
	Activities for generating funds					
4401	Book/CD/DVD sales (and parish magazine)	477		477	1,107	(629)
	Sub Total:	477	0	477	1,107	(629)
	Church activities					
4600	Fees collected for weddings and funerals	4,002		4,002	994	3,008
4601	Noah's Ark donations	818		818	802	17
4602	Church Events	4,736		4,736	4,781	(45)
4603	Church hall lettings - regular	19,193		19,193	14,302	4,891
4604	Church hall lettings - casual	783		783	762	21
4605	Seniors' Lunch & Tea (donations)	674		674	697	(23)
4606	Evangelistic events (donations)	55		55	0	55
4607	XTB (donations)	876		876	698	179
	Sub Total:	31,137	0	31,137	23,035	8,102
	Income from investments					
4700	Investment Income (Interest)	361		361	823	(462)
	Sub Total:	361.33	0	361	823	(462)
	Other income					
4801	Tax recoverable on Gift Aid donations	17,183		17,183	15,521	1,662
	Sub Total:	17,183	0	17,183	15,521	1,662
	Gross income	170,244	23,670	193,915	133,619	60,295

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2024	Last year	Change
	Church activities					
5000	Grants (to others)	593		593	4,288	(3,695)
5203	Other church event costs	4,873		4,873	5,282	(408)
5204	Giving to missionary societies	8,394		8,394	9,500	(1,106)
5205	Evangelistic events (inc. home mission)	69		69	148	(79)
5206	Parish Training (externally provided)	0		0	550	(550)
5207	Visiting speakers/locums	100		100	43	57
5208	Junior Church costs	442		442	634	(192)
5209	Church services expenses	1,607		1,607	1,425	182
5210	Conferences (externally provided)	1,169		1,169	384	786
5211	Seniors' meals costs	851		851	802	50
5212	Noak's Ark costs	302		302	395	(93)
5213	XTB costs	1,668		1,668	1,453	214
5214	Support to school costs	350		350	357	(7)
5215	PCC expenses	113		113	103	10
5216	Flowers	0		0	27	(27)
5217	Staff training/resources (internal)	358		358	784	(426)
	Sub Total:	20,891	0	20,891	26,175	(5,285)
	Fund Raising					
6100	Fund Raising Expenses	90		90	20	69
6200	Goods Purchased for Resale (eg books)	501		501	1,219	(718)
	Sub Total:	591	0	591	1,239	(648)
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	5,476		5,476	2,886	2,590
7002	Water Rates - Vicarage	832		832	407	425
7003	Water Rates - Church and Hall	1,500		1,500	1,980	(480)
7005	Waste collection	193		193	28	165
	Sub Total:	8,011	0	8,011	5,310	2,700
	Gas and electricity					
7105	Electricity - Church	763		763	793	(30)
7106	Electricity - Church hall	2,550		2,550	3,213	(663)
7107	Gas - Church	1,631		1,631	1,398	233
7108	Gas - Church hall	2,685		2,685	1,814	871
	Sub Total:	7,629	0	7,629	7,218	411
	Travelling expenses					
7200	Transport/parking/travel	690		690	633	57
	Sub Total:	690	0	690	633	57

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2024	Last year	Change
	Printing/Stationery/etc.					
7300	Photocopying/Printing	1,195		1,195	888	307
7302	Office Stationery	33		33	19	14
7303	Books/literature to give away	434		434	963	(529)
7304	Music printing/licenses costs	722		722	680	42
	Sub Total:	2,384	0	2,384	2,549	(166)
	Telephone/Computer/etc.					
7352	Computer and Software	284		284	204	80
7354	Website costs	591		591	561	30
	Sub Total:	875	0	875	766	110
	Maintenance					
7500	Furniture & furnishings	132		132	0	132
7501	Church and hall cleaning	6,718		6,718	5,974	744
7502	Audio/video equipment	1,005		1,005	791	214
7513	Fire, health & safety costs	1,840		1,840	1,037	803
7514	Upkeep of churchyard	20		20	274	(255)
7515	Church and hall maintenance	2,130	775	2,905	3,119	(214)
7516	Church major repairs	0		0	9,311	(9,311)
7518	Church hall major repairs	3,790	21,718	25,508	17,227	8,281
	Sub Total:	15,634	22,493	38,127	37,732	395
	General Expenses					
7600	Ministry parish share & fees	71,857		71,857	64,740	7,117
7604	Insurance	6,341		6,341	6,049	292
7606	Miscellaneous costs	22		22	-	22
	Sub Total:	78,220	0	78,220	70,789	7,431
	Wages					
7803	Visiting Organist	465		465	65	400
7804	Gross Wages - Assistant staff	21,181		21,181	16,357	4,825
7805	Sexton	60		60	98	(38)
7808	Employer Pension Contributions	1,483		1,483	1,145	338
	Sub Total:	23,189	0	23,189	17,664	5,525
	Professional fees					
7902	Accountancy Fees	141		141	241	(100)
7904	Professional Fees	35		35	35	0
7909	Audit Fees	1,056		1,056	984	72
	Sub Total:	1,232	0	1,232	1,260	(28)
	Gross expenditure	159,346	22,493	181,839	171,337	10,502
	Net income/(expenditure):	10,899	1,177	12,076	(37,718)	49,794

INCOME AND EXPENDITURE (Summary)						
	Income	Unrestricted	Funds Restricted	Total 2024	Last year	Change
	Voluntary income	121,086	23,670	144,756	93,133	51,623
	Activities for generating funds	477	0	477	1,107	(629)
	Church activities	31,137	0	31,137	23,035	8,102
	Income from investments	361	0	361	823	(462)
	Tax recoverable on Gift Aid donations	17,183	0	17,183	15,521	1,662
	Gross income	170,244	23,670	193,915	133,619	60,295
	Expenditure	Unrestricted	Funds Restricted	Total 2024	Last year	Change
	Church activities	20,891	0	20,891	26,175	(5,285)
	Fund Raising	591	0	591	1,239	(648)
	Rent and rates	8,011	0	8,011	5,310	2,700
	Gas and electricity	7,629	0	7,629	7,218	411
	Travelling expenses	690	0	690	633	57
	Printing/Stationery/etc.	2,384	0	2,384	2,549	(166)
	Telephone/Computer/etc.	875	0	875	766	110
	Maintenance	15,634	22,493	38,127	37,732	395
	General Expenses	78,220	0	78,220	70,789	7,431
	Wages	23,189	0	23,189	17,664	5,525
	Professional fees	1,232	0	1,232	1,260	(28)
	Gross expenditure	159,346	22,493	181,839	171,337	10,502
	Net income/(expenditure):	10,899	1,177	12,076	(37,718)	49,794

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2024

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £68,576 (as of 31st December 2024)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The one restricted fund remaining open at the end of the year was the 2024 Gift Day Fund of £7,931.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2025) and is shown as accrued (expected to be received) in the accounts for 2024.

Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. Grants received in 2024 was the Lancashire Environmental Fund grant of £15,739 towards the Church Hall roof renewal.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

Two members of staff were paid from church funds: Michelle Bateman, Administrator (part-time, 25 hours a week) and Finn Sorsbie, Ministry Trainee (17 hours a week, finished 31st August 2024). The Vicar, James Nash, and the Curate, Phil Vautier, receive a stipends from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage and Curate's House, 65 Egerton Road. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset

will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander.

Approved by the Parochial Church Council on Monday 24th February 2025

and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'J. Van', written over a dotted horizontal line.

(Chairman)

A handwritten signature in black ink, 'E. R. Beránek', written over a dotted horizontal line.

(Treasurer)

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston
I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2024.

This report on the financial statements of the PCC for the year ended 31 December 2024, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act;
or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood
PRESTON
PR2 3AE

Accounts



**THE PAROCHIAL CHURCH COUNCIL
OF
ST. ANDREW'S
ASHTON-ON-RIBBLE
PRESTON**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS
2023**

CHARITY NUMBER: 1163132

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

Church Address: St Andrew's Church
Blackpool Road
Ashton-on-Ribble
Preston
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

Vicar: Rev James D G Nash

Correspondence Address: St Andrew's Vicarage
240 Tulketh Road
Ashton-on-Ribble
Preston
PR2 1ES

Status: The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

Bankers: Santander UK plc

Independent Examiner: Mr Martin Garry BA(Hons), FCA
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood, Preston
PR2 3AE

PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1ST JANUARY TO 31ST DECEMBER 2023

Incumbent

Rev J Nash (Chairman)

Churchwardens:

Mr C Lavender (appointed April 2022)
Mr D Underhill (Vice Chairman; appointed April 2016)

General Synod Representative:

Mr S Boyall (reappointed July 2021)

Diocesan Synod Representatives:

Rev J Nash (reappointed May 2021)

Deanery Synod Representatives:

Mr D Holden	(reappointed April 2023; resigned July 2023)
Mr J Houghton	(reappointed October 2020; ended April 2023)
Mr S Short	(appointed April 2023)
Miss C Underhill	(appointed April 2023)

Elected Members

Mrs C Beranek	(reappointed April 2021)
Mrs C Campbell	(reappointed October 2020; ended April 2023)
Mrs M Fernando	(appointed April 2023)
Mrs E Jefferies	(appointed April 2022)
Mr C Lavender	(Churchwarden from April 2022)
Mrs L Parkinson	(appointed April 2023)
Mrs L Read	(reappointed April 2022)
Mr N Sams	(reappointed April 2021)
Mrs C Sorsbie	(appointed April 2023)
Mr D Underhill	(Churchwarden from April 2016)

Observers

Mrs M Bateman	(PCC Secretary from April 2018)
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STRUCTURE GOVERNANCE & MANAGEMENT OF PCC

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

STRUCTURE OF THE PCC

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair
Secretary
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings.

They are as follows:

Buildings Committee
Finance Committee
Mission Committee

Safeguarding Committee
Standing Committee

RESPONSIBILITIES

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 5 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for a Planning Day in June.

EMPLOYEES

The PCC employs Mrs Michelle Bateman as the Church Administrator (25 hours a week) and started employing Mr Finn Sorsbie as a Ministry Trainee (17 hours a week) from September 2023.

OFFICERS

Parish Safeguarding Officer

Mr Stephen Boyall (from April 2023)

Treasurer

Mrs Claire Beranek (from Apr 2022)

THE CHURCH

ELECTORAL ROLL

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2019. The current membership is 102.

NORMAL SUNDAY CHURCH ATTENDANCE

The Church offers one Service every Sunday:

10.30am Morning Service with Junior Church (0-14s; not on 1st Sunday);
All Age Service (1st Sunday)
Holy Communion at least once a month

In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2023 was 135 people, 84 adults and 51 children (Oct 2022 – 131).

JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL

The Church has an active Junior Church (0-14) with approximately 55 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of 420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time, with Services at Harvest, Christmas, Easter and a Leavers' Service at the end of the Summer Term.

MINISTER'S REPORT

The life of any church family will always be marked by the joys and the sorrows, the highs and the lows, the blessings and the frustrations. This year has been no exception and it feels to me like the magnitude of the rollercoaster has been a little greater than usual. Given what we are learning about spiritual warfare in our Lent sermon series, this should come as no surprise.

In May we waved goodbye to the Houghton family for Joe to start as Curate-in-Charge at St Christopher's Lea. Joe, Cathy, Poppy and Lenny had become such a central part of our church family over their 7 years in Ashton that it has been a huge wrench to see them leave but we do so with hearts brimming over in excitement to see all that God will do through them at St Christopher's. Gospel generosity is part of the path of the sacrifice of discipleship and so it was bittersweet to also send the Ewbanks, Holdens, Olives and Hartleys with the Houghtons to support them in revitalising the church family there. Amazingly God has honoured us in this as our numbers week by week haven't really dipped, even if we have noticed the loss in some other areas of church life. On a personal note, I've missed Joe's support in leading the church family and church family life has probably been a little quieter without him.

Thankfully we had a huge highlight of the year in June to lift our hearts as we celebrated some of our church family publicly testifying to their faith in Jesus at our Baptism & Confirmation Service with Bishop Tony Porter. God was so very kind in giving us a perfect break in the rain showers so that we were able to have our first full-immersion Baptisms on the grass verge of the Vicarage Drive. The symbolism wasn't subtle as the sun burst through the clouds, lighting up the 6 who were baptised with a heavenly ray; Oh Happy Day!

I'm sure we all have our own highlights and favourite memories from the year as we look back and remember. Simon Guillebaud's high octane talks at our Church Weekend at Home certainly hit the mark as he inspired us with thrilling stories from the mission field in Burundi and much else besides. Who will forget Becca being confronted by the irate farmer on the Church Family Walk in May (while I was swimming in Loughrigg Tarn... sorry Becca!)?

Alongside this we have all our regular groups from Noah's Ark and Saturdads to SALT; XTB & The Avenue to Home Groups; Midweek Communion to Christianity Explored. Church family life really is a delightful demonstration of the manifold wisdom of God in the gospel, just as he designed it to be. Thank you to all those who serve across all the different areas of church life and ministry, from PCC and its various sub-Committees, to those who lead Home Groups, Youth and Children's Groups, SALT and Toddler Groups.

This year we also decided to shake up our Home Groups for the very good reason that we needed a new Group due to our growth in numbers. I'm so grateful to everyone across our Home Groups as they've settled into their new Groups and begun growing together in love and prayerful concern. Particular thanks to all the leaders of the Groups who have done a wonderful job in setting the tone and leading the discussions.

Finally it's been a delight to welcome first Liz Jefferies, and then Finn Sorsbie onto the Staff Team over the last year. There's something wonderful about organic gospel ministry growth like this and it means that settling into their new roles has been that much easier. Liz has slotted into the Pastoral Coordinator post so wonderfully and has quickly become a real asset to church family life. Finn becoming a Ministry Trainee has brought such joy and been a very timely help and support to me personally as he has flourished in various areas of service across church family life, from leading and preaching on Sunday mornings to heading up the XTB Leaders Team.

Life in the Church of England nationally has not been easy and this has presented various challenges to us, particularly with the developments in the *Living in Love and Faith* process and introduction of blessings of relationships not conforming to God's definition of marriage. However God has been preparing us for this as a church family and I am so grateful to our Standing Committee and PCC for all their wisdom and leadership through all the twists and turns.

James Nash

WOMEN'S MINISTRY REPORT

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim of our women's ministry is for women to be growing in their walk with Jesus both individually and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family.

The Women's Getaway in March was a real highlight of the year for many as it had been the previous year. We spent some time thinking through the 10 Commandments and what it means to be expansively obedient to them in 2023, along with time in prayer and praise, enjoying food and a walk together and through all this growing in our relationships with God and one another.

The summer term is often busy for us as a church family so we don't always have a Women's Breakfast or an evangelistic event that term.

In May, Cathy Houghton stepped down from the Women's Ministry Team when the Houghtons moved to St Christopher's Lea. We're thankful to God, and to her, for all her hard work amongst the women during her time on the team and for the way she has sacrificially given herself to encourage growth in others. In September we welcomed Kate Short to the team and she has been a great addition.

In November we had a Women's Breakfast which gave us chance to think about how we make decisions as Christians. Becca spoke to us about how we live in line with God's will in both the big and small decisions we make every day of our lives and how we can encourage each other in that. Alongside each of these events there have been more regular activities: the Women's Home Group and Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community. All of these things are great encouragements, but Women's Ministry also happens in women chatting at the school gates, meeting up for coffee and caring for one another through life's struggles.

As a Women's Ministry Team, we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other and we pray that this will continue over the coming year.

Becca, Cathy, Lin, Liz, Kate & Shell

CHILDREN, YOUTH & SENIORS REPORT

I am so grateful to God for his provision of so many children and young people in our church family and it is so wonderful that we have a full range of groups and activities serving our children from 0-18. We've also seen quite a bit of growth in a number of our groups, particularly with the new Year 9s joining The Avenue during the year and it's been great to see the group reforming with its fresh identity.

I am so thankful for the wonderful teams of leaders who serve in each of our groups, generously giving up their time so willingly on Sunday mornings and other times during the week. We have over 30 people serving in different roles across the groups from Noah's Ark to The Avenue and, of course, our thriving Junior Church. I've loved meeting with our Junior Church Leaders month my month to work through the passages coming up that month and it's been fantastic to see leaders growing in their confidence and gifts.

James Nash

Junior Church (Becca Nash)

Junior Church is our Sunday Morning Groups for 0-14 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service. An average week continues to see up to 60 children in Junior Church, split over four groups. In addition to this, those who are in Year 9 and therefore too old for pathfinders are now in a Pathfinder plus group. This group does a mix of serving in Junior Church as helpers or in church (e.g. sound desk) or coming out as a group after the sermon to chat about it with a couple of leaders. We are grateful to those new leaders who have taken on this role.

Junior Church have continued to follow the same teaching pattern as the sermon series which helps parents and children to be able to share what they are learning together. We are grateful for the sacrificial service of all those who serve in Junior church and all the time dedicated to serving the children in our church family. The leaders continue to benefit from a monthly Bible training session with James and there is now a well-established system of supporting one another and sharing of ideas on the WhatsApp Group.

We continue to be very grateful that Linda Biscomb happily takes on the bulk of the craft preparation for all 3 of the groups supported by Becca and Jess. This is much appreciated by all the leaders – it is a great help to arrive to craft tables ready and set up! It's been great to welcome new people to the team this year, both leaders and assistant leaders. There continues to be a need for more leaders particularly in Scramblers and Adventurers so the work load can be shared.

XTB (Finn Sorsbie)

This group is for Years 6-8 and runs every Friday of term from 5:30-6:45pm. We have a small but dedicated team of leaders who set up, pray, lead games and activities, give Bible talks, and lead discussions. We started the year with around 10 kids and some weeks this year have had over 20 attend, with some in the group bringing their friends along. We usually average between 13-17 kids each week. XTB doesn't only draw children from our church family but serves a number of other local churches whose children attend our primary school and local secondary schools. The kids are always really enthusiastic, chatty, have fun, and enjoy coming. On the whole they're really great at listening and are engaging well with the Bible teaching from Lucy, Nick and me, and our special guest speakers James and Becca.

We have taught through Mark's Gospel, a series on 'Why do Christians...', and we're currently wrapping up a series through the book of Jonah. The kids have been keen to ask questions and there was a lot of engagement with our Question Box, which led to an answer session which we're hoping to repeat at some point.

Please pray for the kids to keep growing in maturity, keep inviting their friends, to be unashamed of Jesus, and that the leaders would keep cultivating a culture of fun and kindness. As we grow in number, please pray for wisdom in how to manage lots of kids and know how to engage them well.

The Avenue (Shell Bateman)

The Avenue is a youth group for Years 9-13. Over 2023 there were many changes at The Avenue; Joe Houghton led the teaching for the first term, then over the year we've welcomed Nathan Dudgeon & Cheryl Underhill as leaders alongside Dan & Shell Bateman. We've also grown from 4 to 12 young people and so have changed location from being hosted in homes to meeting in the Church Hall fortnightly on Sundays from 6-8.30pm.

We start with a meal (generously provided by volunteers from the church family) and have time to chat whilst we eat. We spend time studying the Bible and praying and then finish with a rowdy game of UNO Flip where the aim is not to lose. Over the past year we've studied John's Gospel, The Generosity Project and Christianity Explored Youth.

It's been a real encouragement to see The Avenue thrive in the midst of all the changes in the past year. We're thankful for and encouraged by the young people and their desire to live for Jesus in the midst of the issues and pressures they face in, and outside of, school. Please pray for boldness in faith for our young people and for hearts that want to follow Jesus despite the cost.

Noah's Ark (Becca Nash)

Noah's Ark has enjoyed a busy and happy year and we are thankful to God for many encouragements. We are continuing to operate with a fixed register and whilst we have around 35 families on our register, we tend to get about 20-24 per week which is currently giving the group a very busy feel. Places are in high demand and we have 8 on a waiting list at present. The fixed register continues to give the opportunity of getting to know the Mums and carers well and some of our mums do take up the opportunity of socials and come to some of our evangelistic church events.

We are continuing to make the most of a short Bible slot at the end of each session to teach something of the gospel to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week. I am grateful to all the helpers on the team who help lead the Bible slots: Lucy, Chrissie, Kate and Mel and to those who willingly run the kitchen, particularly Jess and Emma.

SALT (Claire Beranek)

St Andrew's Lunches Together (SALT) is a great blessing to the seniors in our church family and local community; for some of our attendees it is the only time they get out each month, so they really look forward to catching up with their SALT friends. We tend to have between 20 and 35 attendees each month, who enjoy homemade soup, sandwiches and freshly baked cakes, usually followed by a talk from someone in the church family. This year we enjoyed hearing from Joe Houghton on the importance of Faith Schools, Paul Thompson's motorbike adventures around Europe, and testimonies from Finn Sorsbie, Dave Olive and Bishop Tony Porter. We also had talks about religious art from Walter Drain, and Richard Catmore, as well as learning about our church stained glass windows. Our Easter and Christmas celebrations are times of particular joy, with many of the older hymns and carols chosen for singing together.

All of our wonderful volunteers completed their safeguarding training in the year; we're very grateful for their gifts of serving, giving lifts, making soup and baking. Thanks go to our lovely SALT team: Linda Biscomb, Linda Richardson, Janet Nash, Pat Adair, Christine Tognarelli, Emma Sams, Cate Catmore, Steph Spencer, Joan Hatton and Andrew & Norma Hamriding. We're really thankful too to some from our church family for baking so many delicious cakes for us each month, and coming to speak to us, or play for us. We were most fortunate this year, in receiving a grant of £1,600 from Asda towards increasing utility costs. If you fancy joining our team, or attending, come along on the 3rd Thursday of the month, you'll be made really welcome.

Claire Beranek

CHURCHWARDENS' FABRIC REPORT

We thank God for His never-ending faithfulness to us. Despite real challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His purposes and to His glory.

With regard to the Church building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where required, serviced and/or repaired. Our Church building and Hall are in a condition commensurate with their age and therefore, the upkeep and maintenance will always be challenging. However, with regular Building Committee reviews and Church Maintenance Days, when people from across the whole church family volunteer to undertake general maintenance tasks, we believe we have achieved a sustainable operating model to keep on top of things.

As reported in the previous annual report, the change in ownership and reopening of the Pre-School highlighted issues which we gradually worked through during the year. Issues with the Pre-School heating required a reasonably significant financial outlay to rectify. Issues with the Church Hall roof, particularly in the Pre-School and Scout areas require urgent attention and the Lord has provided significant funds by means of a third party grant towards the cost of a partial new roof, which will assist the church in addressing this in early 2024.

We continue to utilise our storage rooms to allow us to support a local food and clothing bank, the Ashton Food Aid (Food Bank).

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles. Particular thanks to Nick Sams, Claire Beranek, Mark Richardson, Paul Thompson, Tom Parkinson, James Nash and Michelle Bateman.

The silverware of the Church is in good order.

Craig Lavender & David Underhill

SAFEGUARDING REPORT

I took over being the Parish Safeguarding Officer (PSO) over the past year taking over from Maureen Thompson; thanks for all you did Maureen! It's not always the easiest job to do. I'm on the PSO Induction Training and have completed the Safeguarding Leadership Pathway Course. I'm by no means an expert but I know who to talk to from Blackburn Diocese if I need any help.

Over the past year we have had one minor 'potential' safeguarding concern and one significant safeguarding concern (not related to anything on St Andrew's premises); both were documented and handled appropriately by those involved.

We have up to date DBS checks for 41 volunteers with others still being processed. This will continue to be monitored and new volunteers will be checked as necessary. Most volunteers have completed the necessary safeguarding training; the ones who are still outstanding are those who are just beginning serving in roles within our church family and these will be completed as soon as possible. A big 'Thank you' to Michelle Bateman for all she does on the administrative side to keep everyone up to date.

Safeguarding is one of those things that we can never say we have 'sorted'. The landscape is impacted by both new advice coming out and also just the nature of seeking to keep our children, young people and vulnerable adults safe from harm. While it is true that I take the lead as PSO, and James, as Vicar, and Shell do a brilliant job of keep us on top of DBS checks and training, it is still the responsibility of us all, as a church family, to be looking out for one another in love and concern. If you have any questions, comments or concerns, please come and speak to me and I'd be very happy to chat.

You can contact me on safeguarding@standrewsashton.org.uk or 01772 445464.

Please do look up our Parish Safeguarding Handbook online, or we have hard copies at church which you can read (please don't take away from the church building!); it sets out everything you could want to know! Safeguarding is always on the agenda at PCC meetings so it's always something we are thinking about. If you'd like anything discussed in relation to safeguarding let James or me know and we can have it included.

Let's be praying for the coming year that St Andrew's would continue to be a safe place for all to gather to hear from God in His word by His Spirit so that we would all come to know and love Jesus more and more.

Stephen Boyall

TREASURER'S REPORT 2023

The year saw a decline in our income due to both a few families adjusting their giving in a principled response to the developments in the *Living in Love and Faith* process as decided by General Synod and also waving goodbye to some longstanding church family members who left to partner in gospel ministry in other churches. We also had an increase in our expenditure largely due to funding major repairs to the Church Hall. This has all led to a greater overspend than previous years.

The Gift Day gave our income a boost, as did grants towards our Church Hall roof repair, SALT and a grant for a third and final year from Emmanuel Church Wimbledon to part fund our Administrator's wages.

The generous legacy received in 2015 has been gradually spent over the years to fund staff wages and has therefore been used in 2023 to fund Finn Sorsbie as a Ministry Trainee. The remainder will allow us to continue operating in 2024.

The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the coming year.

This year the difference between our expenditure and income was £37,718 which was funded from our savings. This overspend is an increase from 2022 when it was £15,345.

The overspend is 22% of the total expenditure, an increase from 2022 when it was £15,345 (10%). Our church weekly running costs of £3,295 were 13% higher than in 2022 (£2,908) with increases in major building expenses (Church Hall roof and other Church Hall repairs).

Taking into account the Church Hall income and other income, we require donations of £2,603 each week to break even. At present we receive £1,472 in regular weekly donations, a shortfall of £1,131. In 2023 there were 69 donor units (people or households) who would each need to increase their weekly giving by £16.39 to cover this shortfall.

The total church funds continue to be healthy at £64,423 (31st December 2023).

Income

There was a reduction in church family giving this year. Total regular giving for the year was £76,524, a decrease from £87,957 in 2022, a 13% reduction. When Gift Aid is included in church family giving, the figure for 2023 is £93,942 compared with £104,378 for 2022.

The number of donors in our church family over the last five years since 2019 has been 59, 49, 65 and 69, remaining at 69 in 2023.

Unusual income for the year was the Thanksgiving Gift Day (£6,490), which was split between Church Hall works, and our Mission Partners, as well as the grants received (£10,958).

Grants received includes £5,358 in the year from LEF in respect of the roof repair project. Total grants available for this work amount to £21,430 and the intention is to claim the remaining balance as the work is completed in the next financial year.

Church Hall lettings were up by £1,658 on the previous year, with the total income from the Church Hall at £15,064.

Payment by bank transfer has increasingly been the way most of the church family prefer to donate. For anyone considering starting to give by this method the church bank account details are:

SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREWS PCC.

Please note that your bank may say that the payee name does not match; you can safely ignore this warning.

Expenditure

Our gross expenditure for the year was £171,337, a 13% increase on 2023 (£151,225), mainly due to Church Hall major works.

The major differences in expenditure in 2023 compared to 2022 were:

- £22,484 increase in Building Major Costs including part payment for the church hall roof, new heating for the pre-school, and a church hall side door;
- We still have further roof payments to be made in 2024, with £16,200 included in closing aged payables meaning the total estimated cost of the works is £32,400
- £6,746 reduction in wages due to the Beth Lindon leaving; due to taking on a ministry trainee, we didn't make the full savings we predicted for 2023.
- £3,209 increase in grants to others, spending the 2022 hardship fund.
- £1,588 reduction in water bills due to a large post covid catch up payment in 2022. Utility bills in general will increase majorly in 2024 due to new contracts being invoked on less favourable rates.
- £1,481 increase in church event costs with a full calendar of events through the year.
- £1,455 increase in Parish Share
- £1,357 reduction in evangelistic events.

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2024 to reflect the changes in expenditure for staff wages.

Thanks

Many thanks to Emma Sams for her diligent processing of payments, Linda Biscomb for counting of collections, Jeff Beranek for book keeping and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek, Treasurer

STATEMENT OF FINANCIAL ACTIVITIES						
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2023	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	79,685	13,448		93,133	95,425	(2,292)
Fundraising from sales	1,107	0		1,107	752	355
Income from investments	823	0		823	138	685
Church activities	23,035	0		23,035	23,143	(108)
Gift aid claimed	15,521	0		15,521	16,421	(901)
TOTAL INCOME	120,171	13,448	0	133,619	135,880	(2,260)
EXPENDITURE						
Direct expenses/purchases	1,239	0		1,239	806	433
Overheads	126,648	16,015		142,663	126,266	16,396
Church activities/grants	16,975	9,200		26,175	21,298	4,877
Professional fees	1,260	0		1,260	2,854	(1,595)
TOTAL EXPENDITURE	146,122	25,215	0	171,337	151,225	20,112
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(25,951)	(11,767)		(37,718)	(15,345)	(22,373)
NET GAINS ON INVESTMENTS	0	0		0	0	0
NET INCOME/(EXPENDITURE)	(25,951)	(11,767)	0	(37,718)	(15,345)	(22,373)
TRANSFERS BETWEEN FUNDS	0	0		0	(15,345)	15,345
NET MOVEMENT IN FUNDS	(25,951)	(11,767)		(37,718)	0	(37,718)
TOTAL FUNDS BROUGHT FORWARD	95,375	6,766		102,141	117,486	(15,345)
TOTAL FUNDS CARRIED FORWARD	69,424	(5,001)	0	64,423	102,141	(37,718)

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	95,237	823	0	103,445	15,521	(146,122)	521	69,424
Gift Day 2022 Fund	6,766			0		(6,766)		0
Gift Day 2023 Fund	0			6,490		(6,134)		356
Asda Grant	0			1,600		(1,600)		0
Lancashire Environmental	0			5,358		(10,715)		(5,357)
Ashtones Fund	138			383		0	(521)	0
Total funds	102,141	823	0	117,276	15,521	(171,337)	0	64,423

BALANCE SHEET AT 31 DECEMBER 2023			
	2023	2022	Change
	£	£	£
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	15,601	16,979	(1,379)
Prepayments	16,200		16,200
Deposits and Cash	43	26	17
Bank Account	50,547	90,906	(40,359)
	82,390	107,911	(25,521)
LIABILITIES			
Accounts payable within 1 year	17,967	5,771	12,197
NET CURRENT ASSETS / (LIABILITIES)	64,423	102,141	(37,718)
TOTAL ASSETS LESS CURRENT LIABILITIES	64,423	102,141	(37,718)
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	64,423	102,141	(37,718)
PARISH FUNDS			
Unrestricted	69,424	95,375	(25,951)
Restricted	(5,001)	6,766	(11,767)
Endowment	0	0	0
TOTAL PARISH FUNDS	64,423	102,141	(37,718)

SPECIAL PURPOSE FUNDS					
Fund Name	Type	Start 2023	End 2023	Change	Notes
General Fund	Unrestricted	95,237	69,424	(25,813)	General purpose fund
Gift Day 2022 Fund	Restricted	6,766	0	(6,766)	Remainder of fund spent
Gift Day 2023 Fund	Restricted	0	356	356	Some funds still remaining
Asda Grant	Restricted	0	0	0	Whole fund granted and spent in 20203
Lancashire Environmental	Restricted	0	(5,357)	(5,357)	Additional grants promised for roof repairs
Ashtones Fund	Unrestricted	138	0	(138)	Fund closed and transferred to General Fund
		102,141	64,423	(37,718)	

TOTAL ASSETS					
Account		Start 2023	End 2023	Change	Notes
Accounts Payable		(5,771)	(17,967)	(12,197)	Money owed to others at end of year
Accounts Receivable		16,979	15,601	(1,379)	Money owed to PCC at end of year (inc. Gift Aid)
Prepayment			16,200	16,200	Amounts billed in advance for roof repairs
Main Bank Account		90,906	50,547	(40,359)	Santander bank account
Petty Cash		26	43	17	
		102,140.66	64,423	(37,718)	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2023	Last year	Change
	Voluntary income					
4000	Donation to Bank	66,948	6,420	73,368	80,754	(7,386)
4002	Envelopes & other planned giving	3,971	70	4,041	6,258	(2,217)
4003	Loose plate collection (Cash GASD)	1,122		1,122	946	176
4004	Loose plate collection (Cash Non Gift Aid)	25		25	0	25
4007	Sundry Donations	2,120		2,120	681	1,439
4100	Grants (from others)	5,500	6,958	12,458	6,787	5,671
	Sub Total:	79,685	13,448	93,133	95,425	(2,292)
	Activities for generating funds					
4401	Book/CD/DVD sales (and parish magazine)	1,107		1,107	752	355
	Sub Total:	1,107	0	1,107	752	355
	Church activities					
4600	Fees collected for weddings and funerals	994		994	3,250	(2,256)
4601	Noah's Ark donations	802		802	338	464
4602	Church Events	4,781		4,781	4,573	208
4603	Church hall lettings - regular	14,302		14,302	12,771	1,532
4604	Church hall lettings - casual	762		762	636	126
4605	Seniors' Lunch & Tea (donations)	697		697	1,010	(313)
4606	Evangelistic events (donations)	0		0	108	(108)
4607	XTB (donations)	698		698	458	240
	Sub Total:	23,035	0	23,035	23,143	(108)
	Income from investments					
4700	Investment Income (Interest)	823		823	138	685
	Sub Total:	823.12	0	823	138	685
	Other income					
4801	Tax recoverable on Gift Aid donations	15,521		15,521	16,421	(901)
	Sub Total:	15,521	0	15,521	16,421	(901)
	Gross income	120,171	13,448	133,619	135,880	(2,260)

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2023	Last year	Change
	Church activities					
5000	Grants (to others)	2,788	1,500	4,288	1,079	3,209
5203	Other church event costs	5,282		5,282	3,801	1,481
5204	Giving to missionary societies	1,800	7,700	9,500	9,500	0
5205	Evangelistic events (inc. home mission)	148		148	1,505	(1,357)
5206	Parish Training (externally provided)	550		550	-	550
5207	Visiting speakers/locums	43		43	140	(97)
5208	Junior Church costs	634		634	447	187
5209	Church services expenses	1,425		1,425	788	638
5210	Conferences (externally provided)	384		384	868	(484)
5211	Seniors' meals costs	802		802	935	(133)
5212	Noak's Ark costs	395		395	407	(12)
5213	XTB costs	1,453		1,453	923	531
5214	Support to school costs	357		357	500	(143)
5215	PCC expenses	103		103	119	(16)
5216	Flowers	27		27	-	27
5217	Staff training/resources (internal)	784		784	288	497
	Sub Total:	16,975	9,200	26,175	21,298	4,877
	Fund Raising					
6100	Fund Raising Expenses	20		20	77	(57)
6200	Goods Purchased for Resale (eg books)	1,219		1,219	729	490
	Sub Total:	1,239	0	1,239	806	433
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	2,886		2,886	2,896	(10)
7002	Water Rates - Vicarage	407		407	374	33
7003	Water Rates - Church and Hall	1,554	427	1,980	3,568	(1,588)
7005	Waste collection	28		28	173	(145)
	Sub Total:	4,884	427	5,310	7,021	(1,710)
	Gas and electricity					
7105	Electricity - Church	487	306	793	719	75
7106	Electricity - Church hall	2,454	759	3,213	2,297	916
7107	Gas - Church	1,355	43	1,398	1,666	(268)
7108	Gas - Church hall	1,749	65	1,814	2,136	(322)
	Sub Total:	6,045	1,173	7,218	6,818	400
	Travelling expenses					
7200	Transport/parking/travel	633		633	412	221
	Sub Total:	633	0	633	412	221

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2023	Last year	Change
	Printing/Stationery/etc.					
7300	Photocopying/Printing	888		888	876	12
7302	Office Stationery	19		19	12	7
7303	Books/literature to give away	963		963	621	341
7304	Music printing/licenses costs	680		680	628	52
	Sub Total:	2,549	0	2,549	2,138	412
	Telephone/Computer/etc.					
7352	Computer and Software	204		204	934	(730)
7354	Website costs	561		561	524	38
	Sub Total:	766	0	766	1,458	(692)
	Maintenance					
7500	Furniture & furnishings	0		0	240	(240)
7501	Church and hall cleaning	5,974		5,974	5,554	420
7502	Audio/video equipment	791		791	739	52
7510	Organ/piano tuning	0		0	528	(528)
7513	Fire, health & safety costs	1,037		1,037	539	498
7514	Upkeep of churchyard	274		274	-	274
7515	Church and hall maintenance	206	2,913	3,119	2,953	166
7516	Church major repairs	9,311		9,311	4,054	5,257
7518	Church hall major repairs	5,725	11,502	17,227	-	17,227
	Sub Total:	23,317	14,415	37,732	14,607	23,125
	General Expenses					
7600	Ministry parish share & fees	64,740		64,740	63,285	1,455
7604	Insurance	6,049		6,049	5,372	677
	Sub Total:	70,789	0	70,789	68,657	2,132
	Wages					
7803	Visiting Organist	65		65	435	(370)
7804	Gross Wages - Assistant staff	16,357		16,357	23,103	(6,746)
7805	Sexton	98		98	-	98
7808	Employer Pension Contributions	1,145		1,145	1,617	(472)
	Sub Total:	17,664	0	17,664	25,155	(7,491)
	Professional fees					
7902	Accountancy Fees	241		241	947	(707)
7903	Consultancy Fees	0		0	864	(864)
7904	Professional Fees	35		35	35	0
7909	Audit Fees	984		984	1,008	(24)
	Sub Total:	1,260	0	1,260	2,854	(1,595)
	Gross expenditure	146,122	25,215	171,337	151,225	20,112
	Net income/(expenditure):	(25,951)	(11,767)	(37,718)	(15,345)	(22,373)

INCOME AND EXPENDITURE (Summary)						
	Income	Unrestricted	Funds Restricted	Total 2023	Last year	Change
	Voluntary income	79,685	13,448	93,133	95,425	(2,292)
	Activities for generating funds	1,107	0	1,107	752	355
	Church activities	23,035	0	23,035	23,143	(108)
	Income from investments	823	0	823	138	685
	Tax recoverable on Gift Aid donations	15,521	0	15,521	16,421	(901)
	Gross income	120,171	13,448	133,619	135,880	(2,260)
	Expenditure	Unrestricted	Funds Restricted	Total 2023	Last year	Change
	Church activities	16,975	9,200	26,175	21,298	4,877
	Fund Raising	1,239	0	1,239	806	433
	Rent and rates	4,884	427	5,310	7,021	(1,710)
	Gas and electricity	6,045	1,173	7,218	6,818	400
	Travelling expenses	633	0	633	412	221
	Printing/Stationery/etc.	2,549	0	2,549	2,138	412
	Telephone/Computer/etc.	766	0	766	1,458	(692)
	Maintenance	23,317	14,415	37,732	14,607	23,125
	General Expenses	70,789	0	70,789	68,657	2,132
	Wages	17,664	0	17,664	25,155	(7,491)
	Professional fees	1,260	0	1,260	2,854	(1,595)
	Gross expenditure	146,122	25,215	171,337	151,225	20,112
	Net income/(expenditure):	(25,951)	(11,767)	(37,718)	(15,345)	(22,373)

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2023

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £64,423 (as of 31st December 2023)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The restricted funds remaining open at the end of the year was the 2023 Gift Day Fund of £356 and Lancashire Environmental Fund of (£5,357) (negative fund) with money spent on roof repairs, and further monies promised to pay for this. The temporary borrowing has been made from the unrestricted fund.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2024) and is shown as accrued (expected to be received) in the accounts for 2023.

Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. Grants received in 2023 were an Asda Grant of £1,600 for SALT, a grant from Emmanuel Church, Wimbledon of £4,000 towards administrator wages, and a Lancashire Environmental Fund grant of £5,358 towards church roof repairs.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

Two members of staff were paid from church funds: Michelle Bateman, Parish Assistant (part-time, 25 hours a week) and Finn Sorsbie, Mistry Trainee. The Vicar, James Nash, receives a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

Current Assets

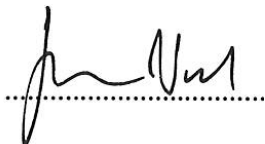
Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander.

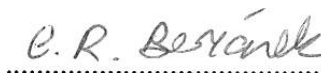
Prepayments include invoices issued to the PCC for which services have not yet been fully rendered or completed at the year end date.

Approved by the Parochial Church Council on Monday 19th February 2023

and signed on its behalf by:



(Chairman)



(Treasurer)

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston

I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2023.

This report on the financial statements of the PCC for the year ended 31 December 2023, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood
PRESTON
PR2 3AE

Accounts



**THE PAROCHIAL CHURCH COUNCIL
OF
ST. ANDREW'S
ASHTON-ON-RIBBLE
PRESTON**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS
2022**

CHARITY NUMBER: 1163132

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

Church Address: St Andrew's Church
Blackpool Road
Ashton-on-Ribble
Preston
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

Vicar: Rev James D G Nash

Correspondence Address: St Andrew's Vicarage
240 Tulketh Road
Ashton-on-Ribble
Preston
PR2 1ES

Status: The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

Bankers: Santander UK plc

Independent Examiner: Mr Martin Garry BA(Hons), FCA
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood, Preston
PR2 3AE

PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1ST JANUARY TO 31ST DECEMBER 2022

Incumbent

Rev J Nash (Chairman)

Churchwardens:

Mr F Ewbank (appointed April 2019; resigned April 2022)
Mr D Underhill (Vice Chairman; appointed April 2016)

General Synod Representative:

Mr S Boyall (reappointed July 2021)

Diocesan Synod Representatives:

Rev J Nash (reappointed May 2021)

Deanery Synod Representatives:

Mr D Holden (appointed April 2021 & Deputy Warden)

Mr J Houghton (reappointed October 2020)

Elected Members

Mrs C Beranek	(reappointed April 2021)
Ms L Biscomb	(resigned April 2022)
Mrs C Campbell	(reappointed October 2020)
Mr F Ewbank	(Churchwarden resigned April 2022)
Mr D Holden	(appointed October 2020)
Mrs E Jefferies	(appointed April 2022)
Mr C Lavender	(appointed April 2022)
Mrs L Read	(reappointed April 2022)
Mr N Sams	(reappointed April 2021)
Miss C Underhill	(appointed October 2020)
Mr D Underhill	(Churchwarden from April 2016)

Observers

Mrs M Bateman (PCC Secretary from April 2018)

STRUCTURE GOVERNANCE & MANAGEMENT OF PCC

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

STRUCTURE OF THE PCC

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair
Secretary
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings. They are as follows:

Buildings Committee
Finance Committee
Mission Committee

Safeguarding Committee
Standing Committee

RESPONSIBILITIES

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 7 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for an Planning Day in June.

EMPLOYEES

The PCC employed Miss Bethany Lindon as the Children's Worker (30 hours a week), ending on 31st August 2022, and Mrs Michelle Bateman as the Church Administrator (24 hours a week).

OFFICERS

Parish Safeguarding Officer	Mrs Maureen Thompson
Under-18s Coordinator	Miss Bethany Lindon (until 31 st Aug 2022)
	Mr Steve Boyall (from 1 st Sept 2022)
Treasurer	Mr Chris Bull (until Apr 2022)
	Mrs Claire Beranek (from Apr 2022)

THE CHURCH

ELECTORAL ROLL

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2019. The current membership is 92.

NORMAL SUNDAY CHURCH ATTENDANCE

The Church offers one Service every Sunday:

10.30am	Morning Service with Junior Church (0-14s; not on 1 st Sunday); All Age Service (1 st Sunday) Holy Communion at least once a month
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In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2022 was 131 people (Oct 2021 – 103).

JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL

The Church has an active Junior Church (0-14) with approximately 55 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of 420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time with additional services carried out at Harvest, Christmas, Easter and at the end of the Summer Term.

MINISTER'S REPORT

As I reflect on 2022, my overriding sense is one of huge thankfulness to God for bringing growth across our church family in so many ways: people coming to Christ; believers joining us; clear fruit of the gospel manifest in us, both individually and together; and even biological growth! In the light of recent sermons from 1 Cor 3, we are to stand back and praise God that through the planting and watering ministry of a number of us, God has brought gospel growth. When Paul writes to Timothy what is probably the last of his letters in the NT, he speaks of ministry 'in season'; wary of pride coming before a fall, it certainly feels as though we are in season, and we thank God for it. One area of particular growth was prompted by Beth Lindon leaving in August to take up her new role at Christ Church Huntingdon. The vacuum left by Beth's departure has been wonderfully filled by our gifted Junior Church Leaders Team, who have all taken on extra responsibility in various ways. It's a delight to meet with the Team each 1st Sunday of the month and set them off in the right direction for the month's Bible teaching; they then do the hard yards of working out how to teach our children and young people. This is ably assisted by Linda Biscomb in her new role as the Craft Coordinator, suggesting some ideas for crafts and making them happen.

The year has seen a number of highlights; the two which particularly leap to mind are the 'Pop-up Gospel Choir' and 'Family Fun Fest' (thanks to Joe for the inspiration for both... like you couldn't guess?!). The former led to an amazing Sunday Service, filled to the full with glorious gospel music and has paved the way for the start of Ashtones. The FFF proved hugely popular with our local community and all went miraculously smoothly, thanks mainly to Becca's catering competence and Shell's logistical mastery, and the teams that helped them. There have been a number of requests for a repeat this summer... I think it might be a biennial event (at most)!

2022 was packed with vibrant versions of many of our church family favourites: the Exodus-like May Bank Holiday Walk up Loughrigg; the Church Weekend, including the Ceilidh, Crocker, Cheese (sorry) and no Condemnation for those in Christ Jesus; the first Women's Getaway in March and the long-standing Men's Getaway in September; Women's Breakfasts and Events; Men's Curries; and so the list goes on and on. Added to this all our regular groups back up to speed, from Noah's Ark and Saturdads to SALT; XTB & The Avenue to Home Groups; Midweek Communion to Christianity Explored. Church family life really is a delightful demonstration of the manifold wisdom of God in the gospel, just as he designed it to be. Thank you to all those who serve across all the different areas of church life and ministry, from PCC and its various sub-Committees, to those who lead Home Groups, Youth and Children's Groups, SALT and Toddler Groups.

This year we also kicked off our commitment to Keswick across the church family. A few of us did a recce in Weeks 1 & 2, with the main party heading for various campsites in Week 3. We were treated to Bible treasures from Ephesians and the life on Jacob, all in the theme of 'Grateful'... and we all certainly were. Make sure you book your pitch/accommodation for this year.

However, for me, all of the above is just padding to the joy of Sunday Mornings, which are the highlight of church family life. We gather together as a motley crew and, in the providence of God, he grows us together as the body of Christ, growing us up into him who is our Head. The excitement of singing, praying, confessing, listening to God's word, sharing in Communion, chatting and sharing life together in all its sorrows and celebrations. Thank you for all you give to the Lord and his people, for the love, encouragement and challenge and the blessing of worshipping Jesus together.

James Nash

WOMEN'S MINISTRY REPORT

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim of our women's ministry is for women to be growing in their walk with Jesus both individually and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family.

In March we ran our first Women's Getaway, which was a real highlight of the year for many. We spent some time fixing our eyes on Jesus as the book of Hebrews encourages us to do, along with time in prayer and praise, enjoying food and a walk together and through all this growing in our relationships with God and one another. Those who weren't able to make it on the Getaway enjoyed the chance to catch up on it together and discuss the talks as a group at a later date.

The summer term was busy for us as a church family, with our Church Family Weekend, Family Fun Fest and the Pop-Up Gospel Choir, so we decided not to hold a Women's Breakfast or evangelistic event during this term.

In July, Kirsty Ewbank decided to step down from the Women's Ministry Team after serving on it for 5 years. We're thankful to God, and to her, for all her hard work amongst the women during this time and for the way she has sacrificially given of herself to encourage growth in others.

In September we welcomed Liz Jefferies onto the team and she has been a great addition, with her wisdom and experience, particularly gained through her Biblical Counselling studies, as we seek together to care for the women in our church family.

In November we had a Women's Breakfast which gave us chance to think about how we are 'Connected' to each other as we walk through life as Christians. We spent some time hearing from different women about their experiences and thinking about how we can all be involved in church family life. As a Women's Ministry Team we don't have the capability to look after everyone, it needs each of us to play our part in looking after one another.

In December we ran a Christmas event, 'Christmas Candles'. This was a great opportunity to welcome friends and family in to enjoy some Christmas craft and to hear from Jo Wolstenholme about how the Lord has been at work in her life. There was a lovely atmosphere and all those who came seemed to have a great time, particularly engaging with all that Jo shared with us.

Alongside each of these individual events there have been more regular activities: the Women's Home Group and Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community.

As a Women's Ministry Team, we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other and we pray that this will continue over the coming year.

Becca, Cathy, Kirsty, Lin, Liz & Shell

CHILDREN'S & YOUTH WORK REPORT

We thank God for another wonderful year of his blessing through the ministry to all our children and young people, for all those who give them so tirelessly in preparing and leading all our different groups, whether in Junior Church on Sundays, during the week in Noah's Ark, Saturdays, XTB and The Avenue, or the one-off events like the Light Party. Through various means God has grown all our groups, mainly in line with the growth in our church family, but also through some children joining us from outside the church family.

In August we were sad to have to say 'Goodbye' to Beth Lindon, following the end of her 3-year contract as our Children's Worker and wish her well in her new role at Christ Church Huntingdon. Since Beth has left it has been a huge encouragement to me to see how all the leaders of our groups have stepped up and taken on more responsibility across the board. Particular thanks to Joe Houghton for the way he has stepped into some gaps, particularly in heading up XTB, but he is not the only one who has shouldered the burden. As we get ready to say 'Goodbye' to Joe & Cathy later in the year, there will be another opportunity for leaders, old and new, to grow their gifts and serve our church family.

James Nash

Junior Church (Becca Nash)

Junior Church is our Sunday Morning Groups for 0-14 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service. An average week will now see up to 60 children in Junior Church, split over four groups. Junior Church have continued to follow the same teaching pattern as the sermon series; this is not always straightforward but, since Beth's departure, we have established a new system of James teaching a month's worth of sessions on the 1st Sunday of the month and leaders beginning to think through how to teach the children and what craft could work. We are grateful that Linda Biscomb has taken up a new role of being the 'Craft Supremo', which involves planning different craft for the groups, producing it week by week and laying it out for the groups on Sunday mornings; I know this is much appreciated by the leaders and saves them lots of time! It's been great to welcome a couple of new people to the team this year but, with the Houghtons' departure imminent, we'll need a few more this year; please think and pray if you could be God's answer to our prayers.

XTB (Joe Houghton)

This group is for Years 6-8 and runs every Friday of term from 5:30-6:45pm. We have a small but dedicated team of leaders who set up, pray, lead games and activities, do Bible talks and lead discussions. We started the year with around 12 youngsters and have had as many as 20 attend, with some in the group bringing their friends along. XTB doesn't only draw children from our church family but serves a number of other local Churches whose children attend our Primary School. One Mum told me that XTB is the highlight of her son's week.

We have taught through John's Gospel, Ephesians and are currently in a series exploring the theme of idolatry. It has been great to see Nick Sams and Finn Sorsbie grow in their Bible teaching gifts to youth, with the young people clearly engaged week by week. Please pray for more friends to be invited along and the new leaders to emerge to help with the group.

The Avenue (Joe Houghton)

This group is for Years 9-13 and we have around 4 young people each time we meet, which is at homes of church family every other Sunday from 6-8pm. The Avenue starts with a meal and chatting while we eat, followed by a Bible study and prayer, finishing with a game where the aim is not to lose. In the last couple of years we have studied worldviews, Exodus and John's Gospel. It has been great to see those who attend grow in faith and a desire to live as Christians in School or College. We often talk about the issues that they face in school and discuss those pressures and how they might respond Christianly. Please pray for courageous and continued faithfulness for the youngsters and new leaders to continue this valuable ministry.

Noah's Ark (Becca Nash)

Noah's Ark has enjoyed a busy and happy year and we are thankful to God for many encouragements. We are continuing to operate with a fixed register and whilst we have around 35-40 families on our register, we tend to get about 15 per week due to various factors such as illness and holidays. We are finding that we're getting to know the mums well and we enjoyed a social evening together in the summer term which was well attended and a few mums also went along to Lucy's "Galentine's Night". We were delighted as well to have a table of Noah's Ark mums at the Christmas Candle evangelistic event in December.

In the Autumn term we ran Christianity explored alongside women's homegroup on a Thursday morning with 2 Noah's Ark contacts, one of whom is reasonably regular at church and the other is now attending Women's Bible Study. Noah's Ark is also proving to be a good opportunity to spend time with some of our new mums who come on Sundays. It's a good time for having conversations with them, getting to know them and giving them support.

We are continuing to make the most of a short Bible slot at the end of each session to teach something of the gospel to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week.

I am very grateful to all the team for their service: Lucy, Chrissie, Cathy, Linda, Kirsty and Sylvia, and to those who willingly step in on the occasional week to help out in the kitchen (thank you to Jess, Emma, Rachel and Katie). We will really miss Cathy when she leaves at the end of May; she has done a fantastic job of overseeing the kitchen and the catering each week as well as doing lots of leading during the Bible slot. We will definitely be needing more people to join the team to fill the gap that is left.

Saturdads (Dave Underhill)

Saturdads continues to be a great way in which we can support the local community, providing an opportunity for dads, grandads and male carers to meet together, spend time with their children and engage with us as a church family. We are grateful for the group of regular dads who come along and to God for the wonderful times we've had and relationships we've built through it.

Thank you too to the team of volunteers who help month by month to run it. We're praying Saturdads continues to grow and that through it, God would graciously bring more men to know Jesus as their loving Saviour.

Other Events

In October we once again hosted a Light Party which was our most successful one ever on all fronts! Many thanks to Jess and the team for all their hard work and allowing children to celebrate The Light of the World rather than participate in the worship of demons.

In December Joe and the XTB team also put on the (traditional) XTB Family Quiz. Once again, there was a great turn-out of families from across our church family, particularly XTB. Excitingly, Joe has promised to come back this year to lead it again!

CHURCHWARDENS' FABRIC REPORT

Praise the Lord for His never-ending faithfulness to us. Despite real challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His glory.

In relation to the Church building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where needed, repaired. Due to the age and condition of our Church building and Hall, the upkeep and maintenance is always going to be difficult. However, with regular Building Committee reviews and Church Maintenance Days, when people from across the whole church family volunteer to undertake general maintenance tasks, it feels we have achieved a sustainable operating model to keep on top of things.

The change in ownership and reopening of the Pre-School highlighted some hidden issues which are gradually being worked through. Issues with the Church Hall roof and Pre-School heating are likely to require significant outlay to rectify, but we are confident we have the means to undertake them based on our current financial projections and available grants.

The clearing and cleaning of our storage rooms has allowed us to support a local food and clothing bank who have now changed their name to Ashton Food Aid (Food Bank).

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles. Particular thanks to Craig Lavender, Nick Sams, Claire Beranek, Mark Richardson, Paul Thompson and Michelle Bateman.

The silverware of the Church is in good order.

David Underhill

SAFEGUARDING REPORT

Over the past year we have had two minor 'potential' safeguarding concerns. Both of these were documented and handled appropriately by those involved. No major concerns or incidents have been reported.

All DBS checks for our 40 volunteers are currently up to date. This will continue to be monitored and new volunteers will be checked as necessary. Most volunteers have completed the necessary safeguarding training, the ones outstanding are aware and will be doing the appropriate courses as soon as possible. A big 'Thank you' to Shell for all she does on the administrative side to keep everyone up to date.

The diocese safeguarding advice is constantly changing and we try hard to keep up with it. With this in mind, over the coming year there are a some changes we need to make to fully comply with this advice. The PCC now need to approve a safeguarding action plan and a procedure for dealing with safeguarding issues or allegations. Our plan has always been to follow the procedure suggested in the Parish Safeguarding Handbook, so when the PCC next approve the safeguarding policy in July, they will be asked to approve the procedure laid out there too.

Safeguarding is important and something we take seriously at St Andrew's. If anyone has any concerns, however small, please don't hesitate to speak Steve Boyall, our Under 18s Coordinator, or me. We can be contacted at safeguarding@standrewsashton.org.uk or 01772 445464.

Maureen Thompson

TREASURER'S REPORT 2022

The year has seen both an encouraging growth in our income and a small reduction in our expenditure, which means our predicted overspend was significantly smaller. We have been blessed by several committed Christians joining our church family with hearts generous towards our finances and church life. As church activities returned to normal for the year post-Covid, we saw expected increases in costs from holding regular church events. The Gift Day as part of our church family weekend at home also was a boost to our income.

The generous legacy received in 2015 has been spent in the intervening years to fund staff wages, and is predicted to last a further four years at current rates of income and expenditure. A deliberate decision was made to end Beth Lindon's contract after three years as Children's Worker, with the consequent expected savings made to staff wages. A grant was received for a second year running from Emmanuel Church Wimbledon to part fund our Administrator's wages, and a similar grant is expected for the next year. The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the next four years, which is further in the future than we have predicted previously.

This year the difference between our expenditure and income was £15,345 which was funded from our savings. This overspend is 10% of the total expenditure, but is down from 2021 when it was £39,791 (25%). Our church weekly running costs of £2,908 were 3% lower than in 2021 (£3,005) with savings made on wages and building expenses. Taking into account the Church Hall and other income, we require donations of £2,353 each week to break even. At present we receive £1,692 in regular weekly donations, a shortfall of £661. In 2022 there were 69 donor units (people or households) who would each need to increase their weekly giving by £9.58 to cover this shortfall. The total Church funds continue to be healthy at £102,141 (31st December 2022).

Income

We can be thankful to God that in 2022 we saw an annual increase in our church family giving of £13,047; this is a 17.4% increase compared with 2021. Total regular giving for the year has increased from £74,910 in 2021 to £87,957 in 2022. Where Gift Aid reclaimed, is included in church family giving, the figure for 2021 was £90,455, and for 2022 was £104,378, an increase of £13,923, or 15.4%. The number of donors in our church family over the last four years has been 59 in 2019, 49 in 2020, 65 in 2021, and 69 in 2022.

Payment by bank transfer has increasingly been the way most of the church family prefer to donate. For anyone considering starting to give by this method the church bank account details are:

SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREWS PCC.

Please note that your bank may say that the payee name does not match; you can safely ignore this warning.

Unusual income for the year was the Thanksgiving Gift Day (£6,766), which will be split between a hardship fund, Church Hall works, and our Mission Partners. Additionally there were some anonymous donations received in October to the tune of £2,500.

Church Hall lettings were up by £1,958 on the previous year, opening up further after lockdowns, with the total income from the Church Hall at £13,407.

Expenditure

Our gross expenditure for the year was £151,225, a 3% decrease on 2021 (£156,288), mainly due to the reduction in both wage bills and also Church and Hall maintenance.

The major differences in expenditure in 2022 compared to 2021 were:

- £8,607 reduction in Building Major Costs; we still have lots to do, and are expecting to do more in 2023 (we paid for a new Church Hall boiler in 2021).
- £5,500 reduction in wages due to the Beth Lindon leaving; we expect to save an additional £12,500 on Beth's wages in 2023.
- £3,265 reductions in grants to others due to different needs through the year.
- £3,022 increase in utilities expenditure for the year.
- £2,213 increase in church event costs with further opening up post lockdowns.
- £2,188 increase in rent and rates due to a large water payment catch up.

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2023 to reflect the changes in expenditure for staff wages.

Thanks

Many thanks to Emma Sams for her diligent processing of payments, Linda Biscomb for counting of collections, Jeff Beranek for book keeping and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek, Treasurer

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2022	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	88,659	6,766		95,425	84,708	10,717
Fundraising from sales	752	0		752	105	647
Income from investments	138	0		138	636	(498)
Church activities	23,143	0		23,143	15,503	7,640
Insurance claims	0	0		0	0	0
Gift aid claimed	16,421	0		16,421	15,545	876
TOTAL INCOME	129,114	6,766	0	135,880	116,498	19,382
EXPENDITURE						
Direct expenses/purchases	806	0		806	86	720
Overheads	126,266	0		126,266	133,699	(7,433)
Church activities/grants	14,053	7,245		21,298	21,270	28
Professional fees	2,854	0		2,854	1,233	1,622
TOTAL EXPENDITURE	143,980	7,245	0	151,225	156,288	(5,064)
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(14,866)	(479)		(15,345)	(39,791)	24,445
NET GAINS ON INVESTMENTS	0			0	0	0
NET INCOME/(EXPENDITURE)	(14,866)	(479)	0	(15,345)	(39,791)	24,445
TRANSFERS BETWEEN FUNDS				0	0	0
NET MOVEMENT IN FUNDS	(14,866)	(479)		(15,345)	(39,791)	24,445
TOTAL FUNDS BROUGHT FORWARD	110,241	7,245		117,486	157,276	(39,791)
TOTAL FUNDS CARRIED FORWARD	95,375	6,766	0	102,141	117,486	(15,345)

SUMMARY OF FUND MOVEMENTS

Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	110,241	138		112,237	16,421	(143,800)		95,237
Gift Day 2021 Fund	7,245					(7,245)		0
Gift Day 2022 Fund				6,766				6,766
Ashtones Fund				318		(180)		138
Total funds	117,486	138	0	119,321	16,421	(151,225)	0	102,141

BALANCE SHEET AT 31 DECEMBER 2022

	2022 £	2021 £	Change £
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	16,979	15,545	1,434
Deposits and Cash	26	50,014	(49,988)
Bank Account	90,906	61,755	29,152
	107,911	127,314	(19,403)
LIABILITIES			
Accounts payable within 1 year	5,771	9,828	(4,058)
NET CURRENT ASSETS / (LIABILITIES)	102,141	117,486	(15,345)
TOTAL ASSETS LESS CURRENT LIABILITIES	102,141	117,486	(15,345)
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	102,141	117,486	(15,345)
PARISH FUNDS			
Unrestricted	95,375	110,241	(14,866)
Restricted	6,766	7,245	(479)
Endowment	0	0	0
TOTAL PARISH FUNDS	102,141	117,486	(15,345)

SPECIAL PURPOSE FUNDS

Fund Name	Type	Start 2022	End 2022	Change	Notes
General Fund	Unrestricted	110,241	95,237	(15,004)	General purpose fund
Gift Day 2021 Fund	Restricted	7,245	0	(7,245)	Remaining funds spent in 2022
Gift Day 2022 Fund	Restricted	0	6,766	6,766	Funds fully collected but not spent yet
Ashtones Fund	Unrestricted	0	138	138	New ongoing fund
		117,486	102,141	(15,345)	

TOTAL ASSETS

Account	Start 2022	End 2022	Change	Notes
Accounts Payable	(9,828)	(5,771)	4,058	Money owed to others at end of year
Accounts Receivable	15,545	16,979	1,434	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account	61,755	90,906	29,152	Santander bank account
Savings Account	50,000	0	(50,000)	CAF 60-day notice cash savings account closed
Petty Cash	14	26	12	
	117,486	102,141	(15,345)	

INCOME AND EXPENDITURE (Detailed)

N/C	Income	Unrestricted Funds	Restricted Funds	Total 2022	Last year	Change
	Voluntary income					
4000	Donation to Bank	75,459	5,295	80,754	68,060	12,694
4002	Envelopes & other planned giving	5,017	1,241	6,258	5,201	1,057
4003	Loose plate collection (Cash GASD)	866	80	946	1,180	(233)
4004	Loose plate collection (Cash Non Gift Aid)	0		0	470	(470)
4007	Sundry Donations	531	150	681	4,798	(4,118)
4100	Grants (from others)	6,787		6,787	5,000	1,787
	Sub Total:	88,659	6,766	95,425	84,708	10,717
	Activities for generating funds					
4401	Book/CD/DVD sales (and parish magazine)	752		752	105	647
	Sub Total:	752	0	752	105	647
	Church activities					
4600	Fees collected for weddings and funerals	3,250		3,250	2,417	833
4601	Noah's Ark donations	338		338	272	66
4602	Church Events	4,573		4,573	1,132	3,441
4603	Church hall lettings - regular	12,771		12,771	10,824	1,947
4604	Church hall lettings - casual	636		636	625	11
4605	Seniors' Lunch & Tea (donations)	1,010		1,010	100	910
4606	Evangelistic events (donations)	108		108	-	108
4607	XTB (donations)	458		458	134	325
	Sub Total:	23,143	0	23,143	15,503	7,640
	Income from investments					
4700	Investment Income (Interest)	138		138	636	(498)
	Sub Total:	137.83	0	138	636	(498)
	Other income					
4801	Tax recoverable on Gift Aid donations	16,421		16,421	15,545	876
4802	Insurance claims	0		0	-	0
	Sub Total:	16,421	0	16,421	15,545	876
	Gross income	129,114	6,766	135,880	116,498	19,382

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2022	Last year	Change
	Church activities					
5000	Grants (to others)	1,079		1,079	4,344	(3,265)
5203	Other church event costs	3,801		3,801	1,588	2,213
5204	Giving to missionary societies	2,255	7,245	9,500	11,150	(1,650)
5205	Evangelistic events (inc. home mission)	1,505		1,505	160	1,345
5207	Visiting speakers/locums	140		140	11	129
5208	Junior Church costs	447		447	358	89
5209	Church services expenses	788		788	773	15
5210	Conferences (externally provided)	868		868	315	553
5211	Seniors' meals costs	935		935	314	620
5212	Noak's Ark costs	407		407	288	119
5213	XTB costs	923		923	500	422
5214	Support to school costs	500		500	304	196
5215	PCC expenses	119		119	143	(24)
5217	Staff training/resources (internal)	288		288	1,021	(733)
	Sub Total:	14,053	7,245	21,298	21,270	28
	Fund Raising					
6100	Fund Raising Expenses	77		77	-	77
6200	Goods Purchased for Resale (eg books)	729		729	86	643
	Sub Total:	806	0	806	86	720
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	2,896		2,896	3,048	(152)
7002	Water Rates - Vicarage	374		374	247	127
7003	Water Rates - Church and Hall	3,568		3,568	1,303	2,265
7005	Waste collection	173		173	225	(52)
	Sub Total:	7,021	0	7,021	4,833	2,188
	Gas and electricity					
7105	Electricity - Church	719		719	366	353
7106	Electricity - Church hall	2,297		2,297	779	1,518
7107	Gas - Church	1,666		1,666	1,232	434
7108	Gas - Church hall	2,136		2,136	1,419	717
	Sub Total:	6,818	0	6,818	3,796	3,022
	Travelling expenses					
7200	Transport/parking/travel	412		412	128	284
	Sub Total:	412	0	412	128	284

N/C	Expenditure	Funds		Total 2022	Last year	Change
		Unrestricted	Restricted			
	Printing/Stationery/etc.					
7300	Photocopying/Printing	876		876	733	143
7302	Office Stationery	12		12	37	(24)
7303	Books/literature to give away	621		621	254	367
7304	Music printing/licenses costs	628		628	912	(284)
	Sub Total:	2,138	0	2,138	1,936	202
	Telephone/Computer/etc.					
7352	Computer and Software	934		934	749	185
7354	Website costs	524		524	517	7
	Sub Total:	1,458	0	1,458	1,266	192
	Maintenance					
7500	Furniture & furnishings	240		240	-	240
7501	Church and hall cleaning	5,554		5,554	5,354	200
7502	Audio/video equipment	739		739	1,746	(1,007)
7510	Organ/piano tuning	528		528	-	528
7513	Fire, health & safety costs	539		539	1,060	(520)
7514	Upkeep of churchyard	0		0	320	(320)
7515	Church and hall maintenance	2,953		2,953	2,278	676
7516	Church major repairs	4,054		4,054	12,661	(8,607)
	Sub Total:	14,607	0	14,607	23,418	(8,811)
	General Expenses					
7600	Ministry parish share & fees	63,285		63,285	62,476	809
7604	Insurance	5,372		5,372	4,858	514
7606	Miscellaneous costs	0		0	0	(0)
	Sub Total:	68,657	0	68,657	67,334	1,323
	Wages					
7803	Visiting Organist	435		435	240	195
7804	Gross Wages - Assistant staff	23,103		23,103	28,685	(5,583)
7805	Sexton	0		0	55	(55)
7808	Employer Pension Contributions	1,617		1,617	2,008	(391)
	Sub Total:	25,155	0	25,155	30,988	(5,833)
	Professional fees					
7902	Accountancy Fees	947		947	262	686
7903	Consultancy Fees	864		864	-	864
7904	Professional Fees	35		35	35	0
7909	Audit Fees	1,008		1,008	936	72
	Sub Total:	2,854	0	2,854	1,233	1,622
	Gross expenditure	143,980	7,245	151,225	156,288	(5,064)
	Net income/(expenditure):	(14,866)	(479)	(15,345)	(39,791)	24,445

INCOME AND EXPENDITURE (Summary)

Income	Unrestricted	Funds Restricted	Total 2022	Last year	Change
Voluntary income	88,659	6,766	95,425	84,708	10,717
Activities for generating funds	752	0	752	105	647
Church activities	23,143	0	23,143	15,503	7,640
Income from investments	138	0	138	636	(498)
Tax recoverable on Gift Aid donations	16,421	0	16,421	15,545	876
Insurance claims	0	0	0	-	0
Gross income	129,114	6,766	135,880	116,498	19,382
Expenditure	Unrestricted	Funds Restricted	Total 2022	Last year	Change
Church activities	14,053	7,245	21,298	21,270	28
Fund Raising	806	0	806	86	720
Rent and rates	7,021	0	7,021	4,833	2,188
Gas and electricity	6,818	0	6,818	3,796	3,022
Travelling expenses	412	0	412	128	284
Printing/Stationery/etc.	2,138	0	2,138	1,936	202
Telephone/Computer/etc.	1,458	0	1,458	1,266	192
Maintenance	14,607	0	14,607	23,418	(8,811)
General Expenses	68,657	0	68,657	67,334	1,323
Wages	25,155	0	25,155	30,988	(5,833)
Professional fees	2,854	0	2,854	1,233	1,622
Gross expenditure	143,980	7,245	151,225	156,288	(5,064)
Net income/(expenditure):	(14,866)	(479)	(15,345)	(39,791)	24,445

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2022

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £95,237 (as of 31st December 2022)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The restricted funds remaining open at the end of the year was the 2022 Gift Day Fund of £6,766 and the Ashtones fund of £138, The 2022 Gift Day funds is expected to be spent fully in 2023, and the Ashtones fund is for the ongoing running of Ashtones.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2023) and is shown as accrued (expected to be received) in the accounts for 2022. Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments. The CAF savings account was closed in 2022.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. A grant of £5,000 was received from Emmanuel Church Wimbledon in 2022 towards the funding of the Church Administrator wages.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

Two members of staff were paid from church funds: Michelle Bateman, Parish Assistant (part-time, 24 hours a week) and Bethany Lindon, the Children's Worker (75%); Beth's contract ended in the year. The Vicar, James Nash, receives a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

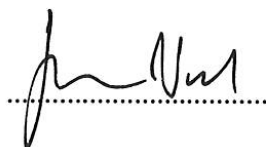
Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander.

Approved by the Parochial Church Council on Monday 20th February 2023

and signed on its behalf by:



(Chairman)



(Treasurer)

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston
I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2022.

This report on the financial statements of the PCC for the year ended 31 December 2021, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood
PRESTON
PR2 3AE

17/04/2023

Accounts

TREASURER'S REPORT 2021

We can be thankful this year that God has continued to sustain and increase our income. New church family have joined us, and been generous in their giving. Church family have returned to using the building post Covid, and giving by envelopes or in the plate has increased. Church Hall rentals have picked up post Covid by 10% compared to the previous year, however rental income would need to increase by a further 50% to get back to pre-pandemic levels. The Gift Day gave our income a further boost, and, on top of that, church family have also been generous to support a member of the church family.

The generous legacy received in 2015 has been spent in the intervening years to fund staff wages, and is predicted to last a further two and a half years at current rates of income and expenditure. A grant was successfully applied for from Emmanuel Church Wimbledon to part fund our Administrator's wages, and a similar grant has been promised for the next two years. The Finance Committee is expecting we continue the success of this year to increase our giving as a church family over future years, apply for further grants and funding, and reduce our expenditure where possible to work towards breaking even in our accounts. The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the next 2½ years, which is one further year than what was predicted in 2020.

This year the difference between our expenditure and income was £39,791 which was funded from our savings. This overspend is 25% of the total expenditure, but is down from 2020 when it was 34% (£51,671). Our church weekly running costs of £3,005 were 3% higher than in 2020 (£2,920) as the church building was open for a greater portion of the year. Taking into account the Church Hall and other income, we require donations of £2,428 each week to break even. At present we receive £1,302 in regular weekly donations, a shortfall of £1,126. In 2021 there were 65 donor units (people or households) who would each need to increase their weekly giving by £17.30 to cover this shortfall. The total Church funds continue to be healthy at £117,486 (31st December 2021).

Income

We can be thankful to God that in 2021 we saw an annual increase in our church family giving of £11,861. This is a 19% increase on giving compared with 2020, or a 7% increase on regular giving if you exclude the 2021 Gift Day donations. Total regular giving for the year has increased from £60,777 in 2020 to £67,716 in 2021. The number of regular donors in our church family over the last four years has been 71 in 2018, 59 in 2019, 49 in 2020 and 65 in 2021.

Payment by bank transfer has increasingly been the way most of the church family prefer to donate. For anyone else considering giving by this method the church bank account details are:

SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREWS PCC. Please note that your bank may say that the payee name does not match, however you can safely ignore this warning.

Unusual income for the year was the 2021 Thanksgiving Gift Day (£7,245), half of which will be used to fund missionary work in 2022, and the rest to fund regular church ministry. Funds were also raised to support a member of the church family (£2,130).

Church Hall lettings were up by £1,069 on the previous year, opening up further after Covid-19, with the total income from the Church Hall at £11,449.

Expenditure

Our gross expenditure for the year was £156,288, a 3% increase on 2020 (£151,807) mainly due to church activities returning to normal post Covid.

The major differences in expenditure in 2021 compared to 2020 were:

- £4,684 increase in funding of church activities post pandemic
- £2,130 gift specifically raised to support a member of the church family
- £1,665 reduction in Council Tax and water rates for the year (due to Curate leaving in May)
- £2,502 increase in major repairs due to funding a new Church Hall boiler.
- £1,389 increase in the Parish Share (£62,476); the Parish Share is the biggest single expense for the church for the year.

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this.

Thanks

After many years of faithful, diligent service as both treasurer and then processing receipts, Denis Morgans has now stepped down from assisting the Treasury Team. He carefully trained Linda Biscumb as his successor, and I am most grateful for her now leading this role. Thanks also go to Chris Bull for over five successful years as Treasurer; Chris has now passed on this duty to me. The Team is most grateful to Emma Sams for processing payments, Jeff Beranek for accounting and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek on behalf of the

Treasury Team

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2021	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	75,333	9,375		84,708	66,253	18,455
Fundraising from sales	105	0		105	144	(38)
Income from investments	636	0		636	1,149	(513)
Church activities	15,503	0		15,503	13,035	2,469
Insurance claims	0	0		0	6,043	(6,043)
Gift aid claimed	15,545	0		15,545	13,513	2,032
TOTAL INCOME	107,123	9,375	0	116,498	100,136	16,362
EXPENDITURE						
Direct expenses/purchases	86	0		86	105	(19)
Overheads	133,699	0		133,699	135,716	(2,017)
Church activities/grants	19,140	2,130		21,270	14,457	6,814
Professional fees	1,233	0		1,233	1,529	(296)
TOTAL EXPENDITURE	154,158	2,130	0	156,288	151,807	4,482
NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT GAINS	(47,036)	7,245		(39,791)	(51,671)	11,880
NET GAINS ON INVESTMENTS	0			0	0	0
NET INCOME/ (EXPENDITURE)	(47,036)	7,245	0	(39,791)	(51,671)	11,880
TRANSFERS BETWEEN FUNDS				0	0	0
NET MOVEMENT IN FUNDS	(47,036)	7,245		(39,791)	(51,671)	11,880
TOTAL FUNDS BROUGHT FORWARD	157,276	0		157,276	208,947	(51,671)
TOTAL FUNDS CARRIED FORWARD	110,241	7,245	0	117,486	157,276	(39,791)

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/ (Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	157,276	636		90,942	15,545	(154,158)		110,241
Gift Day 2021 Fund				7,245				7,245
Cheryl Funeral Fund				2,130		(2,130)		0
Total funds	157,276	636	0	100,317	15,545	(156,288)	0	117,486

BALANCE SHEET AT 31 DECEMBER 2021

	2021 £	2020 £	Change £
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	15,545	17,154	(1,609)
Deposits and Cash	50,014	99,998	(49,984)
Bank Account	61,755	41,274	20,481
	127,314	158,426	(31,113)
LIABILITIES			
Accounts payable within 1 year	9,828	1,150	8,678
NET CURRENT ASSETS / (LIABILITIES)	117,486	157,276	(39,791)
TOTAL ASSETS LESS CURRENT LIABILITIES	117,486	157,276	(39,791)
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	117,486	157,276	(39,791)
PARISH FUNDS			
Unrestricted	110,241	157,276	(47,036)
Restricted	7,245	0	7,245
Endowment	0	0	0
TOTAL PARISH FUNDS	117,486	157,276	(39,791)

SPECIAL PURPOSE FUNDS					
Fund Name	Type	Start 2021	End 2021	Change	Notes
General Fund	Unrestricted	157,276	110,241	(47,036)	General purpose fund
Gift Day 2021 Fund	Restricted	0	7,245	7,245	Fund fully collected but yet to be spent
Cheryl Funeral Fund	Restricted	0	0	0	Fund fully collected and spent within year
		157,276	117,486	(39,791)	
TOTAL ASSETS					
Account		Start 2021	End 2021	Change	Notes
Accounts Payable		(1,150)	(9,828)	(8,678)	Money owed to others at end of year
Accounts Receivable		17,154	15,545	(1,609)	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account		41,274	61,755	20,481	Santander bank account
Savings Account		100,000	50,000	(50,000)	CAF 60-day notice cash savings account
Petty Cash		(1.58)	14	16	
		157,276	117,486	(39,791)	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2021	Last year	Change
	Voluntary income					
4000	Donation to Bank	60,865	7,195	68,060	58,582	9,478
4002	Envelopes & other planned giving	5,201		5,201	4,123	1,078
4003	Loose plate collection (Cash GASD)	1,180		1,180	299	880
4004	Loose plate collection (Cash Non Gift Aid)	470		470	45	425
4007	Sundry Donations	2,618	2,180	4,798	3,204	1,594
4100	Grants (from others)	5,000		5,000	0	5,000
	Sub Total:	75,333	9,375	84,708	66,253	18,455
	Activities for generating funds					
4401	Book/ CD/ DVD sales (and parish magazine)	105		105	144	(38)
	Sub Total:	105	0	105	144	(38)
	Church activities					
4600	Fees collected for weddings and funerals	2,417		2,417	1,638	779
4601	Noah's Ark donations	272		272	263	9
4602	Church Events	1,132		1,132	615	517
4603	Church hall lettings - regular	10,824		10,824	9,899	925
4604	Church hall lettings - casual	625		625	481	144
4605	Seniors' Lunch & Tea (donations)	100		100	90	10
4607	XTB (donations)	134		134	49	85
	Sub Total:	15,503	0	15,503	13,035	2,469
	Income from investments					
4700	Investment Income (Interest)	636		636	1,149	(513)
	Sub Total:	636	0	636	1,149	(513)
	Other income					
4801	Tax recoverable on Gift Aid donations	15,545		15,545	13,513	2,032
4802	Insurance claims	0		0	6,043	(6,043)
	Sub Total:	15,545	0	15,545	19,556	(4,011)
	Gross income	107,123	9,375	116,498	100,136	16,362

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2021	Last year	Change
	Church activities					
5000	Grants (to others)	2,214	2,130	4,344	588	3,755
5203	Other church event costs	1,588		1,588	352	1,236
5204	Giving to missionary societies	11,150		11,150	10,435	715
5205	Evangelistic events (inc. home mission)	160		160	891	(731)
5206	Parish Training (externally provided)	0		0	350	(350)
5207	Visiting speakers/locums	11		11	0	11
5208	Junior Church costs	358		358	204	154
5209	Church services expenses	773		773	901	(128)
5210	Conferences (externally provided)	315		315	86	229
5211	Seniors' meals costs	314		314	78	236
5212	Noak's Ark & Saturdads costs	288		288	134	155
5213	XTB costs	500		500	57	443
5214	Support to school costs	304		304	162	142
5215	PCC expenses	143		143	83	60
5217	Staff training/resources (internal)	1,021		1,021	135	886
	Sub Total:	19,140	2,130	21,270	14,457	6,814
	Fund Raising					
6102	PR (Literature & Brochures)			0	68	(68)
6200	Goods Purchased for Resale (eg books)	86		86	37	49
	Sub Total:	86	0	86	105	(19)
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	3,048		3,048	4,415	(1,366)
7002	Water Rates - Vicarage and Curate	247		247	605	(358)
7003	Water Rates - Church and Hall	1,303		1,303	1,293	10
7005	Waste collection	225		225	176	49
	Sub Total:	4,833	0	4,833	6,499	(1,665)
	Gas and electricity					
7105	Electricity - Church	366		366	372	(6)
7106	Electricity - Church hall	779		779	779	0
7107	Gas - Church	1,232		1,232	1,292	(61)
7108	Gas - Church hall	1,419		1,419	1,844	(424)
	Sub Total:	3,796	0	3,796	4,287	(491)
	Travelling expenses					
7200	Transport/parking/travel	128		128	495	(366)
7203	UK Entertainment	0		0	196	(196)
	Sub Total:	128	0	128	691	(562)

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2021	Last year	Change
	Printing/ Stationery/ etc.					
7300	Photocopying/ Printing	733		733	933	(200)
7302	Office Stationery	37		37	167	(130)
7303	Books/ literature to give away	254		254	67	187
7304	Music printing/ licenses costs	912		912	900	12
	Sub Total:	1,936	0	1,936	2,067	(131)
	Telephone/ Computer/ etc.					
7352	Computer and Software	749		749	130	619
7354	Website costs	517		517	491	26
	Sub Total:	1,266	0	1,266	621	645
	Maintenance					
7500	Furniture & furnishings	0		0	3,058	(3,058)
7501	Church and hall cleaning	5,354		5,354	5,524	(170)
7502	Audio/ video equipment	1,746		1,746	724	1,021
7510	Organ/ piano tuning	0		0	0	0
7513	Fire, health & safety costs	1,060		1,060	466	594
7514	Upkeep of churchyard	320		320	680	(360)
7515	Church and hall maintenance	2,278		2,278	1,444	833
7516	Church major repairs	12,661		12,661	10,159	2,502
	Sub Total:	23,418	0	23,418	22,056	1,362
	General Expenses					
7600	Ministry parish share & fees	62,476		62,476	61,087	1,389
7604	Insurance	4,858		4,858	4,801	57
7606	Miscellaneous costs	0		0	2,893	(2,893)
	Sub Total:	67,334	0	67,334	68,781	(1,447)
	Wages					
7803	Visiting Organist	240		240	255	(15)
7804	Gross Wages - Assistant staff	28,685		28,685	28,452	233
7805	Sexton	55		55	0	55
7808	Employer Pension Contributions	2,008		2,008	2,008	0
	Sub Total:	30,988	0	30,988	30,715	273
	Professional fees					
7902	Accountancy Fees	262		262	510	(248)
7904	Professional Fees	35		35	35	0
7909	Audit Fees	936		936	984	(48)
	Sub Total:	1,233	0	1,233	1,529	(296)
	Gross expenditure	154,158	2,130	156,288	151,807	4,482
	Net income/ (expenditure):	(47,036)	7,245	(39,791)	(51,671)	11,880

INCOME AND EXPENDITURE (Summary)						
			Funds	Total	Last year	Change
	Income	Unrestricted	Restricted	2021		
	Voluntary income	75,333	9,375	84,708	66,253	18,455
	Activities for generating funds	105	0	105	144	(38)
	Church activities	15,503	0	15,503	13,035	2,469
	Income from investments	636	0	636	1,149	(513)
	Tax recoverable on Gift Aid donations	15,545	0	15,545	13,513	2,032
	Insurance claims	0	0	0	6,043	(6,043)
	Gross income	107,123	9,375	116,498	100,136	16,362
	Expenditure	Unrestricted	Funds	Total	Last year	Change
			Restricted	2021		
	Church activities	19,140	2,130	21,270	14,457	6,814
	Fund Raising	86	0	86	105	(19)
	Rent and rates	4,833	0	4,833	6,499	(1,665)
	Gas and electricity	3,796	0	3,796	4,287	(491)
	Travelling expenses	128	0	128	691	(562)
	Printing/ Stationery/ etc.	1,936	0	1,936	2,067	(131)
	Telephone/ Computer/ etc.	1,266	0	1,266	621	645
	Maintenance	23,418	0	23,418	22,056	1,362
	General Expenses	67,334	0	67,334	68,781	(1,447)
	Wages	30,988	0	30,988	30,715	273
	Professional fees	1,233	0	1,233	1,529	(296)
	Gross expenditure	154,158	2,130	156,288	151,807	4,482
	Net income/ (expenditure):	(47,036)	7,245	(39,791)	(51,671)	11,880

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2021

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £110,241 (as of 31st December 2021)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. A restricted fund, opened and closed in the year, was to support a member of the church family. All monies from this fund (£2,130) were spent within the year towards its stated purpose. The other restricted fund remaining open at the end of the year was the 2021 Gift Day fund. This fund of £7,245 is expected to be spent fully in 2022.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2022) and is shown as accrued (expected to be received) in the accounts for 2021.

Funds received by the SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments other than a 60-day notice cash savings account, for which the church received £636 in interest in 2021. This savings account was given notice for closure in 2021, and is expected to be closed in 2022.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. A grant of £5,000 was received from Emmanuel church Wimbledon in 2021 towards the funding of the Church Administrator wages.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

Two members of staff are paid from church funds: Michelle Bateman, Parish Assistant (part-time) and Bethany Lindon, the Youth and Children's Worker (75%). The Vicar, James Nash, receives a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the vicarage. The Curate, Jonny Lee, left the church family in 2021, after which time Council Tax and water rates were no longer payable on his property. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar

and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

Investments

The PCC holds no investments.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander and a 60-day notice savings account with CAF of £50,000.

Approved by the Parochial Church Council on Monday 7th February 2022

and signed on its behalf by:

(Chairman) (Treasurer)

TREASURER'S REPORT 2021

We can be thankful this year that God has continued to sustain and increase our income. New church family have joined us, and been generous in their giving. Church family have returned to using the building post Covid, and giving by envelopes or in the plate has increased. Church Hall rentals have picked up post Covid by 10% compared to the previous year, however rental income would need to increase by a further 50% to get back to pre-pandemic levels. The Gift Day gave our income a further boost, and, on top of that, church family have also been generous to support a member of the church family.

The generous legacy received in 2015 has been spent in the intervening years to fund staff wages, and is predicted to last a further two and a half years at current rates of income and expenditure. A grant was successfully applied for from Emmanuel Church Wimbledon to part fund our Administrator's wages, and a similar grant has been promised for the next two years. The Finance Committee is expecting we continue the success of this year to increase our giving as a church family over future years, apply for further grants and funding, and reduce our expenditure where possible to work towards breaking even in our accounts. The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the next 2½ years, which is one further year than what was predicted in 2020.

This year the difference between our expenditure and income was £39,791 which was funded from our savings. This overspend is 25% of the total expenditure, but is down from 2020 when it was 34% (£51,671). Our church weekly running costs of £3,005 were 3% higher than in 2020 (£2,920) as the church building was open for a greater portion of the year. Taking into account the Church Hall and other income, we require donations of £2,428 each week to break even. At present we receive £1,302 in regular weekly donations, a shortfall of £1,126. In 2021 there were 65 donor units (people or households) who would each need to increase their weekly giving by £17.30 to cover this shortfall. The total Church funds continue to be healthy at £117,486 (31st December 2021).

Income

We can be thankful to God that in 2021 we saw an annual increase in our church family giving of £11,861. This is a 19% increase on giving compared with 2020, or a 7% increase on regular giving if you exclude the 2021 Gift Day donations. Total regular giving for the year has increased from £60,777 in 2020 to £67,716 in 2021. The number of regular donors in our church family over the last four years has been 71 in 2018, 59 in 2019, 49 in 2020 and 65 in 2021.

Payment by bank transfer has increasingly been the way most of the church family prefer to donate. For anyone else considering giving by this method the church bank account details are:

SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREWS PCC. Please note that your bank may say that the payee name does not match, however you can safely ignore this warning.

Unusual income for the year was the 2021 Thanksgiving Gift Day (£7,245), half of which will be used to fund missionary work in 2022, and the rest to fund regular church ministry. Funds were also raised to support a member of the church family (£2,130).

Church Hall lettings were up by £1,069 on the previous year, opening up further after Covid-19, with the total income from the Church Hall at £11,449.

Expenditure

Our gross expenditure for the year was £156,288, a 3% increase on 2020 (£151,807) mainly due to church activities returning to normal post Covid.

The major differences in expenditure in 2021 compared to 2020 were:

- £4,684 increase in funding of church activities post pandemic
- £2,130 gift specifically raised to support a member of the church family
- £1,665 reduction in Council Tax and water rates for the year (due to Curate leaving in May)
- £2,502 increase in major repairs due to funding a new Church Hall boiler.
- £1,389 increase in the Parish Share (£62,476); the Parish Share is the biggest single expense for the church for the year.

Reserves Policy

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this.

Thanks

After many years of faithful, diligent service as both treasurer and then processing receipts, Denis Morgans has now stepped down from assisting the Treasury Team. He carefully trained Linda Biscumb as his successor, and I am most grateful for her now leading this role. Thanks also go to Chris Bull for over five successful years as Treasurer; Chris has now passed on this duty to me. The Team is most grateful to Emma Sams for processing payments, Jeff Beranek for accounting and Caroline Crook for overseeing the Church Hall bookings.

Claire Beranek on behalf of the

Treasury Team

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2021	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	75,333	9,375		84,708	66,253	18,455
Fundraising from sales	105	0		105	144	(38)
Income from investments	636	0		636	1,149	(513)
Church activities	15,503	0		15,503	13,035	2,469
Insurance claims	0	0		0	6,043	(6,043)
Gift aid claimed	15,545	0		15,545	13,513	2,032
TOTAL INCOME	107,123	9,375	0	116,498	100,136	16,362
EXPENDITURE						
Direct expenses/purchases	86	0		86	105	(19)
Overheads	133,699	0		133,699	135,716	(2,017)
Church activities/grants	19,140	2,130		21,270	14,457	6,814
Professional fees	1,233	0		1,233	1,529	(296)
TOTAL EXPENDITURE	154,158	2,130	0	156,288	151,807	4,482
NET INCOME/ (EXPENDITURE) BEFORE INVESTMENT GAINS	(47,036)	7,245		(39,791)	(51,671)	11,880
NET GAINS ON INVESTMENTS	0			0	0	0
NET INCOME/ (EXPENDITURE)	(47,036)	7,245	0	(39,791)	(51,671)	11,880
TRANSFERS BETWEEN FUNDS				0	0	0
NET MOVEMENT IN FUNDS	(47,036)	7,245		(39,791)	(51,671)	11,880
TOTAL FUNDS BROUGHT FORWARD	157,276	0		157,276	208,947	(51,671)
TOTAL FUNDS CARRIED FORWARD	110,241	7,245	0	117,486	157,276	(39,791)

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/ (Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	157,276	636		90,942	15,545	(154,158)		110,241
Gift Day 2021 Fund				7,245				7,245
Cheryl Funeral Fund				2,130		(2,130)		0
Total funds	157,276	636	0	100,317	15,545	(156,288)	0	117,486

BALANCE SHEET AT 31 DECEMBER 2021

	2021 £	2020 £	Change £
FIXED ASSETS			
Investments	0	0	0
	0	0	0
CURRENT ASSETS			
Debtors	15,545	17,154	(1,609)
Deposits and Cash	50,014	99,998	(49,984)
Bank Account	61,755	41,274	20,481
	127,314	158,426	(31,113)
LIABILITIES			
Accounts payable within 1 year	9,828	1,150	8,678
NET CURRENT ASSETS / (LIABILITIES)	117,486	157,276	(39,791)
TOTAL ASSETS LESS CURRENT LIABILITIES	117,486	157,276	(39,791)
Accounts payable over 1 year	0	0	0
TOTAL NET ASSETS	117,486	157,276	(39,791)
PARISH FUNDS			
Unrestricted	110,241	157,276	(47,036)
Restricted	7,245	0	7,245
Endowment	0	0	0
TOTAL PARISH FUNDS	117,486	157,276	(39,791)

SPECIAL PURPOSE FUNDS					
Fund Name	Type	Start 2021	End 2021	Change	Notes
General Fund	Unrestricted	157,276	110,241	(47,036)	General purpose fund
Gift Day 2021 Fund	Restricted	0	7,245	7,245	Fund fully collected but yet to be spent
Cheryl Funeral Fund	Restricted	0	0	0	Fund fully collected and spent within year
		157,276	117,486	(39,791)	
TOTAL ASSETS					
Account		Start 2021	End 2021	Change	Notes
Accounts Payable		(1,150)	(9,828)	(8,678)	Money owed to others at end of year
Accounts Receivable		17,154	15,545	(1,609)	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account		41,274	61,755	20,481	Santander bank account
Savings Account		100,000	50,000	(50,000)	CAF 60-day notice cash savings account
Petty Cash		(1.58)	14	16	
		157,276	117,486	(39,791)	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2021	Last year	Change
	Voluntary income					
4000	Donation to Bank	60,865	7,195	68,060	58,582	9,478
4002	Envelopes & other planned giving	5,201		5,201	4,123	1,078
4003	Loose plate collection (Cash GASD)	1,180		1,180	299	880
4004	Loose plate collection (Cash Non Gift Aid)	470		470	45	425
4007	Sundry Donations	2,618	2,180	4,798	3,204	1,594
4100	Grants (from others)	5,000		5,000	0	5,000
	Sub Total:	75,333	9,375	84,708	66,253	18,455
	Activities for generating funds					
4401	Book/ CD/ DVD sales (and parish magazine)	105		105	144	(38)
	Sub Total:	105	0	105	144	(38)
	Church activities					
4600	Fees collected for weddings and funerals	2,417		2,417	1,638	779
4601	Noah's Ark donations	272		272	263	9
4602	Church Events	1,132		1,132	615	517
4603	Church hall lettings - regular	10,824		10,824	9,899	925
4604	Church hall lettings - casual	625		625	481	144
4605	Seniors' Lunch & Tea (donations)	100		100	90	10
4607	XTB (donations)	134		134	49	85
	Sub Total:	15,503	0	15,503	13,035	2,469
	Income from investments					
4700	Investment Income (Interest)	636		636	1,149	(513)
	Sub Total:	636	0	636	1,149	(513)
	Other income					
4801	Tax recoverable on Gift Aid donations	15,545		15,545	13,513	2,032
4802	Insurance claims	0		0	6,043	(6,043)
	Sub Total:	15,545	0	15,545	19,556	(4,011)
	Gross income	107,123	9,375	116,498	100,136	16,362

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2021	Last year	Change
	Church activities					
5000	Grants (to others)	2,214	2,130	4,344	588	3,755
5203	Other church event costs	1,588		1,588	352	1,236
5204	Giving to missionary societies	11,150		11,150	10,435	715
5205	Evangelistic events (inc. home mission)	160		160	891	(731)
5206	Parish Training (externally provided)	0		0	350	(350)
5207	Visiting speakers/locums	11		11	0	11
5208	Junior Church costs	358		358	204	154
5209	Church services expenses	773		773	901	(128)
5210	Conferences (externally provided)	315		315	86	229
5211	Seniors' meals costs	314		314	78	236
5212	Noak's Ark & Saturdads costs	288		288	134	155
5213	XTB costs	500		500	57	443
5214	Support to school costs	304		304	162	142
5215	PCC expenses	143		143	83	60
5217	Staff training/resources (internal)	1,021		1,021	135	886
	Sub Total:	19,140	2,130	21,270	14,457	6,814
	Fund Raising					
6102	PR (Literature & Brochures)			0	68	(68)
6200	Goods Purchased for Resale (eg books)	86		86	37	49
	Sub Total:	86	0	86	105	(19)
	Rent and rates					
7000	Rent	10		10	10	0
7001	Council Tax	3,048		3,048	4,415	(1,366)
7002	Water Rates - Vicarage and Curate	247		247	605	(358)
7003	Water Rates - Church and Hall	1,303		1,303	1,293	10
7005	Waste collection	225		225	176	49
	Sub Total:	4,833	0	4,833	6,499	(1,665)
	Gas and electricity					
7105	Electricity - Church	366		366	372	(6)
7106	Electricity - Church hall	779		779	779	0
7107	Gas - Church	1,232		1,232	1,292	(61)
7108	Gas - Church hall	1,419		1,419	1,844	(424)
	Sub Total:	3,796	0	3,796	4,287	(491)
	Travelling expenses					
7200	Transport/parking/travel	128		128	495	(366)
7203	UK Entertainment	0		0	196	(196)
	Sub Total:	128	0	128	691	(562)

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2021	Last year	Change
	Printing/ Stationery/ etc.					
7300	Photocopying/ Printing	733		733	933	(200)
7302	Office Stationery	37		37	167	(130)
7303	Books/ literature to give away	254		254	67	187
7304	Music printing/ licenses costs	912		912	900	12
	Sub Total:	1,936	0	1,936	2,067	(131)
	Telephone/ Computer/ etc.					
7352	Computer and Software	749		749	130	619
7354	Website costs	517		517	491	26
	Sub Total:	1,266	0	1,266	621	645
	Maintenance					
7500	Furniture & furnishings	0		0	3,058	(3,058)
7501	Church and hall cleaning	5,354		5,354	5,524	(170)
7502	Audio/ video equipment	1,746		1,746	724	1,021
7510	Organ/ piano tuning	0		0	0	0
7513	Fire, health & safety costs	1,060		1,060	466	594
7514	Upkeep of churchyard	320		320	680	(360)
7515	Church and hall maintenance	2,278		2,278	1,444	833
7516	Church major repairs	12,661		12,661	10,159	2,502
	Sub Total:	23,418	0	23,418	22,056	1,362
	General Expenses					
7600	Ministry parish share & fees	62,476		62,476	61,087	1,389
7604	Insurance	4,858		4,858	4,801	57
7606	Miscellaneous costs	0		0	2,893	(2,893)
	Sub Total:	67,334	0	67,334	68,781	(1,447)
	Wages					
7803	Visiting Organist	240		240	255	(15)
7804	Gross Wages - Assistant staff	28,685		28,685	28,452	233
7805	Sexton	55		55	0	55
7808	Employer Pension Contributions	2,008		2,008	2,008	0
	Sub Total:	30,988	0	30,988	30,715	273
	Professional fees					
7902	Accountancy Fees	262		262	510	(248)
7904	Professional Fees	35		35	35	0
7909	Audit Fees	936		936	984	(48)
	Sub Total:	1,233	0	1,233	1,529	(296)
	Gross expenditure	154,158	2,130	156,288	151,807	4,482
	Net income/ (expenditure):	(47,036)	7,245	(39,791)	(51,671)	11,880

INCOME AND EXPENDITURE (Summary)						
			Funds	Total	Last year	Change
	Income	Unrestricted	Restricted	2021		
	Voluntary income	75,333	9,375	84,708	66,253	18,455
	Activities for generating funds	105	0	105	144	(38)
	Church activities	15,503	0	15,503	13,035	2,469
	Income from investments	636	0	636	1,149	(513)
	Tax recoverable on Gift Aid donations	15,545	0	15,545	13,513	2,032
	Insurance claims	0	0	0	6,043	(6,043)
	Gross income	107,123	9,375	116,498	100,136	16,362
	Expenditure	Unrestricted	Funds	Total	Last year	Change
			Restricted	2021		
	Church activities	19,140	2,130	21,270	14,457	6,814
	Fund Raising	86	0	86	105	(19)
	Rent and rates	4,833	0	4,833	6,499	(1,665)
	Gas and electricity	3,796	0	3,796	4,287	(491)
	Travelling expenses	128	0	128	691	(562)
	Printing/ Stationery/ etc.	1,936	0	1,936	2,067	(131)
	Telephone/ Computer/ etc.	1,266	0	1,266	621	645
	Maintenance	23,418	0	23,418	22,056	1,362
	General Expenses	67,334	0	67,334	68,781	(1,447)
	Wages	30,988	0	30,988	30,715	273
	Professional fees	1,233	0	1,233	1,529	(296)
	Gross expenditure	154,158	2,130	156,288	151,807	4,482
	Net income/ (expenditure):	(47,036)	7,245	(39,791)	(51,671)	11,880

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2021

Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £110,241 (as of 31st December 2021)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. A restricted fund, opened and closed in the year, was to support a member of the church family. All monies from this fund (£2,130) were spent within the year towards its stated purpose. The other restricted fund remaining open at the end of the year was the 2021 Gift Day fund. This fund of £7,245 is expected to be spent fully in 2022.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2022) and is shown as accrued (expected to be received) in the accounts for 2021.

Funds received by the SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is received.

Investments

Savings interest is accounted for when paid. The PCC holds no investments other than a 60-day notice cash savings account, for which the church received £636 in interest in 2021. This savings account was given notice for closure in 2021, and is expected to be closed in 2022.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. A grant of £5,000 was received from Emmanuel church Wimbledon in 2021 towards the funding of the Church Administrator wages.

Activities directly relating to the work of the Church

The Parish Share is accounted for when paid.

Staffing

Two members of staff are paid from church funds: Michelle Bateman, Parish Assistant (part-time) and Bethany Lindon, the Youth and Children's Worker (75%). The Vicar, James Nash, receives a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the vicarage. The Curate, Jonny Lee, left the church family in 2021, after which time Council Tax and water rates were no longer payable on his property. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar

and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

Investments

The PCC holds no investments.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander and a 60-day notice savings account with CAF of £50,000.

Approved by the Parochial Church Council on Monday 7th February 2022

and signed on its behalf by:

(Chairman) (Treasurer)

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston
I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2021.

This report on the financial statements of the PCC for the year ended 31 December 2021, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner
Director of McDade Roberts Accountants Ltd
316 Blackpool Road
Fulwood
PRESTON
PR2 3AE

29 March 2022